

Interfacing Relationship among Work Stress, Service Quality and Customer Satisfaction: Evidence from Banking Industry of Bangladesh

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Abstract

The performance of the employees serving at different levels of an organization gets directly affected by work stress which is also associated with employee motivation and customer satisfaction. Many scholars have argued on the previous comment. The present study's primary purpose is to determine the interfacing relationship among work stress, quality of services, and customer satisfaction of Bangladesh's banking industries. The study mainly followed a quantitative research method based on survey technique. The study has been completed in two sections. The first one was designed for bank employees to measure job stress and job satisfaction. The second one was for customers to investigate their satisfaction level on selected banks. Using the SERVQUAL model responses on service quality and customer satisfaction were collected. A total of 200 employees of the sampled banks were selected conveniently from 40 branches. Subsequently, 110 customers of the sampled Bank were selected randomly from bank premises. Besides, a total of 130 customers were selected purposively based on the contact number collected from the Bank, and the link of the google survey was sent to the selected customers but only 90 responses were collected out of the 130 respondents. Collected data were analyzed by using SPSS and Spreadsheet. Job stress and employee satisfaction were measured with the Kahn et al. (1964) instrument by descriptive statistics. The SERVQUAL model of Parasuraman et al. (1988) was applied to measure the quality of service and satisfaction level of customers. The present study found that bank employees are not satisfied with four dimensions: Governance, working environment, structure and facilities, benefits, etc. Subsequently, the SERVQUAL model analysis found that customers are not satisfied at all on all dimensions. The study concludes with having a positive relationship between the stress level of employees, quality of service, and satisfaction level of the customer within Bangladesh's banking industry.

Keywords: Work stress, Service Quality, Customer Satisfaction, SERVQUAL model]

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1.0 Introduction:

Over the last decades, scholars, likewise, managers noticed that the working environment of employees' has a substantial impact on their service quality. This conviction countersigned in the last decades by other research (Varca, 1999). Many of these researches converged on similar topics, for example, stress related to the workplace, satisfaction level of a job, commitment towards the organization, quality of service, and others (Brayfield and Crockett, 1955; Muchinsky, 1993; Schuler, 1980). Lately, researchers have started focusing on customer touchpoints to re-investigate these issues. Studies have examined a correlation between the working environment, quality of service, and customer satisfaction (Hoffman and Ingram, 1992; Schneider and Bowen, 1985).

This article peers to the previous study but concentrating on job stress. The performance of the employees serving at different levels of an organization gets directly affected by work stress is also associated with employee motivation and customer satisfaction (Varca, 1999). Work Stress is a psychological and physiological reaction to a situation that affects an individual's total well-being in the workplace (Muchinsky, 1993). There is a strong linkage between the bankers' work stress and the degree of service they provide to satisfy the customers. Employees who are stressed become nervous, worried, and tired thus are unable to relax. Therefore, the higher the work stress, the lower the performance, quality of services, and customer satisfaction are. All the employees regardless of their age, income, and profession deal with work stress consequently. Employees of the different organizations suffering from high-stress levels have lesser participation, creativity, and higher absenteeism (Beheshtifar et al., 2011). Work stress is rooted in changes in the organization, diversity in the workforce,

security in a job, changes in economic conditions and policies, the introduction of new technologies, change within the organization, workload, conflict between colleagues, the security of a job, etc. These determinants affect the stress level of the employees and have its influence on personal and organizational performance. Employees working in banks or financial institutions go through the same process. The extent of stress is inconsistent between employees working in public and private sectors (Nawas & Ashraf, 2016). Workplace stress can also arise from a fussy boss, bothersome colleagues, threatening people at the workplace, insulting response from customers, unsafe work conditions, unnecessary lengthy commutes, and working overtime. According to Barley (1990), employees' family bonds, financial condition, and concern about the gloomy future can affect the productivity and efficiency of work.

The most leading stress generating areas amongst the employees because of many high-pressure works, which may increase the risk of depressive symptoms, high psychological and emotional stress are the banking industry (Das, 2016). Pressure on the job that banking employees face is much more challenging than others. Employees fail to adjust to speedy changes in the workplace, conflict of roles, change in technology, assisting customers, and absence of customer engagement are excellent sources of stress for the banking employees. The stress may have both positive and negative effects depending on each individual's unique observation of the two forces' claps (Gyllensten & Stephen, 2005; Aldwin, 1994). Job stress poses a threat to physical and mental health. Moreover, a persons' work-life and personal relationships may get hampered by pressure in the job. It may also cause physical and psychosomatic trouble. A stressed person tends to make erroneous judgments, reduce productivity, make more mistakes, provide low-quality services, have negative relationships with colleagues, and consequently, customer dissatisfaction occurs. The results of excessive stress in the bank job impede the employees as well as the organization. The psychological condition gets deteriorated by tension, sadness, anger, violence, and several diseases such as cardiovascular disease, headaches, etc. Absenteeism and turnover of employees, decrease in performance and quantity of service, increase in costs of healthcare are the few backdrops for the organization (Dessler, 2005). Experiencing an intensive level of stress distracts and discourages an employee. As a result, he/she might tend to focus on unpleasant feelings and emotions. Repeated exposure to mild levels of stress may have harmful effects on health and hinders quality performance.

On the other hand, several surveys found that customer dissatisfaction levels significantly increase when employees experience high levels of stress. Hence, the Banking industry of Bangladesh, facing challenges in continuing customer satisfaction for taking competitive advantages over the competitors with the quality of services. Thus, the current paper is worthy to recognize the level stress within the banking sector of Bangladesh to ensure the quality of service and customer satisfaction.

2.0 Literature Review

Work stress signifies a kind of stress or displeasure felt by a person related to a job or profession (Bhatt, 2013). It is a state of mind when a person diverges from usual behaviors due to the job or profession-related constituents. Job stress refers to a tie between an employee and their working environment (Clarke and Cooper, 2003; Cooper et al., 1994). Around the world, the dynamics of the work environment are changing. Because of globalization and heightened rivalry, companies are forcing employees to work overtime, to enhance more skills by understanding different cultures, laws, and other business affiliations, hence absorbing more stress (Saleh et al. 2008). Private Bank employees suffer from high occupational stress in the organization because of persistent working conditions, role conflict, relationships with peers compared to the Government-owned bank. Employees' viewpoint and perceptions about their workplace also play a role in facing workplace stress (Niharika and Kiron, 2014).

2.1 Work Stress, Satisfaction and Quality of Service of the Bank employee

Job satisfaction and job performance have an optimistic connection between them. A worker is more productive when he is satisfied. A deprived working circumstance, inconvenient schedule of work, extended working period, low income, the imbalance between a person and his job, modern technology, and loaded tasks can be some intrinsic factors that may increase the job pressure. A study shows that employees who are unhappy with their workplace, faces more pressure in their jobs comparing to those who are happy (Rahman and Sorcar, 1990). Excessive pressure from the job can be the reason for less efficiency. Ultimately it affects an employee's both mental and physical condition which is why they start losing motivation and willingness to work. Consequently, effective workers start losing their keenness from their job and sooner or later they decide to leave the organization. Employees who are happy with their job are very unlikely to quit the job (Clark, 2001), also they have a lesser amount of absenteeism (Clegg, 1983), and great competence towards their work. Payment and confirmation of a job are the major job satisfaction criterion for shaping future job switching, while happiness with promotion chances is insignificant.

Analysis has been done by the researchers to identify the connection between job performance and job stress. Their study noticed that too much pressure in the workplace decreases the level of productivity among the

employees. Employees become more reluctant to do their job in the firms' best interest (Bashir et al. 2010). Job stress has naturally become an inescapable matter at the moment where it doesn't even matter what your profession is or what type of company you are working for. Meglino (1977) defines stress as a perceived substantial imbalance between demand and response capability under conditions where failure to meet demand has major perceived costs. A study titled "Job Satisfaction of Bank Officers in Bangladesh" was done by Islam et al. (2001) where the job satisfaction aspects and how they affect the officers' job satisfaction were discussed. The outcome shows that the level of income, scrutinized managing system, working efficiency, relationship with the workmates, services, and indulgent working atmosphere are the significant aspects to meet an employee's job satisfaction level.

Therefore, it is clear that the researches were done before on job satisfaction mainly focused on the factors like- salary, efficiency in work, fringe supervision, co-worker relation, facilities and supportive work environment, task significance, pride in work, bureaucracy, and conflicts. Those research ignored the security of a job, proper utilization of talent, gratitude, etc. So the researchers in this study have considered these factors to cover the gap to identify the job satisfaction factors of bank employees in Bangladesh.

2.2 Work Stress and the Customers Satisfaction:

Globalization and customer-centric banking lead to offer customers a superior value proposition. The customers nowadays are offered special services from various banks. Therefore, the bank employees are facing difficulties of never-ending customer demands with the heavy workload. Customers judge services through physical appearance, reliability, responsiveness, assurance, and empathy. Linkage among quality of service and satisfaction of customer can be described as a service-profit chain. Banks' performance depends on customer satisfaction, and customer satisfaction is the quality of service they receive from employees (Giga and Hoel, 2003).

3.0 Research Objectives

This study aims to point out the relationship between work stress, quality of services, and customer satisfaction in the Bangladeshi banking industries. The precise objectives are:

- To recognize the level of work stress and satisfaction of the employees in the banking sector of Bangladesh.
- To objectify the quality of service and satisfaction of the customer in the banking sector of Bangladesh.
- To understand the linkage between work stress, quality of service, customer satisfaction, hence the banking industry's productivity.
- To recommend some guidelines to improve the prevailing condition of the Bangladeshi banking industry.

4.0 Methodology:

The present study followed a quantitative research method based on a survey. Questionnaires were developed for two types of respondents. The first one was for bank employees to measure job stress and job satisfaction, and the second one was designed to collect responses on service quality and customer satisfaction from the customers of the selected banks by using the SERVQUAL model.

Since the study measures the level of job stress and service quality level of the employees, therefore customers and employees of all the Banks are the populations. Based on the performance of the last financial year 20 banks were selected. A total of 200 employees of the sampled banks were selected conveniently from 40 branches. Subsequently, 110 customers of the sampled Bank were selected randomly from bank premises. Besides, 130 customers were selected purposively based on the contact number collected from the Bank. Moreover, a google form questionnaire was sent to the customers where only 90 customers responded out of the 130 respondents.

Collected data were analyzed by using SPSS and Spreadsheet. Job stress and employee satisfaction were measured with the Kahn et al. (1964) instrument by descriptive statistics. The SERVQUAL model of Parasuraman et al. (1988) was applied to measure the quality of service and satisfaction level of customers.

5.0 Result and Discussion:

5.1 Demographic Description of Sample Profile (Bankers and Customers):

Table -1: Demographic Characteristics of Bankers

Gender		Age of Respondents		Designation		Experience	
Category	%	Category	%	Category	%	Category	%
Male	85	31-40 Years	18	Management level	34	0-5	26
Female	15	41-50 Years	51	General Employee	66	6-10	23
		51-60 Years	36			11-15	46
Total	100	Total	100	Total	100	15-20	3
Total respondents = 200						Total	100

The table presents the detailed demographic characteristics of respondents from 20 sampled banks. Although the study attempted to collect data from 240 respondents, nearly 200 (83.33%) respondents have responded to give opinions. The table displays that among the total respondents, 34% are working as the management-level employee who might be a branch manager or operation manager or customer relation manager, where others are general employees. Surprisingly, among the participant, only 15% are female. Again, 18% of respondents belong to the age range of 31-40 years, 51% of respondents belong to the age range of 41-50 years, and others 36% belong to the age range of 51-60 years. Furthermore, 26% are up to 5 years experienced among the total participants, 23% are 6 to 10 years experienced, 46% are 11 to 15 years experienced, while only 3% are more than 15 years of experience within the organization.

Table -2: Demographic Characteristics of Customers

Gender		Age of Respondents		Profession		Education	
Category	%	Category	%	Category	%	Category	%
Male	68	18-40 Years	16	Student	24	Below SSC	20
Female	32	41-50 Years	54	Businessmen	24	Up to HSC	36
		51-60 Years	18	Govt. Employee	20	Graduation	20
		Above 60 Years	12	Others	32	Post-Graduation	24
Total	100	Total	100	Total		Total	100
Total respondents = 200							

The table presents the detailed demographic characteristics of respondents of 200 customers from 20 sampled banks. Although the study attempted to collect data from 230 respondents, nearly 200 (85.95%) respondents have responded to give opinions. The table shows that among the total respondents, 24% are students, 24% businessmen, 20% govt. employees, and others 32%. Among the participants 68% are male and 32% are female. Again, 16% of respondents belong to the age range of 18-40 years, 54% of respondents belong to the age range of 41-50 years, and 18% of respondents belong to the age range of 51-60 years, and others 12% above 60 years. Furthermore, among the total participants, 20% have an education level of less than SSC, 36% have up to HSC, 20% are graduated, and others 24% are post graduated.

5.2 Stress among the banking employees

This study found that stress arose among the banks' employees mainly from two sources; these are internal and external sources. Employees face about 35% of their stresses from internal sources while 23% from external sources. But maximum employees face stresses from both internal as well as external sources which are about 45%.

Table -3: Sources of Stress

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Internal	10	33.3	33.3	33.3
	External	7	23.3	23.3	56.7
	Both	13	43.3	43.3	100.0
	Total	30	100.0	100.0	

Source: The Author, based on survey findings

5.3 Stress and job satisfaction of the employees

Work stress and job satisfaction of bank employees and their impact on service quality can be measured using four dimensions: Governance, working environment, structure and facilities, benefits, and others. The study found that the average perception of the employees on Governance of the organization is 3.34, indicating employees are just agreed that banks are practicing Governance of the organization (Table-A1). Moreover, the average score of perception regarding the work environment is 3.66 (Table-A2), structure and facilities are 3.18

(Table-A3), and benefits and others is 2.75 (Table-A4). From the research, it is identified that benefits and others are not at satisfactory levels, raising the stress level of the bank employees and affecting the service quality.

5.4 SERVQUAL Approach for Measuring Customer Satisfaction

As a research technique, this study mostly focused on the quantitative method and survey study. For measuring service quality and customer satisfaction level, the SERVQUAL model of Parasuraman et al. (1985, 1986, 1988, 1991, 1993, and 1994) was utilized. Customer expectation and perception of services from the banks were measured based on SERVQUAL dimensions.

Table-4: Mean Score of SERVQUAL Model

	Assurance		Reliability		Empathy		Tangibility		Responsiveness		Mean Score of SERVQUAL model	
	E	P	E	P	E	P	E	P	E	P	E	P
Mean	3.64	2.91	3.18	2.49	3.93	2.73	4.2	3.72	3.88	2.99	3.77	2.97
S.D	1.09	1.19	1.24	1.28	1.01	1.2	0.99	1.04	1.03	1.18	1.07	1.18
Skewness	-.14	-.14	-.18	.36	-.71	.19	-.66	-.21	-.47	.15	-.43	.07

From (Table –A5, A6, A7, A8, and A9), we can see that there are various mean scores for different aspects. The above table shows the mean score for expectation is higher than the perception mean score of every dimension of the SERVQUAL model, which indicates customers are not getting quality service from the banks.

5.5 Gap score of SERVQUAL Model

The Gap scores of different Service Quality dimensions between expectation and perception are illustrated in the following table. The three aspects seem to be related to reliability (Table A-6), three to responsiveness (Table – A9), and another four are related to the assurance dimension (Table-A5). On the contrary, the three aspects relate to empathy (Table-A7), and the other four relate to the actual element (Table-A8). Table-A9 shows the gaps separating perceived and expected services. It concludes that characters that respondents see as highly significant the gap is widest for those. The element with the most extensive gap is empathy (satisfaction score 8.20 and importance score 11.78). There are no dimensions with positive data in the top five, which means that the perception is lesser than anticipated for every dimension 'dress-up of employees' is the only exception.

Table – 5: Gap Score of Different Dimension of Service Quality

	Assurance		Reliability		Empathy		Tangibility		Responsiveness	
	P	E	P	E	P	E	P	E	P	E
Mean	-2.92		-2.06		-3.58		-1.94		-2.68	
Median	-4.5		-5		-4.5		-3		-3.5	
Std. Deviation	0.392		.103		0.575		0.207		0.469	
Skewness	-0.002		1.601		2.679		1.809		1.852	

Source: The Author, based on survey findings.

6.0 Findings and Conclusion:

This study found that bankers are induced by stress factors from both internal and external sources. Stressors are directly proportional to the service quality given by the employees. Organizational source of stress (workload, role demands, organizational structure, long working hours, interpersonal demand, pressure for handling customers, and job security) has a proven influence on service quality (Table –A1, A2, A3, A4). Therefore, these factors have a significant association with the intuition of both customers as well as employee satisfaction. Factors like remuneration, reward, recognition, talent utilization, etc., need to be addressed accurately (Table – A8). The study also objectifies that employee satisfaction has a significant influence on the degree of value provided and not influenced by the geographical position of the Bank. Job stress of the employees gets worsen by inadequate holidays, work schedules, customers' pressure, anxiety, workload. Stress, like 'less time spent with the family' and 'dress code' for the workplace, are not statistically significant. According to this study, customers' expectations from bank employees are high and, the gap between their expectations and perception is remarkable (Table-5). The service gap is wider between perceived services and clients' expectations of services on banks. Therefore, in Bangladesh, the quality of service from the banks is not adequate to customers. Besides, the service quality influence maximizing the chasm between customers' services perception and their expectations of the value proposition from banks. For minimizing service quality gaps- reliability, responsiveness, and assurance are the critical constituents. If the governance, structure, facilities, and other benefits favor the employees, employee satisfaction will penetrate the service quality as it is the prerequisite of customer satisfaction. The overall Standard deviation of 1.22 meaning the stress factors is greeted positively in the workplace.

The job stress level, as well as the gap between customers' expectations and their perceived satisfaction, can be minimized based on the SERVQUAL model. The conclusions shown in this research contribute to the current literature in many ways. Firstly, the research will contribute to studies related to job stress by presenting an understanding of the determinants that might influence the stress level of Bangladeshi bankers. Secondly, this research will help the policymaker to improve the work environment by- allowing flexible work hours, motivating employees, using realistic job interviews, improving organizational communications, developing a performance planning program, job redesign, counseling program, and wellness programs. The reorganization will reduce the stress level of the employees hence enhancing customer satisfaction.

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Appendix:

Table –A1: Perception of the employees on Governance of the organization

Statement	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree	Mean	Median	Std. Deviation
	%	%	%	%	%			
Vision, mission and objectives of the Bank are clearly stated.	47.7	36.6	6.7	6.7	3.3	4.17	4	1.05
Management decisions taken by the Bank increases stress for the employees.	6.7	13.3	13.3	46.7	20	2.4	2	1.16
Bank infrastructure is a source of work stress.	10	13	6.7	50	20	2.43	2	1.25
Code of conduct for the customers and employees is well communicated.	26.7	57.7	6.7	6.7	3.3	3.97	4	0.96
Employees have freedom of making your own decisions to reduce stresses.	0	53.3	16.7	30	0	3.23	4	0.89
Pressure for meeting the deadline for the given task is a source of work stress.	20	33.7	6.3	40	0	3.33	4	1.21
Bank management supports you to reduce work stress.	26.7	66.7	6.7	0	0	4.2	4	0.55
The role conflict of banking service is not a source of stress.	0	20	6.7	53.3	20	2.27	2	1.01
Banking institution works for the betterment of your status.	6.7	66.7	0	26.7	0	3.53	4	0.97
Competition among the public, foreign and private banks in Bangladesh increase stress.	20	60	6.7	13.3	0	3.87	4	0.9
Average	19.29	41.6	7.56	30.92	6.35	3.34		

Source: The Author, based on survey findings.

Table –A2: Perception of the employees on organizational environment

Statement	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree	Mean	Median	Std. Deviation
	%	%	%	%	%			
Working environments are satisfactory.	20	60	0	13.3	6.7	3.73	4.00	1.14
Get enough cooperation from colleagues.	0	20	66.7	6.7	6.7	4.00	4.00	0.74
Job are secured	6.7	46.7	0	46.7	0	4.33	4.00	0.80
Geographical position of the Bank is convenient.	20	33.3	0	33.3	13.3	3.13	4.00	1.43
Supportive organizational climate in your Bank is well enough.	13.3	26.7	13.3	40	6.7	3.00	3.00	1.23
Stress control workshops and employee assistant programs are held in your Bank to reduce stress.	13.3	40	0	33.3	13.3	3.07	4.00	1.36
Pressure from the clients is high	60	26	0	13.3	0	4.33	5.00	1.03
Average	19.04	36.1	11.43	26.66	6.67	3.66		

Table – A3: Perception of the employees on structure and facilities of the organization

Statement	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree	Mean	Median	Std. Deviation
	%	%	%	%	%			
Workplace facilities are suitable for relax banking.	13.3	46.7	13.3	13.3	13.3	3.33	4.00	1.27
Access to internet facilities with adequate speed is available.	13.3	40	0	33.3	13.3	3.07	4.00	1.36
ICT facilities are well enough to provide quick service to customers.	26.7	40	13.3	20	0	3.73	4.00	1.08
Job sharing facilities are enough to reduce long time workload.	6.7	26.7	0	53.3	13.3	2.60	2.00	1.22
Average	15.00	38.4	6.65	29.98	9.98	3.18		

Source: The Author, based on survey findings.

Table – A4: Perception of the employees on organizational benefits and others

Statement	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree	Mean	Median	Std. Deviation
	%	%	%	%	%			
Bank provided remuneration is satisfactory.	0	26.7	46.7	26.7	0	3.00	3.00	0.74
Bank provides holidays and emergency leave to reduce stress.	0	0	20	53.3	26.7	1.93	2.00	0.69
Opportunities for promotion and advancement are satisfactory.	13.3	33.3	20	20	13.3	3.13	3.00	1.28
Employee get monetary rewards and social support in banking profession?	13.3	46.7	13.3	26.7	0	3.47	4.00	1.04
Enough recognition given by your Bank to encourage your effort?	13.3	40	20	20	6.7	3.33	4.00	1.16
Status of your profession is satisfying in your society.	0	46.7	0	40	13.3	2.80	2.00	1.19
Employee are allowed to start or end the workday earlier or later to reduce work/life stress.	0	6.7	6.7	26.7	60	1.60	1.00	0.89
Average	5.70	28.6	18.10	30.49	17.14	2.75		

Table-A5: Assurance

Assurance: E=Expectation/ P=Perception									
		The Bank can provide customers the services as promised.		The Bank can provide accurate service to customers.		The Bank can honor their commitments.		When customers have problems, Bank should be sympathetic and reassuring	
		E	P	E	P	E	P	E	P
N	Valid	350	350	350	350		350	350	350
	Missing	0	0	0	0		0	0	0
Mean		3.04	2.50	3.10	2.72	4.10	3.50	4.30	2.90
Std. Deviation		1.616	1.129	1.403	1.310	.707	1.182	.647	1.147
Skewness		-.067	.221	.046	-.022	-.144	-.540	-.377	-.203
Minimum		1	1	1	1	1	1	1	1
Maximum		5	5	5	5	5	5	5	5

Table – A6: Reliability

Reliability: E=Expectation/ P=Perception							
		Customers can feel a sense of secure during transactions.		Banking service can increase customers' confident and trust in quality services.		Employees can provide customers quick and appropriate services.	
		E	P	E	P	E	P
N	Valid	350	350	350	350	350	350
	Missing	0	0	0	0		0
Mean		3.04	2.54	3.10	2.50	3.40	2.44
Std. Deviation		1.616	1.388	1.403	1.129	.707	1.312
Skewness		-.067	.605	.046	.221	-.505	.249

Table –A7: Empathy

Empathy: E=Expectation/ P=Perception							
		Employees are knowledgeable to solve customers' problems.		Employees have the enthusiasm to understand customer needs.		Employees consider customer needs in the first place.	
		E	P	E	P	E	P
N	Valid	350	350	350	350	350	350
	Missing	0	0	0	0		0
Mean		3.50	2.50	3.98	2.72	4.30	2.98
Std. Deviation		1.182	1.129	1.204	1.310	.647	1.169
Skewness		-.540	.221	-1.204	-.022	-.377	.359

Table –A8: Tangible

E=Expectation/ P=Perception									
		The equipment of Bank is sufficient and visible for customers' use.		The Bank makes customers feel comfortable.		Sufficient staffs are available to provide customers banking services.		Employees of your Bank should be well dressed and appear neat.	
		E	P	E	P	E	P	E	P
N	Valid	350	350	350	350	350	350	350	350
	Missing	0	0	0	0		0	0	0
Mean		4.06	4.30	4.54	3.20	4.10	3.10	4.10	4.26
Std. Deviation		1.132	.647	.862	1.443	1.249	1.403	.707	.664
Skewness		-1.088	-.377	-2.517	-.153	1.112	.046	-.144	-.344

Table –A9: Responsiveness

E=Expectation/ P=Perception							
		Employees can provide customers precise personal services		Employees can understand customers' needs		Staffs are helpful to customers	
		E	P	E	P	E	P
N	Valid	350	350	350	350	350	350
	Missing	0	0	0	0		0
Mean		4.30	2.98	3.84	2.98	3.50	3.00
Std. Deviation		.647	1.253	1.167	1.152	1.266	1.144
Skewness		-.377	.362	-.559	.040	-.472	.042

Source: The Author, based on survey findings.