

Job Satisfaction and Service Culture in the Banking Sector in Rivers State, Nigeria

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ABSTRACT

The study examined the relationship between job satisfaction and service culture in the banking sector in Rivers State, Nigeria. The survey was based on nineteen commercial banks with a sample size of 304 employees. Objective of the study was to investigate the link between job satisfaction and service culture in the banking sector in Rivers State. Questionnaires formed the instrument for data collection. Research hypotheses were analysed with Pearson Product Moment Correlation Coefficient tool on the strength and direction of the relationship between the variables. Outcome showed a significant correlation between job satisfaction and service culture. Thus, it was concluded that job satisfaction is essential to promote employees' commitment to exhibit service culture towards achieving quality service. It was also recommended that the management of the banking sector should effectively implement and promote schemes to encourage job satisfaction among employees to develop service culture, employees' engagement as a commitment and to achieve quality service to have a viable edge

over competitors. In addition, more consideration should be given to employee job satisfaction which is known to effect service culture.

Keywords: Co-workers relationship, Job satisfaction, Service culture, Vision and mission values, Work habits.

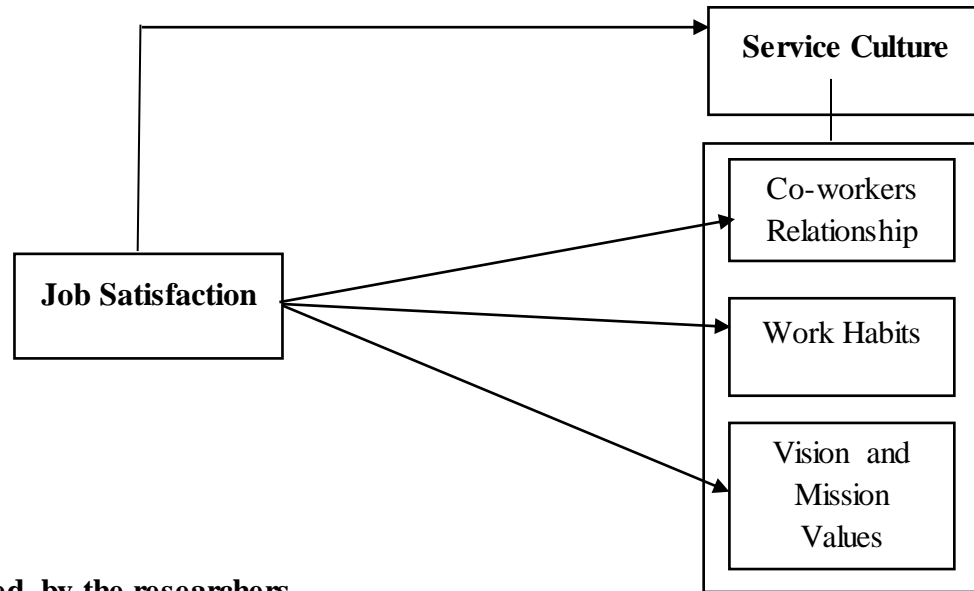
1. INTRODUCTION

In contemporary times, nature and intensity of work itself has changed. Life involves a group of actions not connected to work for instance domestic tasks, social life and child care. (Joo & Lee, 2017), said that a creative employee is satisfied in his /her job in order to be effective. Performing a task by a person is not the end product of job satisfaction. A job will be satisfied when a person fulfills his principal needs and is constant with his potentials and standards.

The worker's feelings would be positive or negative if his/her need is satisfied or not. A worker sense of attainment and success depends on job satisfaction. Thus, it is normally professed to be connected to service culture along with individual welfare. Job satisfaction involves undertaking a job one appreciates as well as employees' benefits are guarantee, career growth, appreciation, leave options and flexible work hours. The feelings workers have towards job satisfaction must imply enthusiasm and combination of positive or negative approaches.

It shows in most cases the level in which prospects are matched to seal rewards. Job satisfaction is the crucial element that leads to acknowledgement, salary, advancement and the accomplishment of other areas that leads to a sense of contentment (Kaliski, 2007). Specifically, Job satisfaction can be explained as a worker's universal approach towards worker's consciousness of attaining the chosen level of need or satisfaction. Furthermore, job satisfaction achieves needs through organisational procedure. This is a multi-dimensional approach which comprises attitude towards pay, promotions, co-workers, supervision, and the work environment. Employees that develop job satisfaction from their work, tend to give a sense of contentment, which is often reciprocal with obligation and allegiance to the organization.

Figure 1: Operational Framework of the Relationship between Job Satisfaction and Service Culture



Conceptualized by the researchers

Study Objective

The aim of the study was to examine the relationship between job satisfaction and service culture in the banking sector in Rivers State, Nigeria.

Research Questions

- i. What is the extent of relationship between job satisfaction and co-workers relationship in the banking sector in Rivers State?
- ii. What is the relationship between job satisfaction and work habits in the banking sector in Rivers State?
- iii. What is the relationship between job satisfaction and vision and mission values in the banking sector in Rivers State?

Research Hypotheses

Ho1: Job satisfaction has no significant relationship with co-workers relationship.

Ho2: There is no significant relationship between job satisfaction and work habits.

Ho3: Job satisfaction, vision and mission values are not significantly related.

Job Satisfaction

Job Satisfaction denotes a person's sense of fulfilment on his/her occupation, which is an encouragement to work. It is not the self-righteousness, pleasure or self-contentment, but the satisfaction on the job. Furthermore, job satisfaction has various scopes. Generally renowned facets are satisfaction with the work itself, wages, and recognition, rapport with overseers and co-workers and chances for advancement. Job satisfaction is the end feeling which may stimulate other behaviours. Thus, it is an employee's attitude concerning his/her job. Furthermore, it is the degree to which an employee is pleased with the reward, he/she acquires out of his/her job mostly concerning intrinsic motivation (Statt, 2004)

Armstrong (2006) mentioned that, constructive and satisfactory approaches concerning the job infers job satisfaction, whereas undesirable and negative approaches regarding the job means job dissatisfaction.

The extent to which the management of the banking sector is able to ensure that employees derives job satisfaction may depend significantly on their value on employee well-being, benefits and career advance. The researcher conceptualizes job satisfaction as the act of being satisfied with the job one does for his/her organization. Therefore, job satisfaction can be in terms of (a) employee benefits (b) leave options (c) career growth (d) appreciation.

a) Employee benefit

Employee benefit stimulates a worker on his/her job. Most organisations have programs and measures intended to encourage workers. Glass & Fujimoto (1995), said that based on empirical studies a worker's benefit, personnel policy or working condition has been revealed to decrease job-family encounters between employed parents. This indicates that, the work life enterprises are programmes to improve worker's encounters amid work, social life and family domain. Burke (2000) mentioned that organisations can have a good advantage by encouraging employee wellbeing as a benefit they can provide for them. This can be achieved by the employer concentrating on confident feelings such as happiness, job satisfaction, confidence and participation, which are related to a establishment's overall performance.

b) Leave options

Generally, leave of any type is the number of periods/day workers are permitted to be absent from their job within a period. During leave period the employees take a break to cool off from the pressure of the job.

c) Career Growth

The prevailing organisational working environment and culture and the socio-economic effects on the needs and workers' expectations and performance depends on career growth policy. This

can trigger employees 'constructive or undesirable behaviours on how they grasp the value of their organisational life concerning career growth.

The workers' impact on their commitments to the organisation depends of apparent opportunities perceived by the employees. Work should be planned to encourage career growth in a way that employees' schedule, career demands and official engagements do not encroach on leisure and family time regularly (White & Bednar, 1991).

d) Appreciation

Employee appreciation is the act of recognizing and compensating employee contributions at work both through formal or informal networks. Without formal or informal appreciation in the organisation, employees are probably to become sad and lose focus on their jobs and job dissatisfaction may likely set in. This actually, created employee appreciation more serious and management needs to consider it. In other words, employee appreciation is the humble act of recognizing the contributions your employees make to the business and the culture of your work. Organization can introduce or adopt ramification to reinforce motivation and incentive structure for all employees. This is simply an act of encouraging healthy competition with colleagues. This organisation can create an environment where coworkers' appreciation is done each day. These types strengthen interpersonal relationship in the organisation and ensure that employees are able to collaborate among themselves. It gives highlights of colleagues paying attention to their job, as such, workers will probably perform better, looking for positive responses from the manager as well as their colleagues and group members.

1.1 The Concept of Service Culture

Service culture is a culture with a gratitude for good service. An organization will enhance employees' positive attitudes toward offering services to their customers when it has a good service culture (Gronroos, 2009).

Zeithami, et al. (2009) added that the definition in (Gronroos, 2009), has three core effects for employee service providers. Gratitude for good service signifies service culture. Actually, organisations need to give more consideration to their clients who have a key role in service delivery and not concentrate only on their external customers. Good service culture is an important norm of the organisation and is normally delivered naturally.

Service culture is an organisational culture that gives more care to customers' service in all goods, decisions, actions and daily operations. In organizations with good service culture, each employee is emotionally attached to an outstanding service outcome. A service culture is successful when it becomes the basis of all that occurs in the organisation. Service culture encompasses the following:

Co-Workers Relationship

Co-Workers Relationship is the relationship and interaction between the leader-member and co-workers. This is related with interpersonal relationship in an organisation like social exchange. Coworkers' behaviors influence the relationship between employees. This explains how well the

employees' coordinate and relates with one another. Many researchers, Uni (1992); Kao, (2008); Weng, et al. (2010), argued that co-workers relationship is the oath and loyalty made with employees, which denote the level of the co-workers; aptitude to impart on the performance of the organisation.

Co-workers' manners also affect the connection among the employees. This explains how well the employees' coordinate and relates with one another. The good report among co-workers the higher the service delivery and frail rapport without effective relationship may lead to low performance of service delivery.

Work Habits

A work habit in organisation depends substantially upon enthusiasm of the employees. An established view of habits is that earlier behaviour is the greatest predicator of the subsequent behaviour (Verplanken, 2006).

Most of the behaviours that employees portray in their jobs could be viewed as usual from normal perception, particularly for the monotonous tasks that have to do with more routine jobs. Employees' who are involved in monotonous behaviours, such as those in banking sector soon be unable to be controlled over those monotonous tasks into the level that the behaviour is habitual in terms of the conditions of automaticity, which has form of asset (Verplanken & Orbell, 2003).

Vision and Mission Values

Vision and Mission statements are vital administrative tools which are not detached from a business aspect and they enhance organization to attain effective service culture and to subsist in a long-run in the business environment. A vision and a mission statement must be stated by each organisation. The vision is the statement of the chosen forthcoming prospect of the organization within its environment. It is a future focus statement which is a future orientated term (Raynor, 1998).

2.2 Relationship between Job Satisfaction and Service Culture

Job satisfaction plays a vital role in service culture, consequently an important measure of the success of job satisfaction. The level to which the organization is able to please employees is in turn result the answer to the vision and mission of the organization and has a good service culture.

Service culture, being an appreciated service, is a manner of life an important vital norm of an organisation.

Employees contended; tend to have a good mental and physical health, such employees are happy to help customers with an increase pleasant performance and a developed degree of

customer service. This leads to a better customer experience, raises customer loyalty, and ultimately drives enlarged profitability.

An organization with a vibrant service culture will improve employees' positive behaviours as regards to customer service. (Grönroos, 2007). Service culture leads to great service as, providing good customer service aids organisation gain faithful customers, and new clients. Customers will associate the organisation with a positive experience. In a global context, employees satisfied with their job will feel enthusiastic to be at their job. It would result in better customer service, responsive relationship with customers and co-workers. Staff would achieve good customer experience under strenuous economic conditions and meet deadlines, eliminate instances of being rude to clients and also helps to curb turnover as the level of turnover affect the performance of an organisation.

2. METHODOLOGY

Design: A cross sectional survey method which is a form of quasi-experimental design approach was adopted.

Population and Sample Size: All the commercial banks in Nigeria constituted the target population of this study, comprised of (19) selected banks in Rivers State with a population of 1,382 employees as accessible size. Sample size of 310 employees was drawn using the Taro Yamane's formula.

Data Collection Methods: A well structure questionnaire was used to generate primary data for this study. The researcher administered questionnaires among 310 employees of the banks in Rivers State.

DATA RESULTS

S/N	Questionnaires	Frequency
1	Dispersed questionnaires numbers	310
2	Returned Number	304
3	Response Rate	98%

Source: Field Survey, (2021)

Table 1 suggest thus, 310 questionnaires dispersed, 304 questionnaires were returned. The usable questionnaires rate was 98%.

GENDER

Table 2	Frequency	Percent	Valid Percent	Cumulative Percent
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Valid	Male	144	47.4	47.4	47.4
	Female	160	52.6	52.6	100.0
	Total	304	100.0	100.0	

Source: Field Survey, (2021)

The result on table2 indicates that 144 respondents representing (47.4%) were male, and 160 respondents representing (52.6%) were female. The category of respondents that has the highest number of staff was the female with a more dominant presence followed by male.

WORK_EXPERIENCE

Table 3		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1 to 2 Years	10	3.3	3.3	3.3
	3 to 4 Years	20	6.6	6.6	9.9
	5 to 6 Years	74	24.3	24.3	34.2
	7 to 10 Years	200	65.8	65.8	100.0
	Total	304	100.0	100.0	

Source: Field Survey, (2021)

From Table 3, the analysis shows that 10 respondents (3.3%) have had 2 years' experience, 20 respondents (6.6 %) have 4 years' experience, 74 respondents (24.3%) have had 6 years' experience. The category that has the highest number of years of experience were 200 respondents representing (65.8%) that have had 10 years' experience indicating a significant and dominant work group.

Marital_Status

Table 4		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Married	220	72.4	72.4	72.4
	Single	64	21.1	21.1	93.4
	Divorced/Separated	12	3.9	3.9	97.4
	Widow	8	2.6	2.6	100.0
	Total	304	100.0	100.0	

Source: Field Survey, (2021)

Table 4 shows that 220 respondents representing (72.4%) were married, 64 respondents (21.1%) were single, 12 respondents representing (3.9%) were divorced/separated, and 8 respondents (2.6%) were widows. The category that has the highest number of respondents was the married 220 (72.4%) and indicated more dominant presence and followed by the single 64 respondents representing (21.1 %).

Educational_Qualifications

Table 5		Frequency	Percent	Valid Percent	Cumulative Percent
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Valid	Certificate/Diploma	96	31.6	31.6	31.6
	First Degree	158	52.0	52.0	83.6
	Masters	40	13.2	13.2	96.7
	PhD	10	3.3	3.3	100.0
	Total	304	100.0	100.0	

Source: Field Survey, (2021)

Table 5 indicates that 96 respondents representing (31.6%) were Certificate or Diploma holders, 158 respondents representing (52.0%) were first degree holders, and 10 respondents representing (3.3%) were PhD holders. This indicates that majority of the workers are educated and know what job satisfaction is all about.

Activities Involve in Life

Table 6		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Involved in social, family and dependents	174	57.2	57.2	57.2
	Involved in work only	10	3.3	3.3	60.5
	Involved in work and social activities only	30	9.9	9.9	70.4
	Involved in work and family activities only	90	29.6	29.6	100.0
	Total	304	100.0	100.0	

Source: Field Survey, (2021)

From table 6 the analysis revealed that 174 respondents (57.2%) were involved in social, family and work tasks in their lives, 10 respondents representing (3.3%) were involved only in work responsibility in their lives, 30 respondents (9.9%) were involved only in work and social responsibilities in their lives and 90 respondents (29.6%) were involved only in work and family responsibilities in their lives. The results of the analysis indicate that most of the bank staff were involved in many activities in life along with their job responsibilities.

Family Setting

Table 7		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Have Children only	40	13.2	13.2	13.2
	Have children, wards and dependants	164	53.9	53.9	67.1
	Children and wards only	80	26.3	26.3	93.4
	No children and dependants	20	6.6	6.6	100.0
	Total	304	100.0	100.0	

Source: Field Survey, (2021)

Results of the analysis on table 7 revealed that 40 respondents representing (13.2%) were staff who have children only living with them, 164 respondents representing (53.9 %) were those staff who are living with their children, wards and dependents, 80 respondents (26.3%) were staff who are living with children and dependents. Lastly, 20 respondents (6.6%) which said that they are not staying with children.

Table 8 Items and Score on Job Satisfaction

Items Response Option and Scales							
S/N	Job Satisfaction	SA 4	A 3	D 2	SD 1	UD 0	TOTAL
1.	I am generally very happy and satisfied with my work.	98 (32.2%)	113 (37.2%)	55 (18.1%)	29 (9.5%)	9 (3.0%)	304 (100%)
2.	I can predict my future career path in this organisation by observing other people experiences.	153 (50.3%)	71 (23.4%)	60 (19.7%)	20 (6.6%)		304 (100%)
3.	Employees' benefits are not present in my company.	17 (5.6%)	38 (12.5%)	144 (47.4%)	105 (34.5%)		304 (100%)
4.	Leave options and appreciation are not visible in my company.	139 (45.7%)	121 (39.8%)	18 (6.0%)	26 (8.5%)		304 (100%)
5.	I frequently think of leaving this job because of depression.	19 (6.3%)	108 (35.5%)	20 (6.6%)	147 (48.3%)	10 (3.3%)	304 (100%)

Source: Field Survey, (2021).

Table 8 indicates the number of responses listed in each of the options. On item 2, respondents were required to indicate their views if they could predict their future career path in their organisation by observing other people experiences. Majority (153) of the respondent said, they strongly agree, while 71 respondents agreed, 60 respondents disagreed and 20 respondents said they strongly disagree. The dominant view therefore is that in the organizations under study,

employees can predict their future career path in their organisation by noticing other people experiences.

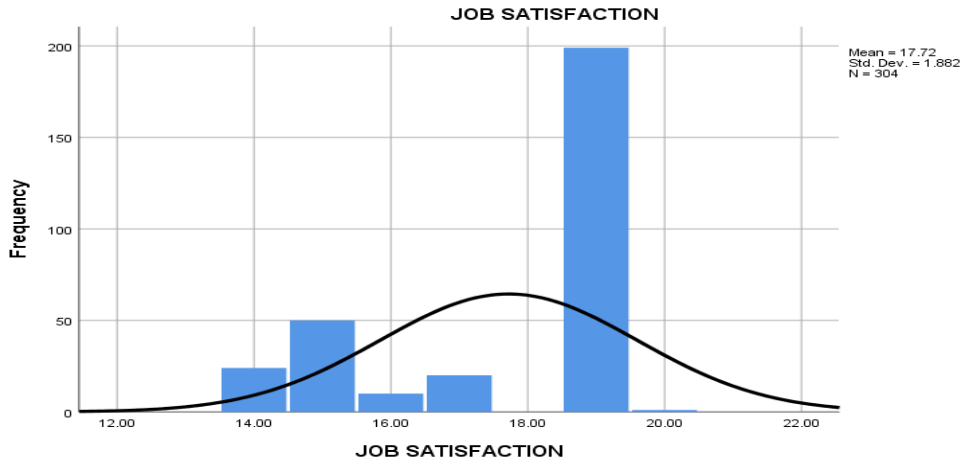


Figure 1: Histogram of Job Satisfaction

Table 9 Items and Score on Service Culture

Items Response Option and Scales							
S/N	Service Culture	SA	A	D	SD	UD	TOTAL
		4	3	2	1	0	
1.	Despite the demand of work and home responsibilities, you are capable to serve the customer better.	98 (32.2%)	153 (50.3%)	36 (11.8%)	15 (5.0%)	2 (0.7%)	304 (100%)
2.	Your work encourages cordial relationship with customers and co-workers.	149 (49.0%)	130 (42.8%)	22 (7.2%)		3 (1.0%)	304 (100%)
3.	The demand of work, society and family domain did not hinder your service culture habit	95 (31.3%)	144 (47.4%)	8 (2.6%)	15 (4.9%)	42 (13.8%)	304 (100%)
4.	It is part of our normal service culture to achieve good customer experience under	170 (56.0%)	113 (37.2%)	9 (2.9%)		12 (3.9%)	304 (100%)

strenuous conditions.

5.	The competitive nature of my job cannot change my target oriented focus.	147 (48.4%)	128 (42.1%)	21 (6.9%)	8 (2.6%)	304 (100%)
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Source: Field Survey, (2021).

Table 9 indicates the number of responses in each of the options. For example, on the dimension item 4, respondents were asked to indicate their views whether in their organizations it is part of their normal service culture to achieve good customer experience under strenuous conditions. Majority (170) of the respondents said they strongly agree, while 113 respondents agreed, 9 respondents disagreed and 12 respondents were undecided. The main view in the organization understudy, therefore, is that it is part of their normal service culture to achieve good customer experience under strenuous conditions.

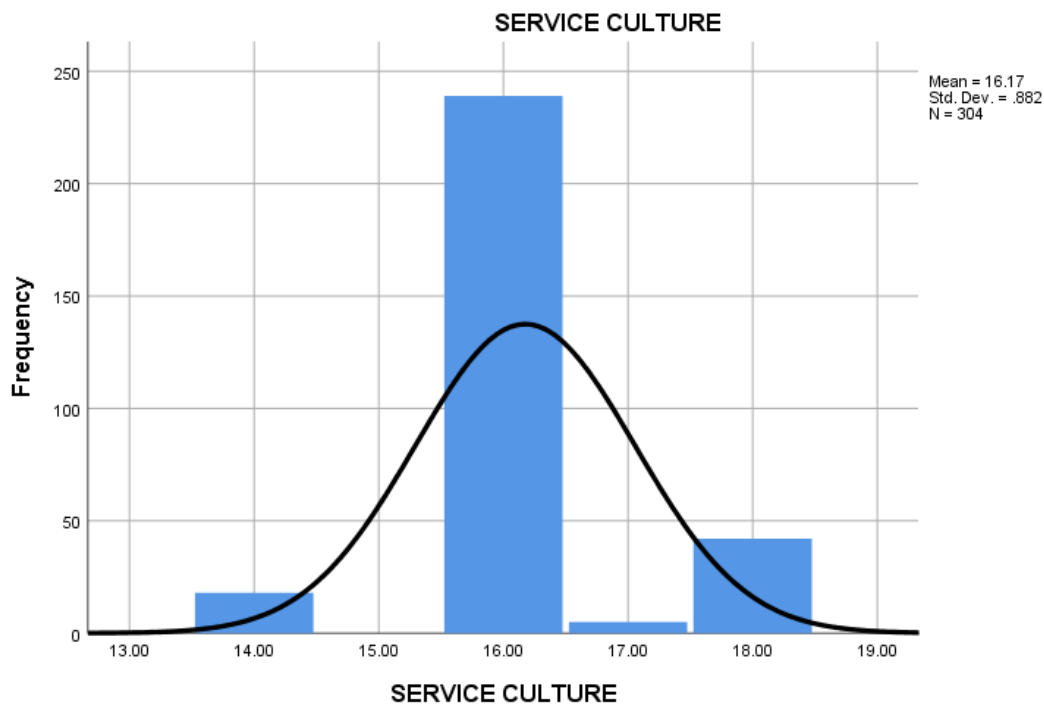


Figure 2: Histogram of Service Culture

Decision Rule

If the statistical analysis indicates that the significance level is below the cut-off value, the set (which is 0.05), rejecting the null hypothesis and accepting the alternate hypothesis. Otherwise, if the significance level is above the cut-off value, the null hypothesis is accepted.

In testing the hypotheses one to three, the following rules were upheld in accepting or rejecting our null hypotheses. All the coefficient (r) values that indicate levels of significance (* or **) as calculated using SPSS were accepted and thus, the alternate hypotheses was accepted and when

no significance is indicated in the coefficient (r) value the null hypotheses was rejected. The confidence interval at 0.05 level of significance to test the statistical significance of this study were set out. The significance values and the coefficient values were used.

Hypothesis 1

Ho1: There is no significant relationship between job satisfaction and co-workers relationship.

Table 10

		JOB SATISFACTION	CO-WORKERS RELATIONSHIP
JOB SATISFACTION	Pearson Correlation	1	.497**
	Sig. (2-tailed)		.000
	N	304	304
CO-WORKERS RELATIONSHIP	Pearson Correlation	.497**	1
	Sig. (2-tailed)	.000	
	N	304	304

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

The output of SPSS on table 10 indicates that a Pearson Product Moment Correlation (PPMC) was carried out to assess the relationship between job satisfaction and co-workers relationship of the banking sector in River State. The strength and direction of relationship between the variables are indicated by the correlation coefficient which is 0.497. This means that there is a moderate and positive relationship between job satisfaction and co-workers relationship. In the same vein, significance of the relationship is shown by the probability value which is 0.000 less than the critical value of 0.05 indicating that the relationship between the variables is significant. Hence, there is a moderate, positive and statistically significant relationship between job satisfaction and co-workers relationship (correlation coefficient = 497, N = 304, P = 0.000<0.05). Therefore, the null hypothesis which states that there is no significant relationship between job satisfaction and co-workers relationship of the banking sector in Rivers State is rejected, and the alternate hypothesis is accepted.

Hypothesis 2

Ho2: There is no significant relationship between job satisfaction and work habit.

Table 11

		JOB SATISFACTION	WORK HABIT
JOB SATISFACTION	Pearson Correlation	1	.946**
	Sig. (2-tailed)		.000
	N	304	304

WORK HABIT	Pearson Correlation	.946**	1
	Sig. (2-tailed)	.000	
	N	304	304

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

Source: SPSS Output

Hypothesis 3

Ho3: There is no significant relationship between job satisfaction and vision and mission values.

Table 12

		JOB SATISFACT ION	VISION AND MISSION VALUES
JOB SATISFACTION	Pearson Correlation	1	.849**
	Sig. (2-tailed)		.000
	N	304	304
VISION AND MISSION VALUES	Pearson Correlation	.849**	1
	Sig. (2-tailed)	.000	
	N	304	304

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

Source: SPSS Output

The SPSS output result on table 12 revealed that a Pearson Product Moment Correlation (PPMC) was run to assess the relationship between job satisfaction and vision and mission values of the banking sector in Rivers State. The strength and direction of relationship between the variables are indicated by the correlation coefficient which is 0.849. This means that there is a very strong and positive relationship between job satisfaction and vision and mission values. In addition, significance of the relationship is shown by the probability value which is 0.000 less than the critical value of 0.05 indicating that the relationship between the variables is significant. Hence, there is a very strong, positive and statistically significant relationship between job satisfaction and vision and mission values. (Correlation coefficient = 849, N=304, P=0.000<0.05).

Therefore, the null hypothesis which states that there is no significant relationship between job satisfaction and vision and mission values of the banking sector in Rivers State is rejected and the alternate hypothesis is accepted.

3. Discussion of Findings

The test of hypotheses indicated that job satisfaction is positively correlated with the co-workers relationship, work habits and vision and mission values in the banking sector in Rivers State. The hypotheses infer that as long as the banking sector enables appreciation, leave option and career

growth, the more their employees will perform better and create a service culture that supersedes customers' expectation, and also achieve the objectives of the organization. This finding agree with the findings of (Azeem and Akhtar, 2014). Their findings showed employees in the banking sector have a moderate level of work life balance initiatives and job satisfaction. This means there is a positive relationship between job satisfaction and service culture.

5. Conclusions

Based on the analyses of data and discussion of findings, the study concluded that job satisfaction affects service culture. Job satisfaction offers psychological assistance to members of the banking

employees are happy and satisfied with their work to enable render quality services to their customers.

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