

Research Article

Effect of Employees' Commitment on Customer Satisfaction of Banks in Africa

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This article was set out to investigate the influence of employees' commitment on customer satisfaction in African banks. Researchers used a mixed research method. A sample size of 310 was selected from the eleven largest commercial banks operating in Africa. The primary data have been collected through a structured questionnaire using Google Forms. The ordered logistic regression model was employed to predict the effect of independent variables on the response variable, which is customer satisfaction. The analysis of the regression model showed that affective employees' commitment, continuance employees' commitment, and normative employees' commitment has a positive influence on customer satisfaction. The African banks should work straightforward to improve customer satisfaction by considering staff commitment as the stepping stone.

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1. Introduction

Staff commitment is an important factor in any organization. It is essential that employees are engaged and motivated in order for the company to succeed. A motivated and engaged staff leads to higher productivity, improved customer service, and increased output. It is also essential to ensure that employees are given the tools and resources necessary to meet their goals and objectives through successful transformational leadership implementation. This may include training, support, and recognition for their efforts (Filter & Brown, 2019).

In order to foster staff commitment, it is important to create an environment that encourages employees to take ownership of their work. This includes providing them with the necessary tools and resources to do their job, as well as offering recognition and rewards for their efforts. This can be done through

training and development programs, as well as providing access to mentors and other professionals (Jowi, 2018).

To end, it is important to create a culture of open communication and trust between management and staff. This will ensure that employees feel comfortable expressing their ideas and opinions. It is also important to provide employees with feedback on their performance and progress. This can help to ensure that employees are motivated and engaged, as well as helping to create a positive work environment (Mwesigwa, Tusiime, & Ssekiziyivu, 2020).

Employee commitment to customer satisfaction has a significant effect on a company's success. When employees are dedicated to meeting customer needs, they are more likely to provide high quality service and build strong relationships with customers. These relationships can lead to increased customer loyalty and repeat business, which in turn can increase a company's profits. Employees who are passionate about customer satisfaction can also help create a positive company culture that encourages employees to work together to achieve customer satisfaction.

Employee commitment to customer satisfaction can also have a positive effect on employee morale. When employees are passionate about customer service, they are more likely to take pride in their work and be more motivated to do their best. This can lead to improved job satisfaction, higher retention rates, and increased productivity. Additionally, when employees are committed to customer satisfaction, they are more likely to be creative and innovative in their approach to problem solving. This can help a company remain competitive as customer needs and desires change.

Employee commitment to customer satisfaction can also have a positive effect on customer relationships. Employees who are passionate about customer service are more likely to go the extra mile to ensure that customers are satisfied. This can lead to stronger relationships with customers, which can result in increased customer loyalty, higher customer retention rates, and more referrals. Additionally, providing excellent customer service can help a company build a positive reputation, which can lead to more customers and increased sales.

Employee commitment to customer satisfaction can contribute to the effectiveness and efficiency of business firm. When employees are dedicated to meeting customer needs, they are more likely to offer solutions that maximize customer satisfaction while minimizing costs. This can lead to increased performance and cost savings, which can help a company, remain profitable. Additionally, if staff passionate about clients service, they are more likely to go above and beyond to ensure that customers are satisfied. This can lead to increased sales, which can result in increased profits.

Workers commitment to customer satisfaction is an important factor in a company's success. If staff passionate about quality customer service delivery, they will provide high quality service, build strong relationships with customers, and be creative and innovative in their approach to problem solving. This can lead to increased customer loyalty, higher retention rates, more referrals, and increased sales. Additionally, employees who are committed to customer satisfaction can help create a positive company culture and improve employee morale, which can lead to higher job satisfaction, increased productivity, and cost savings. Hence, the aim of this research paper was to explore influence of employees' commitment on customers' satisfaction in largest banks operating in Africa.

1.2. Research Hypothesis

Based on literature review, the following guess ideas have been built by researchers.

- H1: Affective staff commitment has significant influence on customers' satisfaction
- H2: Continuance staff commitment has significant influence on customers' satisfaction
- H3: Normative staff commitment has significant influence on customers' satisfaction

2. Review of Related Literature

2.1. Concept of staff commitment

Employees' commitment can be developed through positive reinforcement, recognition, and reward systems. Employers should also ensure that they are providing their staff with adequate training and support to help them grow and develop in their role. By creating a culture of commitment and encouraging staff to take ownership of their role, employers can create an environment where staff feels valued and motivated to do their best (Lambert, Liu, Jiang, Kelley, & Zhang, 2020).

2.2. Concept of Customer satisfaction

The performance or delivery of necessary quality service to consumers of company's goods and service is named as customer satisfaction. Companies that prioritize customer satisfaction often experience higher levels of customer loyalty, increased sales, and improved profitability. A study conducted by Bain & Company found that companies that focus on customer satisfaction outperform their peers by 80% in terms of revenue growth (Kong & Li, 2018).

Creating a customer-centric culture is essential for delivering an exceptional customer experience. Companies should focus on providing personalized service, listening to customer feedback, and responding promptly to inquiries and complaints. Companies should also continually evaluate customer feedback to identify opportunities for improvement. According to PwC's Global Customer Survey, customers who feel valued and appreciated by a company are more likely to remain loyal and purchase additional products or services (Goh & Tan, 2012).

Companies should also strive to build strong relationships with their customers. This can be achieved through regular communication, providing personalized rewards and discounts, and providing helpful resources and support. Clients who have the strong relationship with a company are more likely to recommend the company to others, become repeat customers, and pay more for a product or service (Mengesitu et al., 2016).

2.3. Empirical Review

Recent research conducted by the International Journal of Bank Marketing has found that employees' commitment to customer satisfaction can have a significant effect on commercial banks' performance. The study revealed that customer satisfaction is highly correlated with employee commitment, and that customer satisfaction can be an important factor in determining the success of a commercial bank. Furthermore, the research showed that banks that have higher levels of employee commitment to customer satisfaction tend to experience higher levels of customer loyalty and satisfaction (Nguyen & Nguyen, 2017).

The effect of employee commitment to customer satisfaction can have a positive effect on a commercial bank's performance. The results of the study showed that employees who are more committed to customer satisfaction tend to be more successful (Tsai & Lin, 2010). The employee commitment impact to customer satisfaction can have a significant effect on a commercial bank's performance.

Staff commitment is an important factor in ensuring organizational success. A study conducted by the Mak & Wong (2016) has also found that employees' commitment to work boosts the business value. All three dimensions work together to create a strong sense of loyalty to the organization and help ensure that staff members remain engaged and productive (Komarraju, Karau, & Schmeck, 2011).

Deamination of staff commitment & Customers Satisfaction in Banks

a. Affective Commitment & Customer Satisfaction

Affective commitment can be used as a tool for Customer Satisfaction. For example, a leader can foster affective commitment by providing recognition and rewards for employees who go above and beyond in their performance (Chen & Farh, 2016). This type of recognition helps to increase motivation and morale, which are essential components of successful Customer Satisfaction. In addition, transformational leaders can use affective commitment to build strong relationships with their followers. By recognizing the value of each individual, transformational leaders can foster a sense of belonging and trust, which are key elements of successful Customer Satisfaction (Zhang et al., 2019). Via recognizing the value of each individual and providing recognition and rewards for employees, can foster a sense of belonging and trust, which are essential components of successful transformational leadership implementation. As such, affective commitment should be considered as an important tool in successful customer satisfaction.

H1: Affective staff commitment has positive effect on Customer Satisfaction

b. Continuance Commitment & Customer Satisfaction

Continuance commitment is the psychological connection between an employee and an organization that is based on an individual's need for financial stability and job security. Research has shown that transformational leadership can increase an employee's continuance commitment, as it encourages individuals to stay with an organization due to the development of an emotional attachment. For instance, a study by Bhattacharjee (2017) who found that customer satisfaction was positively associated with continuance commitment.

Clients' satisfaction is effective in eliciting continuance commitment from employees because it provides them with a sense of meaningfulness. This was demonstrated in a study conducted by Arora & Kumar (2016), which found that Customer Satisfaction was positively associated with trust and loyalty, as well as continuance commitment.

Transformational leadership is an effective way to increase an employee's continuance commitment, as it provides them with a sense of purpose and direction, and encourages them to develop an emotional attachment to an organization. Additionally, transformational leadership is able to create a sense of trust and loyalty between a leader and their followers, which can further increase an individual's continuance commitment. Research has supported the positive association between customer satisfaction and continuance commitment (Berhanu and Kibret, 2017) and

suggests that it is an effective way to increase an employee's psychological connection to an organization.

H2: Continuance Staff Commitment has significant influence on customers' satisfaction

c. Normative Commitment & customers' satisfaction

Normative commitment is defined as the psychological attachment, loyalty, and commitment of employees to an organization and focuses on inspiring and motivating followers to reach their goals. When transformational leadership is implemented in an organization, it has the potential to increase normative commitment by creating a sense of purpose and direction for employees (Kaur & Kumar, 2015).

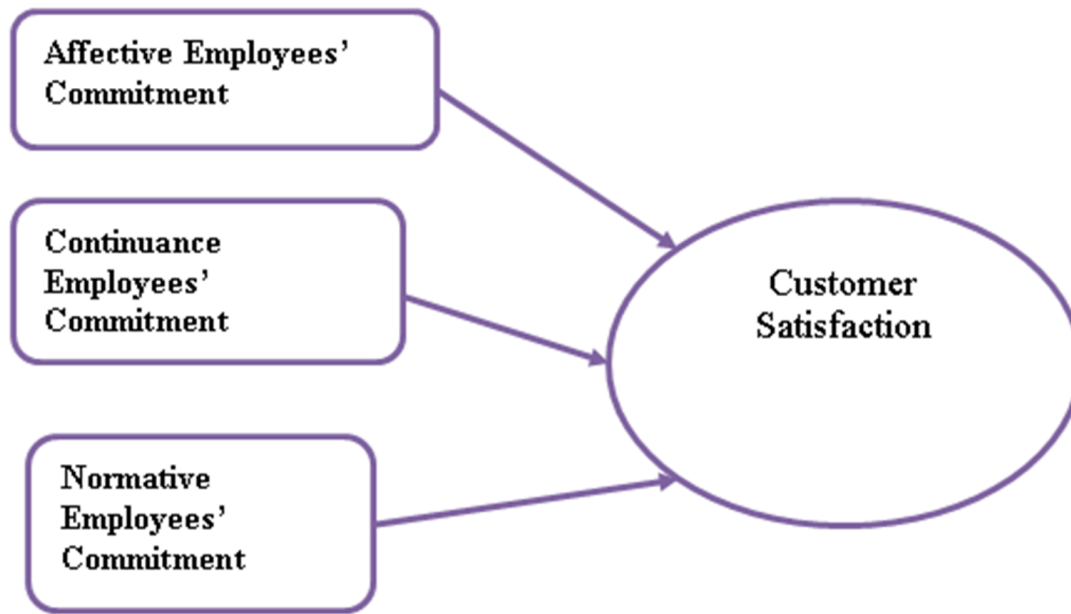
Research has shown that customer satisfaction can lead to increased levels of normative commitment. One study found that Customer Satisfaction had a positive effect on the commitment of employees to their organization. This was especially true for those employees with higher levels of job satisfaction and those who were more engaged in their work. Additionally, Customer Satisfaction was also found to increase the commitment of employees to their organization and to their leaders (Fiseha, Abdi, and Tsegaye, 2018).

Staff commitment encourages employees to become more connected to the organization, which in turn increases their levels of commitment to satisfy the customers. Research has found that Customer Satisfaction can lead to increased levels of normative commitment, especially for those with higher levels of job satisfaction and those who are more engaged in their work.

H3: Normative Staff Commitment has positive effect on Customer Satisfaction

2.4. Conceptual Model of the study

The following figure 1 displayed the positive relationship of employees' commitment and customer satisfaction. The variables listed in the boxes at the left side were independent variable while the variable in box at right side was dependent variable.



Source: Researcher's construction (2023)

2.5. Literature gap

The literature gap concerning the effect of employees' commitment to customer satisfaction banks of Africa is not well understood. Research has been conducted on customer satisfaction issues in different business sectors but shallow researches on influence of employees' commitment on customer satisfaction. Additionally, African banking sector is not well understood, and there is a need for further research examines the effect of employees' commitment on customers' satisfaction in African banks. Furthermore, the literature is lacking in terms of empirical studies that investigate the effects of employees' commitment.

3. Methodology

3.1. Research Design

The study was examined the relationship between customer Satisfaction & three diminutions of staff commitment in African banks. So, the researches adopted explanatory research method.

3.2. Research Approach

The researcher was used quantitative approaches due to quantitative nature of data. The research will be guided by post-positivism knowledge claim because of quantitative research design

3.3. Sampling Design

The sampling design of this paper consists of target population, sampling technique, and sample size.

Due to wide geographical space of content Africa and high number of banks as well as number of staffs in commercial banks in Africa, the researcher purposively selected 330 employees of 11 largest commercial banks operating in Africa and showed the proportion of sample as follow:

SN	Bank	Country	Selected respondents
1	Standard Bank Group (Stanbank)	South Africa	30
2	National Bank of Egypt	Egypt	30
3	FirstRand	South Africa	30
4	Absa Bank	South Africa	30
5	Nedbank Group	South Africa	30
6	Banque Misr	Egypt	30
7	Attijariwafa Bank	Morocco	30
8	Banque Centrale Populaire	Morocco	30
9	BMCE Bank Group	Morocco	30
10	Investec Bank	South Africa	30
11	Banque Exterieur d'Algerie	Algeria	30
Total respondents selected			330

Table 2. Sampling Design of the study

Source: <https://www.makemoney.ng/2023>

Hence, 330 employees of African banks were the sample size of this study (see table 2).

3.4. Source of Data & Data Collection methods

The researcher used primary data sources to achieve the purpose of the study. In order to collect the data needed for this study, questionnaire was employed.

3.5. Tools of data processing

In this paper data analysis has been done using SPSS and covers both descriptive as well as regression analysis.

3.6. Econometric Model Specification

In the second model, the regression analysis is considered the effect of three staff commitment dimensions such as Affective staff commitment (ASC), Continuance Staff Commitment (CSC), Normative Staff Commitment (NSC) on one dependent variable which was Customer Satisfaction. Hence the equation of ordered logit model has developed as follow:

$$CS = \beta_0 + \beta_1 * ASC + \beta_2 * CSC + \beta_3 * NSC + \text{error term} \quad \text{--- (4)}$$

Where

CS = Customer Satisfaction

ASC = Affective Staff Commitment

CSC = Continuance Staff Commitment

NSC = Normative Staff Commitment

3.7. Reliability and Validity Test

Cornbrash's Alpha value	Total number of items
.876	40

Table 1. Test of Research questionnaire

Source: primary data, 2023

Table 1 was showed that questionnaire of this paper were reliable because the Cornbrash's Alpha value for all items of the questionnaires was more than 70%.

To ensure, validity of an instruments, in current study content validity index was calculated as follow:

$$\text{Content Validity Index (CVI)} = \frac{40}{44} = 0.90$$

In general, validity test of questionnaire confirmed that reliability and validity of the instrument were meeting the criteria.

4. Results

To analyze the data, researchers were distributed 330 questionnaires out of which 300 questionnaires were collected and give us the response rate of 90%. this enables the researchers to produce the reliable output.

Particulars	Number of sample	Minimum value	Maximum value	Mean value	Statnandrd deviation value
Customer Satisfaction	300	1.00	5.00	3.7500	1.17989
Affective staff commitment	300	1.00	5.00	4.6833	1.16372
Continuance staff commitment	300	1.00	5.00	3.9267	1.31162
Normative staff commitment	300	1.00	5.00	3.9243	1.15794

Table 2. Descriptive Statistics Analysis

Sources: Survey data, 2023

In the above table 2, the mean value of variables indicates the average response of participant's out of 5 maximum and 1 minimum value range of response. The standard deviation response of variables implies the variation of average response between 5 maximum and 1 minimum value range of response. The transformational leadership implementation has a mean value of 3.7500 with an SD of 1.18088. The mean value of customer satisfaction is fall within 2.5-3.00 which is the neutral response. Affective Staff commitment has a mean value of 4.6833 falls within 2.5-3.00 which is a neutral response and SD of 1.16372. Concerning the Continuance staff commitment, the mean value is 3.9267 and standard deviation of 1.31162. Concerning the Normative staff commitment, the overall mean was 2.9243 and std. deviation of 1.15794. The mean of the size of the interaction with environment was 3.9297 which falls within 3.1 - 4.49 which tells us the response value on the variable is neutral.

Customer Satisfaction	Customer Satisfaction	Affective staff commitment	Continuance staff commitment	Normative staff commitment
	1			
Affective staff commitment	.595**	1		
Continuance staff commitment	.513**	.581**	1	
Normative staff commitment	.632**	.524**	.497**	1

Table 3. Correlation Analysis

Source: Survey data, 2023

The above table 3 was displayed three independent variables such as affective employees' commitment, continuance staff employees' commitment, and normative staff commitment have positively correlated with Customer Satisfaction at 1% level of significance.

The Regression Analysis

Model Fitting Information

Model	-2 log-likelihood	Chi-square	Df	p-value
Intercept only	749.133			
Final result	589.972	259.160	3	.000

Table 4. Model Fitting Information

Source: Survey data, 2023

If the p-value is greater than 1 Percent, so the researchers can concluded that the model as whole is statistically significant at 1% level of significance.

Cox and Snell	.634
Nagelkerke	.862
McFadden	.454

Table 5. Pseudo R-Square

Source: Survey data, 2023

In the above table 5, Nagelkerke is similar to the OLS Adjusted-R- squared statistics. In the current study Nagelkerke R^2 , 0.862 which implied that the 86.2% proportion of variance in Customer Satisfaction (CS) was explained by three dominations Staff commitment such as Affective staff commitment, Continuance staff commitment, normative staff commitment or three independent variables were jointly explaining about 86.2 percent of the variation in the Customer Satisfaction (CS).

		Coefficients	Standard error	Wald value	Df	p-value	95% CI	
							Lower bound	Upper bound
Threshold	[ITL = 1.00]	3.186	.396	64.625	1	.000	1.409	3.963
	[ITL = 2.00]	5.740	.482	142.088	1	.000	5.796	6.684
	[ITL = 3.00]	7.249	.543	178.236	1	.000	7.184	8.313
	[ITL = 4.00]	10.209	.683	223.530	1	.000	9.871	13.547
Location	ASC	.585	.130	36.281	1	.000***	.829	1.040
	CSC	.454	.109	10.647	1	.0010***	.442	.867
	NSC	.875	.128	58.323	1	.0000***	.825	.925

Table 6. Regression Result Ordered Logistic Model

a) *Dependent variable: Customer Satisfaction (CS)*

b) *predictors: ASC, CSC, NSC *** means significant at 1% level of significance*

Source: Survey, 2023

The coefficients of affective staff commitment (ASC) 0.583, continence staff commitment (CSC) 0.454, and normative staff commitment (NSC) 0.875, lead to positive direction with customer satisfaction (CS) respectively (table 6)

5. Discussion of Regression Results

Affective Staff commitment is positively influenced by Customer Satisfaction in African banks. Affective Staff commitment has a regression coefficient of [Estimate (β) = 0.585] which is a positive and statistically significant effect on Transformational Leadership Implementation at a 1% level of significance since the p-value (sig) of $0.000 < 0.01$. Hence, hypothesis one is accepted. The regression result is consistent with the empirical findings of Oduro & Sarpong (2018) evidenced that Staff commitment has a positive influence on Customer Satisfaction. In conclusion, the relationship between Customer Satisfaction and Affective Commitment in TVET colleges is complex. Transformational leaders

have been found to have a positive effect on the Affective Commitment of their subordinates by creating an environment of trust and mutual respect, providing clear direction and expectations, and engaging in meaningful communication. However, other factors such as organizational culture, job satisfaction, and work motivation may also play a role in Affective Commitment. Further research is needed to further explore these relationships.

Continuance Staff commitment is positively influenced by customer satisfaction of banks operating in Africa. Continuance Staff commitment has a regression coefficient of [Estimate (β) = 0.454] which is a positive and statistically significant effect on customer satisfaction at a 1% level of significance since the p-value (sig) of $0.000 < 0.01$. Hence, hypothesis H2 was not rejected. The regression result is the same with the empirical findings of Ghasemi & Kordi (2018); Kamalanabhan & Subramaniam (2015); and Pillay & Marimuthu (2014) that evidenced that Continuance Staff commitment has a positive influence on customer satisfaction. This relationship has potential implications of customer satisfaction on employee commitment in commercial banks operating in Africa.

Normative Staff commitment has a regression coefficient of [Estimate (β) = 0.875] which is positive and significant relationship. Hence, hypothesis 3 was accepted by researchers. The regression result is correlated with Luthans (2015); and Kong & Li (2018) were evidenced that Staff commitment has a positive influence on client fulfillment. It is evident that when customer satisfaction, it can lead to increased morale, motivation, and engagement among staff members, resulting in increased normative commitment. Morally satisfied employees highly contribute to the service quality which satisfies the clients and improves the overall performance of the business firms.

6. Conclusion

Employee commitment to job in the organization builds customers satisfaction and success of banks in Africa. In this research article three independent variables which are parameters of staff commitment have positive influence on customer satisfaction of banks in Africa. Additionally, a strong commitment to customer satisfaction increases employee engagement and motivation, which leads to improved customer service, higher customer satisfaction, and increased profitability for the bank.

7. Direction for future research

In the current study R^2 of 0.862 showed that 86.2% customer satisfaction was explained by three dominations staff commitment such as Affective staff commitment, continuance staff commitment, and normative staff commitment. But the remaining 13.8 customer satisfaction was explained by variables out of model. So, it would improve thru future researchers by incorporating more variables in the model. The study conducted based on bank staff point of view only. So the future researcher can conduct the study from both customers and staff point of view. This paper was only considered 11 largest banks in Africa to save the resources and time but the future research can conduct the topic while incorporating more than 11 banks operating in Africa.

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Declarations

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The data used during the analysts of current study are available in the manuscript.

Competing interests

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Authors' contribution

The Author contributed to complete the whole work of this article.

Originality

This manuscript has not been published and is not under consideration for publication. We ensure that my work will highly contribute to the journal.

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