

Review of: "Effect of Employees' Commitment on Customer Satisfaction of Banks in Africa"

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Potential competing interests: No potential competing interests to declare.

Dear Authors,

Well done for putting together your intellectual, financial and time-based resources to come up with this paper in hope to contribute to the body of knowledge.

This is an interesting paper and I believe with a better rework it can be greatly improved.

Please see some of my suggestion for your consideration:

Firstly, the introduction section is insufficient. I expect to see a clear gap that the study is aiming to fill and a clear discussion of the research problem to justify the need for this study. Please state it clearly after the brief introduction to the study.

Secondly, the literature review section should include some theoretical underpinnings to better explain the relationship between employee's commitment and customers satisfaction. The following are suggested theories:

A) Social Exchange Theory: This theory posits that social interactions, such as those between employees and customers, are based on a system of exchange where individuals seek to maximize rewards and minimize costs. In the context of the research topic, employees' commitment to their jobs and the organization may lead to increased customer satisfaction, as committed employees are more likely to provide better service and go the extra mile to meet customer needs. The theory suggests that committed employees may engage in positive interactions with customers, leading to higher levels of customer satisfaction.

B) Service Profit Chain: The Service Profit Chain framework focuses on the relationship between employee satisfaction, customer satisfaction, and financial performance. According to this theory, employee commitment and satisfaction have a direct impact on customer satisfaction and loyalty. Committed employees are more likely to deliver high-quality services and positive customer experiences, which, in turn, lead to increased customer satisfaction and loyalty. Ultimately, this chain of positive effects can contribute to the financial success of banks in Africa.

C) Psychological Contract Theory: This theory explores the unwritten expectations and obligations between employees and their employers. When employees feel that their organization values and supports them, they are more likely to develop a strong psychological contract, leading to higher commitment. In the context of banks, employees who perceive

that their organization cares about their well-being and development are more likely to be committed to their roles and deliver better customer service. This, in turn, can positively influence customer satisfaction as customers receive more attentive and personalized service.

You can use these theories to better explain your work. I can see that you have shown the literature gap under section 2.5. It will be well suited in section 1 (i.e., introduction) to welcome the readers and prepare them for the rest of the paper.

Thirdly, using a purposive sampling requires you to justify the reason for your choice. This justification reduces the bias that could impact the reliability of your study (See sample study and check section 3 for guidance of Obadire, A.M., Moyo, V. and Munzhelele, N.F., 2022. Basel III capital regulations and bank efficiency: Evidence from selected African Countries. *International Journal of Financial Studies*, 10(3), p.57.)

Also, how do you define the 11 largest commercial banks? is it by revenue, by staff or by branches. These are part of the justification for using Purposive sampling.

Also, there are more reliable sources to get African bank data than <https://www.makemoney.ng/2023>. You can use African stock exchange website as a reliable source of African bank ranking.

Still on Section 3, please clearly state the reason for using the logit regression model and why it's more suitable for your study. Overly, please improve the methodology section to be more robust.

Fourthly, under section 6: Conclusion, please state the limitation of your study and how you handled it. This will increase the confidence of your result.

Lastly, I strongly recommend a professional language check to improve the readability and understandability of the content. There were numerous grammar error starting from the abstract to the end of the paper.

All the best.