

NEXUS BETWEEN PERCEIVED SERVICE QUALITY, ELECTRONIC HUMAN RESOURCES MANAGEMENT USAGE, EXTRA- ROLE PERFORMANCE AND CUSTOMER SATISFACTION

FARHANA JESMIN

Lecturer, Department of Business Administration, Bangladesh Army International University of Science and Technology, Cumilla. Email: farjesdba@baiust.ac.bd

MOHAMMAD SHARIFUL ISLAM

Assistant Professor, Department of Business Administration, Bangladesh Army International University of Science and Technology, Cumilla. Email: shariful.dba@baiust.ac.bd

A.K.M MONIRUZZAMAN, PHD

Professor, Department of Management Studies, Jagannath University, Dhaka.
Email: moniruzzaman64@gmail.com

Abstract

Customer is the key stimuli of agile business environment. Due to cutthroat competition, this has become a compulsion for service-oriented businesses to retain supreme level of satisfaction. While many previous studies unveiled unidimensional service quality and customer satisfaction, the present research has attempted to discover the role of perceived service quality, electronic, Electronic human resources management(Electronic HRM), and extra-role performance in a three-tier association with customer satisfaction under the lens of satisfaction-motivation theories. In order to attain the objective, the judgmental purposive sampling technique was applied to select 350 responses from 25 private commercial banks. The study employed a Likert 5-point scale and adapted measurement drivers from previous studies. The studies found that perceived service quality and extra-role performance significantly impact customer satisfaction and electronic HRM usage has no influence. Theoretical contributions and management applications of the findings are examined further. The study's findings will be a vital tool for industry, managers. After the conclusion, the future directions and implications are articulated.

Keywords: Customer Satisfaction, Perceived Service Quality, Electronic HRM, and Extra-Role Performance, Banks.

1. INTRODUCTION

Customer satisfaction is the lifeline of surviving in a competitive business. Satisfaction leads towards the ultimate success of a business. Therefore, to retain success, it is necessary to build a bridge between customers and firms. Facilitating the service level and adoption of technology could be that bridge. Empirical research revealed that customer happiness is the most challenging and promising task for every business to survive(Abdullah & Kasmi, 2021). The absence of satisfaction caused business losses and market declinations (Ainin et al., 2015). So relentless drive to retain satisfaction is a priority. Particularly in the service sector, a single failure caused the quick switching of customers, loss of loyalty and ultimate dissatisfaction. At one point, the strength of services also regains the lost customers. So, managing customer satisfaction is an excellent tool for business. On the other hand, satisfaction is constantly varying and changing for many reasons like service quality, technology, taste and preference, cost of

living, and purchase power. According to Bungatang & Reynel (2021) understanding the latest demand, tastes, and choices is the most innovative way of managing a business in an agile market competition. The e-commerce movement after 1990 changed the new leave of technology in the ageing process. Gradually technology becomes a strong driver of managing satisfaction. In addition, like others, the service sector is adopting technology to satisfy the customer. Prior research revealed that perceived service quality is the latest technique that constitutes the befitted to existing service process(Huang et al., 2019) . Besides, the new bundle of human resources management (HRM) system extended the hands of increasing employee efficiency and work process. Adopting technology provides a hands-on solution for the employee and the customers. After this adoption of the traditional way of belief in the employee, regular performance was also ratified. Similarly, market competition creates a compulsion for extra, out-of-the-box service behavior. This behavior turned toward proactive and taking extra care of customers, ultimately satisfying the customers. PCB plays a vital role in economic development in saving mobilization, rendering banking services at every level, providing credit facilities to businesses, and managing foreign remittances. In the current years, the GDP lifted to USD 302.4 billion, and per capita income raised USD 1909(Dhaka Tribune, 2019); the PCB shares ever highest of 60 per cent (Khuda, 2019). There are 41 PCBs out of 59 scheduled banks (Bangladesh Bank, 2021). The number is lifting quickly. On the eve of these explorations, banks are challenged to achieve their operational goals. Thus, the central problem of the research is to see whether the perception of service quality, the usage of electronic HRM and different role influence customer satisfaction. Notably, the focus on perceived service quality, electronic HRM usage, extra-role performance, and customer satisfaction are demand-driven areas of concentration. The prime significance of the research is to unleash customer satisfaction and the actual state of services. Similarly, electronic HRM usage and extra-role performance are new fields of research and literature. Moreover, addressing these issues in the banking sector in the composition of multi-dimensional predictor variables is a unique novelty of the research. Besides, the result of the research will generate new knowledge among industry and practitioners. Therefore, following the lead, the objectives are set forth:

- To examine the association between perceived service quality, electronic HRM usage, extra-role performance and customer satisfaction
- To measure the impact of perceived service quality, electronic HRM usage, and extra-role performance on customer satisfaction.

2. LITERATURE REVIEW

2.1 Customer Satisfaction (CS)

Customer satisfaction (CS) can be delineated the extent of satisfaction if the performance meets his or her expectations; if the performance exceeds his or her expectations. It is a signpost of a firm's capacity to meet the demands and desires of its potential customers through superb product/service excellence (Kant & Jaiswal, 2017). Similarly, CS is viewed as a set of beliefs or outcomes related to customers' experiences with products and

services(Solomon et al., 2019) Therefore, CS is determined by one's assessment of the gap between actual achievement and customer requirements for services. In a broader sense, CS is a customer's post-purchase appraisal of a product or service, which takes into consideration their expectations(Kotler & Armstrong, 2015). In the financial services sector, CS is one of the essential performance metrics alongside other profitability measures such as sale price, net profit, and so forth in the competing service sector(Berry et al., 2002). Accordingly, in the banking environment, CS refers to a client's overall assessment of satisfaction and discontent in service contacts with the bank's touchpoints over time (Kant & Jaiswal, 2017). CS is an indicator of how well businesses are performing in relation to client requirements. This offers another way to evaluate service quality. Customers can genuinely react to goods and services by giving feedback on the service they received. For any financial organization, but notably, those in the banking industry, the satisfaction of the customer is one of the most crucial considerations. Without satisfied customers, the banking industry cannot generate a profit and last for an extended period of time(Rahman et al., 2020) . Thus, CS applied to this study is the customer's attitude expressed in response to any type of service.

2.2 Perceived Service Quality (PSQ)

Quality of service has long been recognized as a key strategy for differentiating a company in a competitive service platform(Eren et al., 2013) and it is seen as a key factor of service competitiveness (Parasuraman, 2000). The terminology "service quality" refers to a long-term cognitive assessment of a company's "excellence or supremacy". For service organizations to drive consumers' behavioural intention for continued consumption, a customer-oriented quality approach is critical(Ma & Zhao, 2012). Poor service quality, on the other hand, will result in negative word-of-mouth and, as a result, a loss of sales and earnings as clients shift to competitors(Yang & Fang, 2004). Perceived service quality focused on interpersonal exchanges or the quality of all non-Internet-based consumer contacts and interactions with businesses. Recent research, such as Parasuraman, (2000) concentrated on evaluating service quality. So, one of the prime tasks of the manager is to manage customer perception of the quality of service to mandate competitive advantages (Danjum & Rasli, 2012).

2.3 Electronic HRM Usage

Human resources management (HRM) is the unitary functions of people acquisition (selection), training and development, managing performance, staff compensation, and grievance management and employee assistance in a firm. The process assists in human resources utilization at work, leveraging skills and motivation to achieve the desired outcome (DeCenzo & Robbins, 2013). The electronic HRM came into the scholarly discussion, while e-movement took place in 1990. Consequently, a researcher at that time revisited the meaning of electronic HRM and used it interchangeably. For example human resource information system(Parry & Tyson, 2010); Cloud HRM(Gardner et al., 2005); electronic-HRM (Bondarouk & Ru el, 2013); digital HRM(Stone et al., 2015); computer-based HRM (Huselid et al., 1997); web-based HRM(Lengnick-Hall & Moritz, 2003); HRM by ICT (Yusliza & Ramayah, 2012); HRM portals(Marler, 2009); virtual HRM and

HRIT(Lepak & Snell, 1998). The contributors concluded that, it is equipped with the technology integration to perform selection, skills enhancement, managing talents, and payroll. In a wider sense, the e-HRM system is composed of people and ICT processes built into the ERP platform to carry out HRM functions at minimum cost, quickest support and availability of HR information (Baki & Çakar, 2005); Electronic HRM usage revealed many different outcomes. For instance, Arefin & Islam, (2019) HR information adoption systems significantly influence firms' outcomes; Factors like social influence, performance attributes, expected effort, facilitating condition, individual, internal IT set-up, cost nature, and competitive pressure influence the adoption(Alam et al., 2016; Masum et al., 2020) ; Exponential growth in HR planning, training, payroll, salary and budgets, compensation and OTs, e-communications and e-employee fillings(Akkas, 2017; Hossain & Islam, 2015); Previous studies evident that the private sector is in better shape than the public sector in Bangladesh(M. Islam, 2016) ; Increased usage in India(Pandey & Kumar, 2017); scanty usage in Thailand(Choochote & Chochiang, 2015)); variation of usage in the context of Sri Lanka (Pratheepan & Anthonypillai, 2012). Based on the above analysis, it can be claimed that electronic HRM usage is somewhat seen.

2.4 Extra-Role Performance (SEEP)

Extra-Role Performance (SEEP) is a prosocial behavior rendered by employees towards firms that reflects the enthusiasm of individuals to promote the well-being of the firms and customers(Organ, 1988). The extra-role performance is part of prosocial behaviour that originated from organizational citizenship(MacKenzie et al., 1993). Extra-role performance is a form of voluntary, out-of-the-box behaviour that a service employee delivers beyond his formal role expectations. Moreover, it is ornamented by the term called to provide some delightful service, doing little extra for customers, giving surprise support, pay some extra, special attention. Thus, the extra-role performance is non-routine tasks after meeting common task issues(Netemeyer & Maxham, 2007). The applications of extra-role psychologically impact the customer and make them happy. Thus, employees' extra-role performance influences customer satisfaction, which may transpire in the presence of HRM practices.

2.5 Summary of Extant Literatures Gap

The extra-role performance is the heart of customer satisfaction. The summary below depicts the available findings and analytical, contextual gaps.

Table 1

SL	Researcher/Year	Major Findings	Variables and Methodology
1	Rana & Paul, (2017)	Product knowledge and faster service most influential factor	IV: Waiting time, support, Available space, handling objections, Follow-Ups, Quick services, Response time, Product Knowledge and Connectedness DV: CS The survey, multiple Regression,
2	Firdous & Farooqi, (2017)	Privacy, efficiency and website design have crucial impact on CS.	Correlational and regression analysis. IV: Efficiency, system availability, privacy, responsiveness. DV: CS Exploratory, Survey method used.
3	Ngo & Nguyen, (2016)	Non-linear relationships exists among CS , service quality, and loyalty	Boot-strapping approach; Convenience sampling
4	Kant & Jaiswal, (2017)	Responsiveness was found as most significant factor with CS	Exploratory factor analysis used. IV: Physical evidence, dependability, trust, availability, compassion, DV: CS Purposive Sampling technique
5	Moghavvemi et al., (2021)	Knowledge, employee competency and convenience are considered important for local bank customer. Bank image and e-banking for foreign bank customer	Confirmatory factor analysis through, SEM, Convenient sampling method
7	Alfalla Luque et al., (2012)	Impacts of customer service-focused HRM usage organizational performance	SEM
8	Bahadur et al., (2018)	Employee empathic service performance highly impacts on customer loyalty, satisfaction	Customer affective commitment, perceived service quality, an CS SEM, China, teclos
9	Moghavvemi et al.(2018)	Expertise, staff competency, and bank speed of service are more important.	SEM IV: Staff expertise, convenience, I-banking, core products. DV: CS
10	Moghavvemi et al., (2021)	CS has been greatly impacted by trustworthiness, responsiveness, security, empathy, and tangible factors.	Regression Analysis used IV: responsiveness, empathy, trustworthiness, security and tangible factors. DV: CS
11	Özkan et al. (2019)	Customers' perceptions of quality and satisfaction have an impact on loyalty through perceptions of value, reputation, and image.	SEM. Confirmatory factor analysis used.
12	Nuralina et al., (2020)	E-HRM factors have the strongest and most significant impact on Service Quality.	Structural equation modeling (SEM); PLS statistical testing tools

3. HYPOTHESIS DEVELOPMENT

3.1 Relationship between Perceived Service Quality and Customer Satisfaction

Previous research in different settings revealed the association between service quality and customer satisfaction. Organizations must ensure that their service quality fulfils their consumers' expectations to achieve organizational excellence (Lee et al., 2021; Moghavvemi et al., 2021). Hence, to ensure long-term growth, the bank must establish a high level of client satisfaction (Egan et al., 2015). Moreover, researchers have demonstrated that when many critical factors like personalized attention, effective problem resolution, and a kind attitude are integrated, superior service quality can be achieved. As a result, while educating front desk employees, attentiveness, assuredness, and emotional intelligence are all equally essential (Lee et al., 2021; Moghavvemi et al., 2021). Various studies have strongly linked service quality and client satisfaction (Kumbhar, 2011).

In the context of e-service quality, research discovered that the quality of e-service influences customer satisfaction and retention. Chu et al., (2012) also investigated the links between service quality, client satisfaction, and loyalty. Research on PCB contested that tangibility, serviceability, speed of response, assuredness, and empathy significantly and positively impacted satisfaction (Karim & Chowdhury, 2014); Factors like responsiveness, expertise, safe transactions, affordable service, influence customer satisfaction and established the causal link between overall service quality and customer satisfaction (Moghavvemi et al., 2018). Thus, service quality primarily influences customer satisfaction particularly in the service industry information quality, perceived value, and customer loyalty. Given the paucity of research on the effect of service quality on client satisfaction regarding e-banking, the following hypothesis is proposed and tested:

H₁: Perceived service quality has positive relationship with consumer satisfaction

3.2 Relationship between Electronic HRM Usage and Customer Satisfaction

The service perspective of HRM has been a research agenda for many years. The customer satisfaction-oriented HRM satisfies customers' demand in any group, segment or individual. The relationship between HRM practices and customer satisfaction is mostly the connection between HRM and customer service physically and psychologically (Schneider, 1994). Essentially HRM facilitates the selection of the best employees, maximizes the up-to-date skill through training, ensures performance and manages compensations (Bondarouk & Brewster, 2016).

The research of Chao & Shih (2018) claimed the importance of customer services focus HRM where technology can excel in the scope of customer adaptability; Service industry in India revealed that HRM practices significantly influence customer satisfaction (Chand, 2010); Relationship between HRM practices and customer satisfaction (Alfalla Luque et al., 2012); Importance of HRIS to improve service satisfaction in Bangladesh (Mahjabin, 2018); Customer satisfaction and HRM are related (Najam et al., 2020); Influence of HRM impact employee satisfaction and customer satisfaction (Masum et al., 2020; Xu & Geodegebuure, 2005). On a similar note the new HRM practices have broadened the

scope of broader communication and knowledge exchange that enhance customer satisfaction(Cantarello et al., 2012). Thus, relying on the above discussion following we propose below hypothesis:

H₂: Electronic HRM usage has a positive relationship with customer satisfaction

3.3 Relationship between Extra-Role Performance and Customer Satisfaction

Extra-role performance (SEEP) is the fuel to diversify the concentration of a customer. The SEEP can quickly change a mostly dissatisfied customer. Even more, the dissatisfied lost customer can come back. So, making a happy customer is much easier once the service employees deliver something special, going beyond the routine tasks (Budur & Poturak, 2021). For this reason, the role, namely high degrees of variety, intangibility, and assessment of services, mainly depends on the performance and behaviours of the service employees(Martínez-Tur et al., 2011).

Generally, the service employees appear to be service ambassadors to the customers, and they keep complete trust in the service employees for future care. Every customer expects some extras from that service provider. Besides, the extraordinary performance generated by service employees significantly impacts the impression. That is why Bahadur et al., (2018) attested that extra-role customer care and customer satisfaction are significantly correlated. As a result, SEEP claimed an excellent impression for the client, with a positive emotion directly linked to high customer satisfaction(Söderlund et al., 2014). Moreover, the service employee's performance also reduces complaints and perceived misconceptions. Empirical research tested that complaint reduction enhances post-purchase satisfaction(Bell & Luddington, 2006). After analyzing the above, we have extracted that employee has a significant role in mobilizing customer satisfaction. Based on the above discussion following hypothesis can be developed.

H₃: Extra-role performance has a positive relationship with customer satisfaction.

4. THEORETICAL FITTING AND CONCEPTUAL FRAMEWORK OF THE STUDY

Customer satisfaction is a psychological expression of the feeling of pleasure. Theories on customer satisfaction, namely expectancy disconfirmation, assimilation or cognitive dissonance, contrast, assimilation-contrast, equity, attribution, comparison-level, generalized negativity and value-precept underscored the cognitive nature of human that ended (Ross et al., 1987). Expectancy disconfirmation theory' is the most applied theory contributed by Richard Oliver(Oliver, 1980) . While receiving services, the customer perceived the extent of support and other qualities. Immediately after consumption, he compared the perception that made him happy or unhappy. Therefore, happiness indicates retention and unhappiness indicate the exit from the product or service. According to the disconfirmation theory, the fundamental factor defining satisfaction is the discrepancy between actual performance and expectations. This is a potential way to explain satisfaction (Li et al., 2006). Venkatesh & Davis (2000) has contributed the electronic HRM, a branch of the technology acceptance model. The organization uses the latest technology to get competitive advantages. Employees are the heart of delivering

extraordinary services. To motivate them to perform beyond is the outcome exchange between employees and firms. The framework of the study is grounded in human motivation, technology and perception theories. That is why the following framework may be the better shape to measure the causal relationship.

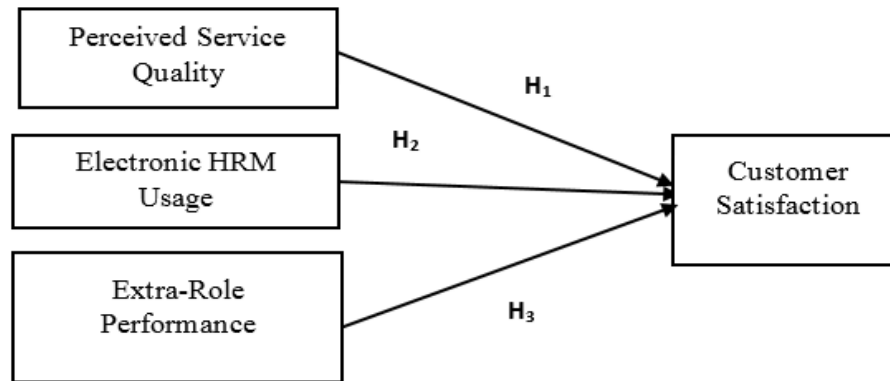


Figure 1: A Conceptual Model of the Research (2023)

5. RESEARCH SETTINGS

5.1 Research Design and Measurement Scale

The Independent variable (IVs) are electronic HRM usage, Perceived service quality (PSQ), extra-role performance (SEEP) and customer satisfaction (CS), the dependent variable (DV) in the study. The scale was adapted from previous studies. Accordingly, electronic HRM usage was explained by four items scale developed by (Iqbal et al., 2019). The perceived service quality was measured based on five items of Babakus et al., (2004) scale; the extra-role performance was adapted from five items scale of Moliner et al., (2008) and DV customer satisfaction was drawn from six items of Anderson & Srinivasan, (2003) scale. According to previous studies, a minimum of three items is substantial to explained a variable(Tremblay et al., 2010).

5.2 Sampling Frame, Sampling Technique and Unit

The target population is the customers of banks in Bangladesh. The exact customer number and relevant sources need to be evident in this sector. Therefore, non-probabilistic judgmental techniques were employed to select the respondents. According to Malhotra, & Dash, (2015) this method can be applied when the population needs to be listed and recorded. The frame can be developed with many reliable sources such as published directories, geographical lists, association data, membership data, and every other type of formal printed or electronic database. The sample of the survey can be obtained from that population. Moreover, this sampling method provides relevant results where the researcher looks for data that are fit and capable of providing adequate information(Sekaran & Bougie, 2016). We have targeted the respondent from a bank customer who has been maintaining an account with banks for a minimum of three years. An effectively furnished questionnaire warrants the required knowledge of the technology

and business market conditions. Thus, we have collected the responses from customers. There are a few more justifications for sampling techniques like minimum cost and easy access, dependable result, and widely acceptable to predict the association (Cooper, & Schindler, 2011; Hulland, 1999). The non-probabilistic judgmental sampling provides a significant and acceptable result for south Asian countries (Asiamah et al., 2017).

5.3 Sample Size

To conduct substantial research, there should be the lowest possible but statistically feasible sample size (Sekaran & Bougie, 2016). The sample size should be ten times higher than the number of variables in the study. Accordingly, the smallest sample size of this study will be 40 (4×10). Initially, the researchers targeted 25 banks, and a minimum of ten responses have obtained from each bank. We distributed 350 questionnaires; among them, 265 returned, and 250 questionnaires were found completely filled and correct to use. Therefore, the current study finalized the total sample size as 250. In total, 250 questionnaires that indicated a response rate of 75.71% were considered complete for data analysis because prior scholars found a reaction rate of 29% in the context of Bangladesh (Islam & Akkas, 2022). In this regard, the respondent has been selected from the branches located office in the Dhaka division.

5.4 Questionnaire Development and Data Collection.

The questionnaire consists of two segments. Part one consists of the respondent's demographic profile, and part two contains critical research questions. The statements were assessed using a 5-point Likert scale, i.e. from strongly disagree to strongly agree. The primary data was collected through a hybrid method such as google forms, physical contact, and emails (Lee et al., 2021). The period of data collection was from January 2022 to June 2022. The data obtained from selected corporate customers, customer service points. Corporate customers are those who maintain multiple accounts, have frequent interaction with human resources department and participate in employee annual appraisal program. The respondents were asked to fill in the questionnaire anonymously and voluntarily. Initially, 30 responses were considered to make a pilot study to validate and correctness of the questionnaire.

5.5 Data Analysis Technique

To analyses data, the statistical package for social sciences (SPSS) version 22.0 was used. The software is rightly fitted to factor analysis, loadings, consistency, ANOVA, correlation and regression.

6. ANALYSIS OF DATA

6.1 Demographic Profile

Table 2 represents the demographic profile of the respondents. In the profile, there are three age groups of the respondent is at the age group of 36-45 (47%). Among the respondent, the maximum number is male (78%). The duration of maintaining an account shows that 50% are from the range of 6-10 years.

Table 2: Demographic Profile of the Respondent

Categories	Level	Frequency	Per cent	Valid %	Cumulative %
Age	30-35	100	40.00	40.00	
	35-40	100	40.00	40.00	80.00
	40 and above	50	20.00	20.00	100
	Total	250	100	100	100
Gender	Male	195	78.00	78.00	
	Female	55	22.00	22.00	100
	Total	250	100	100	100
Years of receiving services	3-6	85	34	34.00	
	06-10	125	50	50.00	84
	10 Plus	40	16	16.00	100
	Total	250	100	100.00	100

The internal consistency was measured to assess the internal uniformity of the items of each variable. At the early stage, the alpha value of 0.60 is acceptable but if the value is higher than 0.70 it exhibits higher internal consistency (Guilford, 1950; Nunnally, 1978). According to the threshold value, the internal consistency of each item shown in table 3 is more than .70 shows high acceptance.

Table 3: Measurement of Internal Consistency

Variables	Cronbach's Alpha (α)	N of Items
Electronic HRM Usage	.867	4
Perceived Service Quality	.892	5
Extra-role Performance	.901	5
Customer satisfaction	.942	6

Table 4: Measurement of Items, Loading value, Variance, Cronbach Alpha

Variables	Items	Loading value	Individual Variance	Cronbach Alpha
Electronic HRM Usage	ehr1	0.545		
	ehr2	0.907		
	ehr3	0.899		0.867
	ehr4	0.705	76.39	
Perceived Service Quality	psq1	0.743		
	psq2	0.832		
	psq3	0.85		
	psq4	0.813	84.24	0.892
	psq5	0.975		
Extra-role Performance	seep2	0.743		
	seep3	0.764		
	seep4	0.887	72.44	0.901
	seep5	0.861		
Total Variance Explained (Average)				74.88
Item 'seep1' has not been considered in the final result due to the low loading value of .447 less than the threshold (.50).				

Table 4 represents the items and loading values, individual variance and total variances.

Total variances explained that all the variables can 75% explaining the customer satisfaction dependent

Table 5: Correlations (Pearson)

	1	2	3	4
Electronic HRM usage (1)	1			
Perceived Service Quality (2)	.125*	1		
Extra-role Performance (3)	.258**	.752**	1	
Customer satisfaction (4)	.259**	.695**	.847**	1
*Correlation is significant at the 0.05 level (2-tailed).				
**Correlation is significant at the 0.01 level (2-tailed).				

Table 5 exhibits the Pearson correlation coefficient. Pearson correlation coefficient revealed the extent of linear relationship among variables. The values range from -1 to 1. The sign of the correlation coefficient is the direction of association (positive or negative). The association of independent variables with customer services is respectively .259, 695 and .847. According to the output, the association between electronic HRM and Customer services (Electronic HRM=> CS) is not significant, whereas the association between (SEEP=>CS and PSQ=> CS is significant.

Table 6: Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.853 ^a	.728	.725	.49528
a. Predictors: (Constant), Perceived service quality, Electronic HRM usage, Extra-role Performance				

Table 6 shows the R-value of .853, depicting the strong relationship between variables. The R square .728 claimed that the applied model could explain 73% of the variability of the explanatory variable 'CS' in the bank companies. The adjusted R2 square (.725) is significantly close to R2, which means the variation in customer services indicates the relationship with confirming the model of three-level IVs. F-test helps measure the null hypothesis. In table 7, the calculated value of F=219.928 is higher than the tabulated value (2.68) at df is at a=.05. It can be concluded from the 3,246 results that multidimensional independent variables like perceived service quality, electronic HRM usage, and extra-role performance can influence customer satisfaction levels.

Table 7: ANOVA^a

Model	Sum of Squares	df	Mean Square	F	
1	Regression	161.845	3	53.948	219.928
	Residual	60.344	246	0.245	
	Total	222.188	249		
a. Dependent Variable: Customer Satisfaction					
b. Predictors: (Constant), Perceived service quality, Electronic HRM usage, Extra-role Performance					

Table 8: Regression

	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
(Constant)	0.291	0.148		1.972	0.05
Extra-role Performance	0.747	0.053	0.727	13.973	0
Electronic HRM usage,	0.054	0.034	0.054	1.564	0.119
Perceived service quality	0.142	0.051	0.141	2.786	0.006

Multivariate regression coefficients denote the extent of influence of the independent variable on the dependent variable. Table 8 depicted that two variables have a significant positive impact on customer satisfaction of banks. The computed value shows extra-role performance ($t=13.973$, standardized $b=.727$ and $p=.000$) and Perceived service quality ($t=2.786$, standardized $b=.141$ and $p=.006$). The null hypothesis is rejected as the coefficient value of extra-role performance, and Perceived service quality is less than the threshold ($p<.05$). moreover, the computed score of t is higher than the tabulated value ± 1.658 , so the null hypothesis is rejected in extra-role performance and perceived service quality styles.

In the remaining variable electronic HRM usage, ($t=1.56$, standardized $b=.054$ and $p=.119$) shows $p>.05$, t value is less than the tabulated value ± 1.658 , so the null hypothesis has been accepted. It shows that the variable has not been a statistically significant positive impact on customer satisfaction. Here β denotes the percentage of changes in variables that may change the level of customer service.

Table 9: Decision on the hypothesis

SL	Name of hypothesis	Decision
H ₁	Perceived service quality has a significant impact on the customer satisfaction	Accepted
H ₂	Electronic HRM usage has a significant impact on customer satisfaction	Rejected
H ₃	Extra-role performance has a significant impact on customer satisfaction.	Accepted

7. DISCUSSION ON FINDINGS

The present study investigated the impacts of perceived service quality, Electronic HRM usage, and extra-role performance. The result of the study depicted that perceived service quality and extra-role performance significantly influence customer satisfaction. The findings reaffirmed the result of previous findings in different settings (Khan et al., 2021; Martinez-Tur et al., 2017). Service quality influences the buying decision process as well as post-purchase behaviours. Customers are reciprocal to the product if they receive the expected level of quality. Otherwise, it may damage the product's image and acceptability. Doing something beyond is sometimes an active voluntary job. When customers receive exceptional care from the service employee, they feel a favourable attraction to the product (Martinez-Tur et al., 2017). This intention may create new business for the existing customer in future. On the other hand, electronic HRM does not influence customer satisfaction. It might happen due to the nature of the relationship. The HRM function may directly influence employees, and employee functions influence customer satisfaction. The relationship might be indirect. The previous research also claimed similar results

(Martinez-Tur et al., 2017). This result of the association infuses a new branch of academic thoughts like 'technological innovation' and doing 'extra-role' for the users and all stakeholders.

8. CONCLUSION AND FUTURE DIRECTIONS

In this study, we have investigated the impacts of perceived service quality, electronic HRM usage, and employee extra-role performance on customer satisfaction and the association between constructs. The banking industry is very quickly explored in Bangladesh. In the study, previous findings were also validated in Bangladesh. The result indicates the scope of further development of drivers to leverage customer satisfaction. Because if there is a negative relationship between the service, electronic HRM usage, and service extra performance with customer satisfaction, there is a possibility of service threat to the banks. As a result, the customer will immediately switch to others. Therefore, the creation of satisfaction is more than a one-unidimensional effort. Instead, it is composed of multi-dimensions. In the study, two elements, electronic HRM usage and employee extra-role performance a new area to underscore. Thus, the organization may bit competition and more explorations. A few limitations may be considered for future scope of work in similar fields. A future study may initiate to measure the direct and indirect relations, technology adoption, and ranking on the factors of customer satisfaction; a longitudinal study can also be initiated in future.

9. IMPLICATIONS OF THE RESEARCH

The study's findings reveal that perceived service quality and extra-role performance significantly influence customer satisfaction. The study will promote theoretical implications like technology applications and services beyond the boundary. These findings will improve knowledge of both public and private bank performance in Bangladesh, as well as customer satisfaction, which will be helpful to all bank managers and industry players in improving their services. It will also serve as a valuable reference for financial institutions to better understand the service quality issues they may confront in today's competitive market because customer satisfaction is positively connected with all dimensions of service quality attributes, including extraordinary employee service. Therefore, Bangladeshi bank managers should emphasize all service quality factors, using electronic HRM, and inspiring employees to perform non-routine tasks in maintaining and increasing the service quality they deliver. Moreover, banks will be facilitated in evaluating their performance in terms of service quality and electronic HRM strategy, and researchers will have a foundation to look into different techniques of consumer contact that will help improve customer happiness, loyalty, and engagement on e-retail banking sites.

Reference

- 1) Abdullah, A., & Kasmi, M. (2021). The Effect of Quality of Service on Customer Satisfaction. *Journal Management Management*, 8(2), Article 2. <https://doi.org/10.33096/jmb.v8i2.954>
- 2) Ainin, S., Akma Mohd Salleh, N., Bahri, S., & Mohd Faziharudean, T. (2015). Organization's Performance, Customer Value and the Functional Capabilities of Information Systems. *Information Systems Management*, 32(1), 2–14. <https://doi.org/10.1080/10580530.2015.983012>
- 3) Akkas, M. A. (2017). Digital HRM practice in Bangladesh-Problems and Prospects. *The 5th Stamford International and National Conference Proceedings*. The 5th Stamford international and national conference, Bangkok. https://conference.stamford.edu/pdf/Final_Conference_Proceeding_STIU_2017.pdf
- 4) Alam, M. G. R., Masum, A. K. M., Beh, L.-S., & Hong, C. S. (2016). Critical Factors Influencing Decision to Adopt Human Resource Information System (HRIS) in Hospitals. *PLOS ONE*, 11(8), e0160366. <https://doi.org/10.1371/journal.pone.0160366>
- 5) Alfalla Luque, R., Marín García, J. A., & Medina Lopez, C. (2012). Is worker commitment necessary for achieving competitive advantage and customer satisfaction when companies use HRM and TQM practices? *Universia Business Review*, 36, 64–89. <https://riunet.upv.es/handle/10251/45837>
- 6) Anderson, R. E., & Srinivasan, S. S. (2003). E-satisfaction and e-loyalty: A contingency framework. *Psychology & Marketing*, 20(2), 123–138. <https://doi.org/10.1002/mar.10063>
- 7) Arefin, Md. S., & Islam, N. (2019). A Study on the Motivation to Transfer Training in the Banking Industry of Bangladesh. *South Asian Journal of Human Resources Management*, 6(1), 45–72. <https://doi.org/10.1177/2322093718803210>
- 8) Asiamah, N., Mensah, H. K., & Oteng-Abayie, E. F. (2017). General, Target, and Accessible Population: Demystifying the Concepts for Effective Sampling. *Undefined*. <https://www.semanticscholar.org/paper/General%2C-Target%2C-and-Accessible-Population%3A-the-for-Asiamah-Mensah/273b8bb6dcfe293750519aac6c71fc38d7470a5>
- 9) Babakus, E., Bienstock, C. C., & Van Scotter, J. R. (2004). Linking Perceived Quality and Customer Satisfaction to Store Traffic and Revenue Growth*. *Decision Sciences*, 35(4), 713–737. <https://doi.org/10.1111/j.1540-5915.2004.02671.x>
- 10) Bahadur, W., Aziz, S., & Zulfiqar, S. (2018). Effect of employee empathy on customer satisfaction and loyalty during employee–customer interactions: The mediating role of customer affective commitment and perceived service quality. *Cogent Business & Management*, 5(1), 1491780. <https://doi.org/10.1080/23311975.2018.1491780>
- 11) Baki, B., & Çakar, K. (2005). Determining the ERP package-selecting criteria: The case of Turkish manufacturing companies. *Business Process Management Journal*, 11(1), 75–86. <https://doi.org/10.1108/14637150510578746>
- 12) Bangladesh Bank. (2021). *Bank & FIs*. <https://www.bb.org.bd/fnansys/bankfi.php>
- 13) Bell, S. J., & Luddington, J. A. (2006). Coping With Customer Complaints. *Journal of Service Research*, 8(3), 221–233. <https://doi.org/10.1177/1094670505283785>
- 14) Berry, L. L., Seiders, K., & Grewal, D. (2002). Understanding Service Convenience. *Journal of Marketing*, 66(3), 1–17. <https://doi.org/10.1509/jmkg.66.3.1.18505>
- 15) Bondarouk, T., & Brewster, C. (2016). Conceptualising the future of HRM and technology research. *The International Journal of Human Resource Management*, 27(21), 2652–2671. <https://doi.org/10.1080/09585192.2016.1232296>

- 16) Bondarouk, T., & Ruël, H. (2013). The strategic value of e-HRM: Results from an exploratory study in a governmental organization. *The International Journal of Human Resource Management*, 24(2), 391–414. <https://doi.org/10.1080/09585192.2012.675142>
- 17) Budur, T., & Poturak, M. (2021). Employee performance and customer loyalty: Mediation effect of customer satisfaction. *Middle East Journal of Management*, 8(5), 453–474. <https://doi.org/10.1504/MEJM.2021.117510>
- 18) Bungatang, B., & Reynel. (2021). The Effect of Service Quality Elements on Customer Satisfaction. *Golden Ratio of Marketing and Applied Psychology of Business*, 1(2), Article 2. <https://doi.org/10.52970/grmapb.v1i2.102>
- 19) Cantarello, S., Filippini, R., & Nosella, A. (2012). Linking human resource management practices and customer satisfaction on product quality. *The International Journal of Human Resource Management*, 23(18), 3906–3924. <https://doi.org/10.1080/09585192.2012.665064>
- 20) Chand, M. (2010). The impact of HRM practices on service quality, customer satisfaction and performance in the Indian hotel industry. *The International Journal of Human Resource Management*. <https://doi.org/10.1080/09585191003612059>
- 21) Chao, M., & Shih, C.-T. (2018). Customer service-focused HRM systems and firm performance: Evidence from the service industry in Taiwan. *The International Journal of Human Resource Management*, 29(19), 2804–2826. <https://doi.org/10.1080/09585192.2016.1256904>
- 22) Choochote, K., & Chochiang, K. (2015). Electronic Human Resource Management (e-HRM) of Hotel Business in Phuket. *International Journal of Advanced Computer Science and Applications (IJACSA)*, 6(4), Article 4. <https://doi.org/10.14569/IJACSA.2015.060410>
- 23) Chu, P.-Y., Lee, G.-Y., & Chao, Y. (2012). Service Quality, Customer Satisfaction, Customer Trust, and Loyalty in an E-Banking Context. *Social Behavior and Personality: An International Journal*, 40(8), 1271–1283. <https://doi.org/10.2224/sbp.2012.40.8.1271>
- 24) Cooper, D. R., & Schindler, P. S. (2011). *Business Research Methods* (11th ed). McGraw-Hill,.
- 25) Danjum, I., & Rasli, A. (2012). Imperatives of service innovation and service quality for customer satisfaction: Perspective on higher education. *Procedia - Social and Behavioral Sciences*, 40, 347–352. <https://doi.org/10.1016/j.sbspro.2012.03.198>
- 26) DeCenzo, D. A., & Robbins, S. P. (2013). *Human Resource Management* (11th ed). Prentice-Hall of India Pvt. Ltd.
- 27) Dhaka Tribune. (2019). *Parliament passes Tk523,190 crore budget for FY2019-20*. <https://www.dhakatribune.com/bangladesh/parliament/2019/06/30/parliament-passes-tk5-23-190-crore-budget-for-fy-2019-20>
- 28) Egan, V., Hughes, N., & Palmer, E. J. (2015). Moral disengagement, the dark triad, and unethical consumer attitudes. *Personality and Individual Differences*, 76, 123–128. <https://doi.org/10.1016/j.paid.2014.11.054>
- 29) Eren, S. S., Eren, M. Ş., Ayas, N., & Hacıoglu, G. (2013). The Effect of Service Orientation on Financial Performance: The Mediating Role of Job Satisfaction and Customer Satisfaction. *Procedia - Social and Behavioral Sciences*, 99, 665–672. <https://doi.org/10.1016/j.sbspro.2013.10.537>
- 30) Firdous, S., & Farooqi, R. (2017). Impact of Internet Banking Service Quality on Customer Satisfaction. *The Journal of Internet Banking and Commerce*, 22(1), 1–17.
- 31) Gardner, W. L., Avolio, B. J., Luthans, F., May, D. R., & Walumbwa, F. (2005). “Can you see the real me?” A self-based model of authentic leader and follower development. *The Leadership Quarterly*, 16(3), 343–372. <https://doi.org/10.1016/j.leaqua.2005.03.003>

- 32) Guilford, J. P. (1950). *Fundamental statistics in psychology and education, 2nd ed* (pp. xiii, 633). McGraw-Hill.
- 33) Hossain, M., & Islam, M. S. (2015). Emerging Role of E-HRM to Optimize Human Resources Management Functions (A Study on Service Industry of Bangladesh). *Bangladesh Research Publications Journal*, 11, 260–266.
- 34) Huang, P.-L., Lee, B. C. Y., & Chen, C.-C. (2019). The influence of service quality on customer satisfaction and loyalty in B2B technology service industry. *Total Quality Management & Business Excellence*, 30(13–14), 1449–1465. <https://doi.org/10.1080/14783363.2017.1372184>
- 35) Hulland, J. (1999). Use of Partial Least Squares (PLS) in Strategic Management Research: A Review of Four Recent Studies. *Strategic Management Journal*, 20(2), 195–204.
- 36) Huselid, M. A., Jackson, S. E., & Schuler, R. S. (1997). Technical and Strategic Human Resources Management Effectiveness as Determinants of Firm Performance. *Academy of Management Journal*, 40(1), 171–188. <https://doi.org/10.5465/257025>
- 37) Iqbal, N., Ahmad, M., & Allen, M. M. C. (2019). Unveiling the relationship between e-HRM, impersonal trust and employee productivity. *Management Research Review*, 42(7), 879–899. <https://doi.org/10.1108/MRR-02-2018-0094>
- 38) Islam, M. (2016). Evaluating the Practices of Electronic Human Resources Management (E-HRM) As a Key Tool of Technology Driven Human Resources Management Function in Organizations-A Comparative Study in Public Sector and Private Sector Enterprises of Bangladesh. *SSRN Electronic Journal*. <https://doi.org/10.2139/ssrn.2958055>
- 39) Islam, M. S., & Akkas, M. A. (2022). Association between Electronic Human Resource Management Usage and Organizational Citizenship Behavior. *Dhaka University Journal of Management, Special*, 13–33. <https://doi.org/10.57240/DUJMJUNE02>
- 40) Kant, R., & Jaiswal, D. (2017). The impact of perceived service quality dimensions on customer satisfaction: An empirical study on public sector banks in India. *International Journal of Bank Marketing*, 35(3), 411–430. <https://doi.org/10.1108/IJBM-04-2016-0051>
- 41) Karim, R., & Chowdhury, T. (2014). Customer Satisfaction on Service Quality in Private Commercial Banking Sector in Bangladesh. *British Journal of Marketing Studies*, 2, 1–11.
- 42) Khan, A. G., Lima, R. P., & Mahmud, M. S. (2021). Understanding the Service Quality and Customer Satisfaction of Mobile Banking in Bangladesh: Using a Structural Equation Model. *Global Business Review*, 22(1), 85–100. <https://doi.org/10.1177/0972150918795551>
- 43) Khuda, B. e. (2019, January 11). Economic growth in Bangladesh and the role of banking sector. *The Financial Express*. <https://thefinancialexpress.com.bd/views/economic-growth-in-bangladesh-and-the-role-of-banking-sector-1547220114>.
- 44) Kotler, A. removed at request of original, & Armstrong, M. (2015). *Principles of Marketing* (15th ed.). University of Minnesota Libraries Publishing edition, 2015. This edition adapted from a work originally produced in 2010 by a publisher who has requested that it not receive attribution. <https://doi.org/10.24926/8668.1901>
- 45) Kumbhar, V. M. (2011). Factors Affecting On Customers' Satisfaction In E-Banking: Some Evidences Form Indian Banks. *Management Research and Practice*, 3(4), 1–14.
- 46) Lee, C. M. J., Che-Ha, N., & Syed Alwi, S. F. (2021). Service customer orientation and social sustainability: The case of small medium enterprises. *Journal of Business Research*, 122, 751–760. <https://doi.org/10.1016/j.jbusres.2019.12.048>
- 47) Lengnick-Hall, M. L., & Moritz, S. (2003). The impact of e-HR on the human resource management function. *Journal of Labor Research*, 24(3), 365–379. <https://doi.org/10.1007/s12122-003-1001-6>

- 48) Lepak, D. P., & Snell, S. A. (1998). Virtual HR: Strategic human resource management in the 21st century. *Human Resource Management Review*, 8(3), 215–234. [https://doi.org/10.1016/S1053-4822\(98\)90003-1](https://doi.org/10.1016/S1053-4822(98)90003-1)
- 49) Li, Y., Zhao, Y., & Liu, Y. (2006). The relationship between HRM, technology innovation and performance in China. *International Journal of Manpower*, 27(7), 679–697. <https://doi.org/10.1108/01437720610708284>
- 50) Ma, Z., & Zhao, J. (2012). Evidence on E-Banking Customer Satisfaction in the China Commercial Bank Sector. *Journal of Software*, 7. <https://doi.org/10.4304/jsw.7.4.927-933>
- 51) MacKenzie, S. B., Podsakoff, P. M., & Fetter, R. (1993). The Impact of Organizational Citizenship Behavior on Evaluations of Salesperson Performance. *Journal of Marketing*, 57(1), 70–80. <https://doi.org/10.2307/1252058>
- 52) Mahjabin, M. (2018). *A study on how HRIS can be improved and made efficient for the banking Industry and Sonali Bank*. <http://dspace.bracu.ac.bd/xmlui/handle/10361/10969>
- 53) Malhotra, N., & Dash, S. (2015). *Marketing Research: An Applied Orientation* (7th ed). Pearson India.
- 54) Marler, J. H. (2009). Making human resources strategic by going to the Net: Reality or myth? *The International Journal of Human Resource Management*, 20(3), 515–527. <https://doi.org/10.1080/09585190802707276>
- 55) Martínez-Tur, V., Estreder, Y., Moliner, C., García-Buades, E., Ramos, J., & Peiro, J. (2017). Linking Employees' Extra-Role Efforts to Customer Satisfaction: Presence Versus Absence of Complaints. *Social Psychology*, 48, 104–112. <https://doi.org/10.1027/1864-9335/a000301>
- 56) Martínez-Tur, V., Tordera, N., Peiró, J. M., & Potocnik, K. (2011). Linking Service Climate and Disconfirmation of Expectations as Predictors of Customer Satisfaction: A Cross-Level Study1. *Journal of Applied Social Psychology*, 41(5), 1189–1213. <https://doi.org/10.1111/j.1559-1816.2011.00753.x>
- 57) Masum, A., Mamun, A. M. A., Islam, M. S., & Beh, L.-S. (2020). The Impact of eHRM Practice on Organizational Performance: Investigating the Effect of Job Satisfaction of HRM Professionals. *Journal of Computer Science*, 16(7), Article 7. <https://doi.org/10.3844/jcssp.2020.983.1000>
- 58) Moghavvemi, S., Lee, S. T., & Lee, S. P. (2018). Perceived overall service quality and customer satisfaction: A comparative analysis between local and foreign banks in Malaysia. *The International Journal of Bank Marketing*, 36(5), 908–930. <https://doi.org/10.1108/IJBM-06-2017-0114>
- 59) Moghavvemi, S., Mei, T. X., Phoong, S. W., & Phoong, S. Y. (2021). Drivers and barriers of mobile payment adoption: Malaysian merchants' perspective. *Journal of Retailing and Consumer Services*, 59, 102364. <https://doi.org/10.1016/j.jretconser.2020.102364>
- 60) Moliner, C., Martínez-Tur, V., Ramos, J., Peiró, J. M., & Cropanzano, R. (2008). Organizational justice and extrarole customer service: The mediating role of well-being at work. *European Journal of Work and Organizational Psychology*, 17(3), 327–348. <https://doi.org/10.1080/13594320701743616>
- 61) Najam, U., Ishaque, S., Irshad, S., Salik, Q., Khakwani, M. S., & Liaquat, M. (2020). A Link Between Human Resource Management Practices and Customer Satisfaction: A Moderated Mediation Model. *SAGE Open*, 10(4), 2158244020968785. <https://doi.org/10.1177/2158244020968785>
- 62) Netemeyer, R. G., & Maxham, J. G. (2007). Employee versus supervisor ratings of performance in the retail customer service sector: Differences in predictive validity for customer outcomes. *Journal of Retailing*, 83(1), 131–145. <https://doi.org/10.1016/j.jretai.2006.10.009>
- 63) Ngo, V., & Nguyen, H. (2016). The Relationship between Service Quality, Customer Satisfaction and Customer Loyalty: An Investigation in Vietnamese Retail Banking Sector. *Journal of Competitiveness*, 8, 103–116. <https://doi.org/10.7441/joc.2016.02.08>
- 64) Nunnally, J. C. (1978). *Psychometric theory* (2nd ed). McGraw-Hill.

- 65) Nuralina, N., SITUMORANG, J., AKOB, M., QUILIM, C. A., & ARFAH, A. (2020). Influence of e-HRM and Human Resources Service Quality on Employee Performance. *The Journal of Asian Finance, Economics, and Business*, 7(g), 391–399. <https://doi.org/10.13106/JAFEB.2020.VOL7.NO10.391>
- 66) Oliver, R. L. (1980). A Cognitive Model of the Antecedents and Consequences of Satisfaction Decisions. *Journal of Marketing Research*, 17(4), 460–469. <https://doi.org/10.2307/3150499>
- 67) Organ, D. W. (1988). *Organizational Citizenship Behavior: The Good Soldier Syndrome*. Lexington.
- 68) Özkan, P., Süer, S., Keser, İ. K., & Kocakoç, İ. D. (2019). The effect of service quality and customer satisfaction on customer loyalty: The mediation of perceived value of services, corporate image, and corporate reputation. *International Journal of Bank Marketing*, 38(2), 384–405. <https://doi.org/10.1108/IJBM-03-2019-0096>
- 69) Pandey, A., & Kumar, S. (2017). A Study on E-HRM Practices in Hotel Industry in New Delhi. *Vindhya International Journal of Management & Research*, 3(1). /paper/A-Study-on-E-HRM-Practices-in-Hotel-Industry-in-New-Pandey/35776f481fe27e5af276a3eccdc4366ea3f3a797
- 70) Parasuraman, A. (2000). Technology Readiness Index (Tri): A Multiple-Item Scale to Measure Readiness to Embrace New Technologies. *Journal of Service Research*, 2(4), 307–320. <https://doi.org/10.1177/109467050024001>
- 71) Parry, E., & Tyson, S. (2010). Desired goals and actual outcomes of e-HRM. *Human Resource Management Journal*, 21, 335–354. <https://doi.org/10.1111/j.1748-8583.2010.00149.x>
- 72) Pratheepan, S., & Anthonypillai, A. (2012). *Application of Electronic Human Resource Management (e-HRM) Practices and its Effectiveness in Selected Private Banks in Sri Lanka: An Exploration*.
- 73) Rahman, M., Islam, M. S., & Ali, M. (2020). Exploring the Role of Union Digital Center to Managing Information Services in Rural Development of Bangladesh. *Bangladesh Journal of Public Administration*. <https://doi.org/10.36609/bjpa.v28i2.107>
- 74) Rana, J., & Paul, J. (2017). Consumer behavior and purchase intention for organic food: A review and research agenda. *Journal of Retailing and Consumer Services*, 38, 157–165. <https://doi.org/10.1016/j.jretconser.2017.06.004>
- 75) Ross, C. K., Frommelt, G., Hazelwood, L., & Chang, R. W. (1987). The role of expectations in patient satisfaction with medical care. *Journal of Health Care Marketing*, 7(4), 16–26.
- 76) Schneider, B. (1994). HRM – A Service Perspective: Towards a Customer-focused HRM. *International Journal of Service Industry Management*, 5(1), 64–76. <https://doi.org/10.1108/09564239410051911>
- 77) Sekaran, U., & Bougie, R. (2016). *Research Methods For Business: A Skill Building Approach, 7th Edition* | Wiley. Wiley. <https://www.wiley.com/en-ba/Research+Methods+For+Business%3A+A+Skill+Building+Approach%2C+7th+Edition-p-9781119266846>
- 78) Söderlund, M., Liljander, V., Gummerus, J., Hellman, P., Lipkin, M., Oikarinen, E.-L., Sepp, M., & T. Liljedal, K. (2014). Preferential treatment in the service encounter. *Journal of Service Management*, 25(4), 512–530. <https://doi.org/10.1108/JOSM-02-2014-0048>
- 79) Solomon, M., Hogg, M., & Askegaard, S. (2019). *Consumer Behaviour: A European Perspective* (Higher Edition). Pearson. <https://www.pearson.com/uk/educators/higher-education-educators/program/Solomon-Consumer-Behaviour-A-European-Perspective/PGM2376875.html>
- 80) Stone, D. L., Deadrick, D. L., Lukaszewski, K. M., & Johnson, R. (2015). The influence of technology on the future of human resource management. *Human Resource Management Review*, 25(2), 216–231. <https://doi.org/10.1016/j.hmr.2015.01.002>

- 81) Tremblay, M., Cloutier, J., Simard, G., Chênevert, D., & Vandenberghe, C. (2010). The role of HRM practices, procedural justice, organizational support and trust in organizational commitment and in-role and extra-role performance. *The International Journal of Human Resource Management*, 21, 405–433. <https://doi.org/10.1080/09585190903549056>
- 82) Venkatesh, V., & Davis, F. (2000). A Theoretical Extension of the Technology Acceptance Model: Four Longitudinal Field Studies. *Management Science*, 46, 186–204. <https://doi.org/10.1287/mnsc.46.2.186.11926>
- 83) Xu, Y., & Geodegebuure, R. (2005). *Employee satisfaction and customer satisfaction: Testing the service-profit chain in a Chinese securities firm*. <https://openrepository.aut.ac.nz/handle/10292/2082>
- 84) Yang, Z., & Fang, X. (2004). Online service quality dimensions and their relationships with satisfaction: A content analysis of customer reviews of securities brokerage services. *International Journal of Service Industry Management*, 15, 302–326. <https://doi.org/10.1108/09564230410540953>
- 85) Yusliza, M., & Ramayah, T. (2012). Determinants of Attitude towards E-HRM: An Empirical Study among HR Professionals. *Procedia - Social and Behavioral Sciences*, 57, 312–319. <https://doi.org/10.1016/j.sbspro.2012.09.1191>