

## **CHAPTER NO. 1**

### **INTRODUCTION**

#### **1.1 Introduction**

In the result of economic development we have witnessed how the economies are changing from agriculture to industrial and industrial to service providers (Fuchs, 1980). In recent years' service sector has become the substantial component of economic growth of developed and developing countries; and its contributing more than 70% in global economy, according to World Trade Organization (WTO). The services sector also accounts for a quarter of the total global trade; moreover, one third of the total workforce is employed in service sector across the globe. In recent years there is a significant increase in investment witnessed in service sector in Pakistani economy. According to the economic statistics service sector contributing 58% in national GDP, this shows its importance for economic development of Pakistan.

According to the Quarterly Performance Review of the Banking Sector (October-December, 2016) banks are the major elements contributing in economic development of Pakistan. Although banking sector is playing vital role in economic growth by creating investment opportunities, customer satisfaction is still a challenge in the wake of service quality and excellence. Service quality is a complex thing due to its intangible nature and it is difficult for service providers to cope with changing needs and requirements of customers. On the other side employees, satisfaction is another critical element in order to stream better services to the customers.

According to Bettencourt & Brown, 2003; Hong, Liao, Hu, & Jiang, 2013; Ranjan, Sugathan, & Rossmann, (2015) employees satisfaction is more important than other elements; motivated employee can satisfy customers in a regular round. In service delivery process front line employees are important they have to actively involve in the whole service delivery process. The job is tough because front line employees have to manage different fronts like communicating with customers, documenting and processing the information according to policies and

standards. Therefore; most of the frontline employees reported it is as a hectic job as working hours are long and inflexible that disturbs work-family balance (Brown, Jones, & Leigh, 2005). Such hectic routine of front line employees often results in employee role overload (Chiu, Yeh, & Huang, 2015) which ultimately contributes in job related work overload. According to The State of Workplace Productivity report published in 2014 approximately 70% employees at their job feel overburdened at their jobs.

The Cognitive Energetical Theory developed by Hockey (1997) explains the employees behavior that how work overload transformed in negative feelings and violation of rules and regulations at workplace. It does not only affect their commitment to the organization but also causes poor service delivery that causes customer dissatisfaction and ends with the organizational loss. A recent study recommended that Employee work-related self-efficacy (Personality trait) can moderate the effect of employee role overload on customer perceived interaction quality. Employee self-efficacy can be defined as self confidence in one ability to successfully perform some specific task (Kundu & Kumar, 2017).

On the basis of above discussion, we can assume that employees traits like self-efficacy can overcome employee negative emotions that were generated at a result of role overload and can result in to high quality service delivery to the customer. Therefore, this study will explain the how the relationship between employee role overload, work-related self-efficacy, perceived interaction quality and customer satisfaction.

Bandura (1997) defined self-efficacy (SE) is an individual belief or concept about his or her potential that can successfully execute the behavior required by a particular situation. Recent research of Xiaobo Yu (2014) on physicians in Australia stated that self-efficacy is significantly correlates with work overload. While considering the workover load phenomenon the research scholars Manning and Preston in 2003 concluded that in education sector the teaching profession is strongly affected because of occupational work overload and organizational work overload. By working on this we will be able to improve teaching quality level, student learning satisfaction and quality of education. According to Makinde and Alao(1987) the work of university can be divided into four major groups whose names are

- Conducting research
- Teaching
- Administration and civil obligations

Winfield ( 2003 ) conduct a research in Australia and stated that job work overload effects on the personal and professional life of employees, and the major work overloads behind these are work overload, job insecurity, insufficient reward system etc. In last he also suggest that there should be a positive work environment to cope these work overloads. According to Goldenberg (1990) job demands and publication demands are the major work overloads or create a workload for employees. HEC in 2012 stated that the higher positions are based on number of research appear published. So these new demands are created work overload conditions to meet the criteria. It is also affecting the performance of employees due to over tasks.

Workload stresses not only chiefs to incomplete work responsibilities but also mains to health subjects of workforces like unhappiness, exhaustion and tightness in sorts of trades (Usman A., Ahmed Z., Ahmed I., Akbar Z, 2011). According to Salilih and Abajobir (2014), every one employee out of 3 is exaggerated by workload pressure. Workload stress has amplified health matters for together men and like exhaustion, annoyance, digestive issue, low back pain and snoozing illnesses (Bultmann U et.al 2002). It is an individual belief about his or her potential that how much self-confidence they have to meet targets, face challenges etc. Employees may be having low or high levels of self-efficacy. Those who are having high level of self-efficacy they are confident, face challenges, they have high level of patience etc. but on the other side employees who has low level of self-efficacy they are avoidant, they feel hesitation to face changes, they feel depression in case of any work overload, nervousness, or low level of patience as well as they are unable to face challenges. Overall self-efficacy is related to work overload and work overload of employees.

Workload is actually considered as the amount of work for an individual employee. Different employee perceived workload differently; it may vary person to person. The workload can be qualitative and quantitative; qualitative workload means the how much difficult and time consuming the work is and quantitative workload means how many tasks employee have done (Jex, 1998). Opposite of workload is under-load which means employers are unable to use workers skills and abilities properly and effectively (Katz, & Kahn, 1978). Sometimes employers get in trap of under-load in order to manage the workload for employees. The main objective of any organization is to increase the performance of their employees and which in return will increase the profit of organization and infect the goodwill of organization. The performance of

employees will increase the organizations performance overall (Tatar IE (2011)). Increased workload has several negative effects on employees performance in form of job stress, lack of interest in job, job depression, job complexity and less dedication to do their work and less creativity (Glass& Singer 1972). Job performance and workload are inversely proportional to each other, and it will lead to reduction in learning for the improved work performance.

April 17<sup>th</sup>, 2019, the LinkedIn review (by 2,843 specialists) displays that workload of labors has very plain result on their domestic as well. They have undesirable work-life steadiness matters. The work-life equilibrium is a key to form the employees performance in the direction of their domestic and occupation also. If the employee is pleased with both family and job, then he/she will achieve better at office as associate to those workers who are stressed with work-life stability, since it is a big contract for any employee to uphold a healthy equilibrium amid job and domestic (Broers, 2005). Deery (2008) has exposed in its review that in historical few periods, a huge courtesy has been assumed to work-life upkeep subjects. He also planned that work-life is a multifaceted period because its grips each period distinctly, work, life as well the balance. Bandura (1997) defined self-efficacy that it an individual belief about his or her potential to complete a task successfully, or handle a situation. According to the GSE scale (general self-efficacy) developed by Schwarzer and Jerusalem (1995) self-efficacy divided into two parts; self-belief and positive resistance. Self-belief is the belief of an individual to perform a task or to handle a difficult situation, on the other side positive resistance concerned with continuous investment of efforts, goal settings, and persistence in front of barriers as well as recovery from setbacks or loss. (Resistance is the capacity of individual to defend him against any harmful environmental circumstance).

In early 1950's the marketing management school used the concept of decision making for managing its marketing function and the focus was customers in 1970's Kotler said that marketing is basically defined as a decision making activity to satisfy customers by using the strategies of marketing mix or 4 Ps of marketing. Webster (1990) conclude that the marketing model is totally based upon economics but we need to see it according to the perspectives of the critical relevance in this era the focus was just to earn maximum profit or wealth by providing a good (Stephen and Robert; 2004). Further till 1950's the focus moved from good and wealth towards the Formative marketing thought (commodities, institution and functional). In 1950 –

1980 further a paradigm occur and the concepts moved on in the perspective of marketing by targeting on following points

1. Customer-oriented business
2. Value determination
3. Marketing as a problem solving function (Stephen and Robert; 2004).

In the 20th century the paradigm shift occurs in marketing and Day and Montgomery (1999) realized that 4PS validity is increasing day by day but with this, we have a lack of market innovation but at the same time Kotler (2000) given the concept of paradigm shift, according to his perspective the change is no so far. In 2000 more focused was done on marketing orientation, relationship marketing, quality marketing as well as few other related concepts of marketing. Basically, a paradigm changed from here form a good dominant perspective to a service-dominant perspective by focusing on the concept of value that is not delivered to customers by goods but by services. This is also known as an emerging paradigm (Stephen & Robert 2004)

Good Dominant perspective argues that provide the goods to the customer by using raw material as customer required for its use. But in case of service dominant perspective it focused that value is a co-created process. Manufacturers and the customer both knowledge and skills are required for the use of that service or good because of co creation of value. Both create the value for the use of the good. According to author if a manufacturer make the product with highly attributes or add a value for the customer but in case customer dont know how to use that product then it will be useless because the end user dont know how to run the function so co creation of value means that it based on the knowledge of both sides the producer as well as the user both creates a value of the good (Stephen Paul; 2008).

**Table 1.1**

<b>Exchange</b>	<b>Goods or products</b>	<b>Benefit or value</b>
<b>Goods</b>	Operand resources	Operant
<b>Customer</b>	Good oriented	Co-producer
<b>Value</b>	Added by producer	Added by the customer
<b>Customer interaction</b>	As a operand resource for firm	Cooperation + feedback
<b>Economic growth</b>	Surplus of goods	Exchange of competencies

Source (Stephen and Robert; 2004)

Eight premises are also discussed here in this article which is explaining the dominant role of the marketing

1. Skills and knowledge are basic unit of exchange
2. Specialization aims also a source of exchange
3. Services are attached with your goods
4. Knowledge gives us competitive advantage
5. All services linked to economics
6. Customer is co- producer
7. Focus on value position
8. Customer oriented and relational (Stephen and Robert; 2004).

Rex and Baumann, (2007) explained about the importance of green strategies by the service sector and stated that Green products can be promoted on the shelves through green communication and green practices among the workforce. Further they suggest that satisfaction might adopt and learn many techniques from outdated marketing, in order to make use of other means than to promote practices. Environmental friendly policies should be communicated to the stakeholders, and clients, that are the center of all corporate procedure. An Environmental rapport is also one of the most well-organized green communication tool.

Pakistan being a developing country is also a victim of work load due to the fact we are suffering by under developed norms, culture and attitude towards women (Saher Ali & Matloob 2014). In the gender equality index Pakistan ranked at 135 (Hausmann et al., 2012) and carried same position in the year 2017 with a score of 0.546 (HRD Report, 2016). According to the statics of Punjab Government, hiring of women staff increased by 2.5% from 2002 to 2012 (PDS, 2013). Women participation in the field of editing was found to be about 17%, while 42% of female doctors are general practitioners and 28% are professional (Bakht et al., 2017). Male as well the female ratios are 62%, 30% industry (Bakht et al., 2017).

Literature reveals that the numerous Researchers highlighted a correlation among the male or female workers as well their ranks of job satisfaction: They originate female workers fewer satisfied as compared to male workers staff members. In another study conducted by Bilgic (1998) to examine the relation between job satisfaction and personal characteristics of 249 Turkish workers, he found that gender is an important predictor of job satisfaction. Similarly, to contribute to the findings of gender discrimination on job satisfaction. Okpara (2006) investigated the impacts of gender specifies towards the satisfaction of 608 financial managers, and highlighted that male are more satisfied than female workers. In evaluating the male and female differences, many females have affirmed believe that they are discriminated greatly as compared to male group. Not only this, even male have the same understanding and believe that, males are favored over females at many places. So, if this is the case, there is a great possibility that females will give full attention and are sincere in performing their duties and giving excellent results.

Gender discrimination is prevailing since many ages and very common in developing countries (Palokangas et.al, 2006) such as Pakistan. Taking into consideration the importance of studying the phenomenon of job overload in the banking sector of Lahore, it is proposed that this research is having a great significance in a quickly developing Asian countries like Pakistan because job satisfaction, salary, and promotion are crucial due to their relationship with cost reduction and performance improvement, and growth of the banking sector. Gender discrimination occurs in different scenarios such as when people are handled with all intention, differently by supervisors or same category staff, for instance, reluctance to give job to female due to her gender, disinclination to promote female staff in key seats, and offering lower starting salary.

While relating this phenomenon in S-D logic, With the emerging trend of Service dominant logic where the value is not in exchange but it is in use, value is in experience, that is derived by the beneficiary as well as its unique. So, social value means the value or a benefit that is non-financial or gaining either by an entity or an individual that may be spiritual value. We promote our values on the same way as we think or act. We According to the views of sociologists, perfectly or actual values are unique to single society. Therefore, values are novel to one group at a particular instant in time (Doğan, 2011). Individual and Distinct values are responses to the queries like which values and standards makes me great or as well inspire me. Individual values are also importance as the societal values. Value is realized through interaction and co creation with in the given service system. Katzan (2008) explains the term service system asa socially construction of collection of service events in which the beneficiaries exchange actions through the power of knowledge and that capture value from a provider Clint relationship.

Meanwhile, work is a crucial aspect of our lives and mostly we spend a large part of our lives at work, an in-depth understanding of the phenomenon of task overloading involved towards negative consequences in the direction of job satisfaction, salary, and promotion is significant to improving women performance, productivity, and equality. Second, this study is having a good significance because in Pakistan, there is a need to understand the attitudes of workers towards their work especially in the banking sector, because banking sector have key role in financial sector which contribute 95% of this sector in Pakistan (Nabi, Holden, Hussain, 2004).

## **1.2 Significance and practical implications**

This study will contribute in to the existing body of knowledge in the field of marketing management. First it predicted to the research call by (Ostrom, Parasuraman, Bowen, Patricio, & Voss, 2015) for methodical assessment of operative worked related matters that can be overwhelmed for excellence service distribution. As frontline employees behavior and attitude during service delivery play a significant role in determining customer satisfaction, so customer satisfaction may influence by perceived employee and customer interaction quality. Therefore, this study will explore the impact of front line employees role overload on customer perception of interaction quality in a banking service encounter in Pakistani context. As this Phenomena is being investigated in Pakistani context, so contextual change itself is a good contribution.



Secondly, role of employee work related self-efficacy suggested by (Kundu & Kumar, 2017) on the relationship of role overload and perceived interaction quality will uncover new and interesting findings. High self-efficacy most probably reduce the negative effects of role overload on customer interaction quality and low self-efficacy might severely damage worked related feelings negatively that would damage customer interaction and satisfaction, so due to contextual change effects of self-efficiency might be reversed and can give important contribution to the existing theory. Thirdly, this study developed to understand employee issues for successful service by emerging nested outline cooperative information from two foundations (clients and staffs) from Pakistani investment sector.

Furthermore, besides of theoretical contribution this study will also be useful for practitioner and managers. This research will be useful to identify causes and remedies of role overload in Pakistani Context and will help management to devise strategies to reduce employees work-related work overload. Moreover, this study will help to develop strategies to improve motivation level of front line employees which will automatically results into better service quality. First, it develops a significant contribution to understand the fundamental nature of proposed variables impact. This study makes a number of contributions to the literature on management impact towards banking sector perspectives of firms. Second, it elaborates and validates a theoretically grounded scale for measuring the role from quality interaction.

### **1.3 Main Research Questions**

Based on the above mentioned research objectives following research questions have been generated

- How does Employee Role overload effects customers Perceived interaction quality?
- What could be the effect of Employee role over load on customer satisfaction?
- To what extent Perceived Interaction quality mediates the relationship of Employee Role overload and customer satisfaction?
- To explain how Employee work related self-efficacy moderates the effect of employee role over load and perceived interaction quality?

#### **1.4 Research Objectives**

- To investigate the effect of Employee Role overload on customers Perceived interaction quality and customer Satisfaction.
- To investigate mediating role of Perceived interaction quality between the relationship of Employee Role overload and customer satisfaction.
- To explain how Employee work related self-efficacy moderates the effect of employee role over load and perceived interaction quality.

This research consists of total of the five chapters. The 1<sup>st</sup> chapter entails with the introduction of research empirical investigation that further contains objective, significance, research question and problem statement of current research investigation. The 2<sup>nd</sup> chapter is comprised of the comprehensive literature of proposed research variables of current research, As literature is measured as a funding material for further explanation of work so it is considered as a significant past count. Additionally literature discloses the significance influence of the investigation. Next the chapter # 3 deal with methodology section of the current study that highpoints that in what way current study has been approved and it also explain the phenomenon of the study, It explains a detailed impression of the methodology and the reasons behind the selected methodology. Further Chapter 4<sup>th</sup> is explaining the findings with the interpretation of those results. In last 5<sup>th</sup> chapter depend on the conclusion concerning the phenomenon investigated during current with practical implications and future research directions of this particular study.

## **CHAPTER N0.2**

### **LITERATURE REVIEW**

#### **2.1 Role Overload**

To deliver best superiority of services in service area it is essential that the front zone employees must be completely content and motivated, it is significant to shape long term relationships with clienteles which central to gain economic benefit in excess of others (J. K. Auh, 2015). However, their job requires a specific demand this demand can be cause of work overload of feeling this work overload can be affect negatively to perform the role of frontline employees which they are expected. Along with conflict of role and ambiguity in the role, role overload defined as expectation of role which is compulsory to involve in various role behaviors, all of which may be mutually incompatible in the abstract, within too short a time period(Van Sell, Brief, & Schuler, 1981)in organizational settings it is one kind of work overloaded among three (Chiu et al., 2015; Singh, 1998).

This role is theoretically diverse from other role work overlaborers, role overload refers to that situation in which employees involve such circumstances where workforces observe themselves below time burden for the reason that they have large amount of projects promises in their regular lives(Brown et al., 2005). On the other hand, role ambiguity happens when employees are not sure about the requirement of the responsibility for a specific task and role conflict get up when employees find the prospects and stresses of two or more memberships of their characters mismatched. Even though conceptualization of work excess contains of these three effort overlaborers(Podsakoff, LePine, & LePine, 2007) examined that dissimilar sorts of effort overlaborers are related with dissimilar emotional and social reactions.

Prior researches expressed the consequences of various work overlaborers; the conclusions of these researches illustrated that different work overlaborers have differential effects on employee

outcomes. E.g. role overload grounds of undesirable arrogances and feelings that negatively touch the routine of workers and the consequences of the institute (Jensen, Patel, & Messersmith, 2013; Rodell & Judge, 2009). Front workers with overload opinion the well-founded in confrontational footings and are probable to remove psychologically from it (Lang & Markowitz, 1986). This discourages the front workforces from maintenance a strong existence and inspirations their separate and common lives meanwhile of spillover of exertion overwork to the local environment (Matthews, Wayne, & Ford, 2014). This disruptions them from sufficiently application in-role tasks significant to poor message excellence. Recurrent researchers have considered that role additional is the decisive factor in the employees work surplus, tiredness, and overload (Gurbuz, Turunc, & Celik, 2013; Mulki, Lassk, & Jaramillo, 2008). Certainly, a revision by (Narayanan, Menon, & Spector, 1999) originate that workers criticized of role overload four times extra often role conflicts and eight times more regularly as compared to the occurrence of task ambiguity.

Likewise, (Robinson & Griffiths, 2005) concluded that the overload comprises 38 out of a hundred of all workplace over loads. Cumulative stress on refining output, increasing client expectations, structural rearrangement and reform, and advances in info technology, predominantly in high-contact facility surroundings such as Trade Banking, last to charge front-line staffs with increased tasks foremost to role surplus (Itani & Inyang, 2015; Yang, Lee, & Cheng, 2015).

Exactly, the countryside of effort in the banking industry needs that forefront employees devote adequate time to wide-ranging customer dealings precisely within a quantified retro of time and positively contract with customer strains and difficulties. It is not amazing that workers in the banking sector account significantly advanced levels of task overload as likened to the other specialists (Devi & Sharma, 2013; Gryna, 2004). When these employees are loaded, might not able to meet the outdated straining of other work excellence of the announcement.

## **2.2 Work overload and negative consequences**

Bochen et.al (2015), led to a cross sectional investigation revision amongst the six universities of china with whole perpetrators of 1500 and create major features that bits and bobs on gratification level of workers, He specified that work overload has an undesirable consequence on pleasure level of staffs. Joan E Van Horn (1999) quantified that in attendance is an

connotation between asset, consequences and work excess, furthermore they produce that male show more overload stress as compared to the female staffs, old workers show more unable as linked to young 2employees. According to Dr Samuel o salami (2011) work overload, social facility and the attractiveness traits are narrate with each other and these are the predictors of job work excess additional he divided these 3 into 2 factors Environmental influences as well the personal influence.

Shoaga et.al (2015) directed research among 150 workers and quantified that the uncomplicated factors that centrals to work excess among employees are anxiety, or the causes of work overloads includes fatigue, frustration and expressive feelings at workplace. They conducted research on Nigerian employees and found that there is no significant difference among job work overload, work overload because of genders. Shabbier et.al (2015) composed a data from 150 sampled target participants of primary school workers of Azad Kashmir and originates that job insecurity; workplace policy, work load, as well as the poor work environment are the main causes for effort load. Reddy et.al (2012) absorbed to checkered the occupational work load factors among staffs of university and they specified that staffs are basically suffering from a great level of work excess at university level, this reason organizational inefficacy, high gross revenue, nonattendance, reduction quality of work, upsurge in cost of fitness care and reduction in employees job satisfaction, they originate the positive relationship amid work overload and work-related work excess, 74 % staffs are facing reasonable and high level of work-related work load and 86 % employees have specialized work surplus .

Iqbal et.al (2011) stated that from last 6 years the work overload among university employees is continually increasing. A questionnaire related to demographic and faculty workload index consist of 45 items including 5 sub scales of;

- a reward and recognition
- the time constraints
- a department influence
- identity related to professional and
- students interaction subscale

He used for data collection from 5 departments of private university of prince sultan Riyadh. Results revealed that the work overload among faculty employees of university can be reduced but for it administration should focus on 2 areas one is students interaction and the second one is professional identity. They should be provided a proper training in areas of counseling skills, an advising skills and negotiation with students.

Results exposed that unsuccessful coping leads to low as well poor mental fitness of faculty employees. Winfield (2003) showed an investigation among the 900 defendants from 17 faculty members in Australia and outcomes of this investigation revealed that emotional wellbeing is linked with institute well-being, he found that financial difficulties imposed on Australian universities have a great effect on the well-being of employees, particularly for university employees according to him university wellbeing is related to some factors these are student-staff ratio, government operating grants and investment income. M. Y. Tytherleigh et.al (2005) conducted a research on 14 UK universities, sample included both academic and non-academies staff, and results concluded that the common reason of work overload in university employees is insecurity. Staff members described that the high level of work overload is related to

- the relationship with colleagues
- control
- resources and communication

And a lower level of work overload is related to

- job overload
- work and life balance
- Overall job.

They department this review research amongst lecturers and fallouts exposed that overload as well the turnover intents are definitely connected to each other, unpaid to job overload and the employees turnover intents high but satisfaction or the performance show decreasing trend. Gillespie et.al in (2001) the 5 main foundations of work overload includes an inadequate subsidy and incomes, the task overload, a poor management policies, a job insecurity and an insufficient reward, they conduct the survey research on 178 academicians from 15 Australian universities, and results revealed that job work overload has an impact on welfare and professional work of

academicians, results concluded that 4 work environment factors are( support from coworkers or management, recognition and achievement, high moral and flexible working conditions) and 4 coping strategies are (work overload management techniques, balance between work and non-work, tough role boundaries and living standards) and to cope with the work overload environment.

According to Reddy and Anuradha (2013) stated the remedial for coping strategies for job related work overloads are improving self-esteem or build self-confidence, work on building emotional intelligence competencies, develop a goal of sense of humor, practice of yoga, take exercise regularly, a supportive or a friendly circle, cultivate hobbies, to develop an effective skills of communication, and seeks the help of professional if required. They conduct this research survey on 327 higher secondary school employees and concluded that age, marital status, qualification, salary are also the significant predictors of occupational work overload. Work overload has also negative impacts towards work-life balance. (Netemeyer et al. (1997) defined that WLB is an arrangement of inter role dispute in which the demands of time as well the strain produced by work is carrying out to life tasks and vice versa. While WLB is an inter role dispute in which the demands of time and strain created by life affect the work related responsibilities. Numerous other researchers define this phenomenon as a bidirectional (Karatepe, 2009; Karatepe & Bekteshi, 2008). WLB is a unidirectional conflict, arises from work and interfering to life (Cooke & Rousseau, 1984). Later on researches concluded that work-life conflict is not a unidirectional but it bidirectional phenomenon (Jung Choi & Tae Kim, 2012; Kalliath et al., 2012) and comprised of the total of two dimensions, life-to-work and vice versa (Frone, Russell, & Cooper, 1997; Zhao, Qu, & Ghiselli, 2011). Numerous revisions have inspected academics aptitude to WLB and overcome work-life battles (Bell et.al, 2012). Zedeck (1992) theorized that high levels of apparent job burden, stress and job threat predict increased levels of WLB conflicts, and diminished levels of WLB. However Punia et.al (2009) originate that in the education services the partnership policy is rummage-sale in majority scopes of organizational part that signifies the people request to continue encounter and stress allowed as it is straight related by means of the tutor recital, performance in and outdoor the classroom which are share and section of their administrative environment.

From last few years, researchers recognize that the association among work and life is an imperative matter (Greenhaus, Allen, & Spector 2006); Eby, Casper, Lockwood, Bordeaux, and Brinley (2005); Greenhaus and Powell (2006)). Few studies reflect that in past the association of the life and work were reflected as unrelated to each other (Kanter, 1977), but with the rise of empirical investigation, it has confirmed this was like a myth and shed an effect over each other (Greenhaus et al., 2006). Life and work domain has considered as the most significant life domains (Andrews, 1976). Literature explains that the role or expectations regarding these two are not always well-matched. That's why an individual faced challenges that ultimately originate conflicts among these (Netemeyer, Boles, & McMurrian, 1996). Concerned to work and life conflict, several researchers conducted an empirical investigations to check the impact of work and life conflict impact over, turnover, job dissatisfaction and job burnout etc. (Burke & Greenglass, 1999; Greenhaus, Parasuraman, Granrose, Rabinowitz, & Beutell, 1989; Pleck, Staines, & Lang, 1980). WLB conflict is significantly associated with an individual life satisfaction (Kopelman, Greenhaus, & Connolly, 1983).

In 1980s, WLB was measured as a unidirectional concept by numerous investigators (Cooke and Rousseau (1984); Bedeian, Burke, and Moffett (1988)). In 19<sup>th</sup> century, WLB was considered in a two distinct concept, labeled as work to life conflict and life to work conflict (Haines III, Harvey, Durand, & Marchand, 2013; Kelloway, Gottlieb, & Barham, 1999; Wayne, Casper, Matthews, & Allen, 2013). The phenomenon of WLB has acknowledged significant attention in the field of academics, managers, officials and the mass media. Workers in at different positions practice work life conflict (Ling & Poweli, 2001). WLB has acknowledged much consideration and it is well-known concern for today's world (A Grandey, L Cordeiro, & C Crouter, 2005). The phenomenon of WLB is interdisciplinary, alternating through organizational behavior, sociology, psychology, human development, labor economics, industrial relations, administration, demography, as well in women's studies. In spite of wide coverage of this conflict as a bidirectional there is a lack of orderly reviews of the WLB writings (Drago & Kashian, 2003). WLB appeared in 1980s, when women go for contributing in labor force to a greater degree (Tsai-Chae & Nagata, 2008). An individual spend maximum of the time, motivational level and energy at a workplace, that effects their life and responsibilities (Jahoda, 1982). Aycan (2005) stated that an Increasing number of hours at workplace have unclear the limits of home and work in current era. Kengatharan (2015) Conducted a meta-analysis on literature of



workload life balance and found the gap that existing from last 30 years. This study found the factors as well the consequences of WLB or Walkthrough content analysis. Further this research explained that WLB is arising because major role of the women stayed varying from past few eras.

### **2.3 Interaction quality**

Parasuraman, Greenhaus, and Granrose (1992) stated that quality of service endures to entice the care of marketing authorities as well the practitioners remains at the vanguard of literature studies, or the practice of service marketing (Dagger, Sweeney, & Johnson, 2007). A careful examination of past studies on the quality of service perceived by the client suggests that two schools of thought dominate existing thinking. Rendering to a study, Peters et al., (2012) recommended that the customers of the social Sites factors originates the entertainment value from them as compared to the value related with the advertising gratified. Greatest of the consumers of the social networking sites uses social sites to communicate with their friends and family mates which are living away from them as they get themselves enjoyed and still they are not able to appreciate the significance of the fact that their quality of life be able to also be improved.

Lavidge et.al (2000) split the phases of clients actions keen on three components: cognitive, affective and conative. The first one cognitive aspect are refers to client beliefs and principles; the affective aspect are refer to the condition of emotions; and finally the conative aspect are refers to customer behavioral purposes and movements. Companies transfer green plans mostly over what Lavidge et.al (1961) called as an image advertising, that emphasis on few of the steps of creating feelings rather than directly opening conative or behavioral actions of interaction quality. In current sequence of cognitive, emotional and conative, interaction quality is associated with a set of assumptions that regulate company image. Simultaneously, it control emotional reactions from customers (like satisfaction) because of cognitive energy in business towards the cost of existence of its customers. Finally, these affective reactions have emotional impact on customer behavioral or conative results, such as repurchase actions (e.g. quality). From this viewpoint, literature examining straight consequences of interaction quality on customer performance and acquired mixed results (Chen & Chang, 2013; Ng et al., 2014). For this reason, it appears that hierarchy ladder of cognitive, effective and conative is more

appropriate to recognize effects of interaction quality. A general image on customer reactions influences the cognitive or behavioral stages of effects hierarchy model. Overall green interaction image is well-defined by a great author Keller (1993) as a collection of views about a particular brand as revealed by brand relations in customers memorial.

Literature shows that the firms are attaining edge over their competitors on the behalf of interaction quality as well the quality image towards their target respondents. Competitive advantage depending on the demands of customers, principles and prospects to gain a maxim benefit (Mydock, et.al; 2018). Industries deal with optimistic forces to develop a globally well-organized system that may be donating to their cost-effectiveness, profitability and economic stability (Misankova, M.; Chlebikova et.al; 2013). Numerous of the companies implement green marketing principles, for reasons of new opportunity, as a social responsibility, government pressure, competition pressure, and the cost reduction. Firms can achieved a competitive advantage through several green marketing policies for considering the networks among environmental and social values, customer and stakeholder, branding, and practical proactive business (Ferenc, Varmus, et.al; 2017). According to Porter (1998) when the business gains competitive advantage, it is necessary to start integration with environmental thinking and aspects of marketing. Based on the assumptions of the definition by Moorman et al. (1992), Past counts that previous research investigational studies prove that quality is noticeably achieved through the image of firms because that particular image reduce the risk level observed by customers while making their buying transaction with that particular company (Flaviánet al., 2005). Another study of Mukherjee and Nath (2003) generally explains that the quality interaction influence the customer behavior.

Improving satisfaction level of the customers is widely acknowledged as an imperative or vital factor that leading for the victory of hospitality firms (Bowen & Chen, 2001).because of the highly rivalry level in hotel industry, that deals with almost homogeneous products or services, hotel administrators must find tactics to make their offerings novel as well superior among their competitors group. Choi and Chu (2001) concluded that hoteliers requisite to recognize customers requirements and try their best to exceed that need level. General, the concept of quality satisfaction of customer is well-defined by Mai and Ness (1999) an overall feeling of fulfilment practiced by an end user rising from capability of particular product or service to

gratify the expectations, and desires of customers. As earlier revisions recommended that quality interaction are positively related towards the image of an organization (Chang & Tu, 2005; Martenson, 2007).

Moving on with the discussion of interaction quality the main intentions relying behind the interaction quality is to deliver special welfares for top users. It may comprise of the hard or soft benefits like rewards and recognition respectively. In an innovative society, those clients who are at the top of the hierarchy, they enjoy high-class services and special care. Like in airline context, travelers with elite status have special honor regarding use of services. Previous researches in quality interaction has more focused on loyalty arrangement (Dreze & Nunes, 2009), frequency of rewards (Dreze & Nunes, 2011), consumer efforts to receive rewards (Kivetz & Simonson, 2003), and return preference (Kivetz & Simonson, 2002). The concept of quality has been emerged as a novel phenomenon for making contribution towards competitive strength of the business. Numerous researches in this regard has just explain role of green quality interaction of consumers.

Kang and Hur (2012) examine the precursors of interaction image in South Korea. The results of the study predicts that interaction quality have a significant impact towards customers. Further this study contribute that it must be emphasized on green marketing problems in electronic products as well the companies making manufacturing goods like cosmetics, deodorants or hybrid cars (Chen, 2010; Ng et al., 2014). Chan (2013b) cleared that research investigations on quality in hotel business are gotten as less thoughtful or sensitive. According to the report of Nielsen (2012) quality and green image are top debated matters in current world. 69% of scholars in global research showed an interest in this track (Nielsen 2011).

Everyone in this world has known the power and importance of technology as the technological innovation has made the life of a human being much easier as compared to the earlier before. Due to these super-fast technological advancement the quality of life is improves, as in the earlier ages the human have months to travel in order to communicate with someone and share their ideas in order to learn from someone. But now a days to communicate with someone we just have to take help from technology with the name of mobile through which we are able to communicate and share our feelings with someone. In the same way if we want to learn some new concept we dont have need to travel we just have to take help from our laptop which should be attached with the internet so we can learn whatever we want. In these ways technology has

made the life of human much faster and easier. Time is also a very vital determinant of the use of SNS, as if the user uses it in their lunch time, just before leaving home after breakfast, just before to go to sleep all of the activities of the consumer also influence of their reaction towards online shopping.

This current research investigation helps to deliver provision to the previous literature in such a way that every individual is full of activity in the continuing unchanging of life and so we use social sites in a way that, we must also has to take some other benefits from the same framework. That helps for the proclamation of the stress strains and improves the lessening which can recover the quality of life. Another study Taylor et al., (2011) propose that in doing so social sites may offer some interruption that will also definitely related with the online shopping purchase intentions of an item for consumption. With the emerging trend of Service dominant logic in service science where the value is not in exchange but it is in use (Sandström et al., 2008), value is in experience (Helkkula, Kelleher, & Pihlström, 2012) that is derived by the beneficiary according to his own unique perspective (Vargo & Lusch, 2008). So, social value means the value or a benefit that is non-financial or gaining either by an entity or an individual that may be spiritual value. People promote their values on the same way as they think or act. According to the views of sociologists, people perfect or actual values are unique to single society (Spohrer et al., 2015; Türkkahraman, 2014). Therefore, values are novel to one group at a particular instant in time (Spohrer et al., 2015) . Individual and Distinct values are responses to the queries like which values and standards makes them great or as well inspire them? Individual values are termed as inspirational powers. So, individual values are also important as the societal values. Value is realized through interaction and co creation with in the given service system. Katzan (2008) explains the term service system as a socially construction of collection of service events in which the beneficiaries exchange actions through the power of knowledge and that capture value from a provider Client relationship.

Through Goods dominant logic Lens, the value was analyzed as created at provider end and destroyed by customers and clients (Bettencourt et al., 2014). The service lens examine value as created value through resource integration, service provision and support of provider and customer. value is not destroyed by customer or beneficiary but he is co-creator of value by performing his jobs and integrating his resources with provider resources (Bettencourt et al., 2014; Vargo, Maglio, & Akaka, 2008). beneficiary/customer is here quasi employee as he is not a

salariated employee for providing resources and services in value creation .Quasi employee get benefit from final value (Lawlor, 2010). The value is uniquely and phenomenological perceived by quasi employee or customer or individual beneficiary. Customer beneficiary integrate its operand and operant resources with suppliers operand and operant resources to create value. customer is as important as supplier is for value co-creation in service dominant logic (Kelly, Lawlor, & Mulvey, 2017; Lawlor, 2010). Siltaloppi & Vargo, (2017) reported that triadic relationship can be in the form of brokerage, mediation and Coalition while (Wahlman, 2017) reported that triadic relationship can be transitive and intransitive. as Kelly Lyons & Stephen Tracy (2013) argued that an organization can be characterized as service system through ten foundational principals including resource, access rights, entities, service system interaction, outcomes, stakeholders, measures, network and ecology. This framework can characterize an organization or actor or entity as service system.

Service system are comprised of entities which produce outcomes through interaction and application of resources (Maglio, Vargo, Caswell, & Spohrer, 2009). The outcome are calculated by each entity through his unique perspectives (Vargo & Lusch, 2008). Normally organization calculate the outcome in monetary values but social service system interact and integrate resources to reduce outcomes for the wellbeing and improve livelihood of societies (Spohrer, Demirkan, & Lyons, 2015). Value is calculated in terms of monetary and social emotional and spiritual values or any other values in non-monetary form (Bettencourt, Lusch, & Vargo, 2014; Helkkula, Kelleher, & Pihlström, 2012; Spohrer et al., 2015). With the emergence of service dominant logic & service science, when every entity is a service system of service eco system value is not in exchange but also in use. Value is uniquely & phenomenologically measured by every beneficiary itself Vargo, S. L., Maggio, P. P., & Akaka, M. A. (2008).

## **2.4 Service System**

The simple purpose of the current marketing is to appreciate as well recognized the needs, requirements and difficulties of the purchasers as well as deliver the goods& services according to their need, so social interacting or networking among social actors on social sites is considered as the greatest medium for initially check the requirements of the real purchasers as that standard, where the purchasers typically rapid the unpolluted moods and formerly afterward the usage of that stated goods or services. They stretch the actual view that either they are content or

not with that product or service. If the wanted goals of that user meet with that product then that consumer also recommend that product or service to other potential user of the same product. That will cause to generate positive word of mouth about the product, so these silent sales persons will also be a great source of revenue for any company. Numerous facts and figures also support the assumption that website factors as well the online media is enhancing day by day with the involvement of updated technology. Rendering to the figures 29% of the whole world populace has cast-off the social channels for any purpose wither purchase intentions or either online informations etc. Obtainable of the 2.1 B energetic social records, 1.685B are active mobile users records. The main products of the sphere take the beat of marketplace over and done with the website factors usage indicators and also reflect response straight from clientele through social stations.

In 19th century energy, weight etc. were consider the as an abstraction at that time that was given by newton in physical science. As I 20th century concept of binary digit comes in focus. Similarly in the 21st century the basic abstraction in the S-D logic is service system. Service system is an abstraction of a service science. Services are the application of competencies and knowledge to create a value. And value can be realized through co creation. Service system space may be vary as well as it requires a different preposition to meet another service system. An Abstraction of service system basically gives us the summary about a particular phenomenon. It may compare different perspectives across multidimensional areas. Service system is a dynamic value configuration of people, technology, organizations and shared information. A formal service system has set of legal rights and responsibilities. Culture gives us a tacit knowledge in this system. It a complex activity based on tangible, intangible, subjective and objective measures.

According to Kelly Lyons and Stephen Tracy (2013) the foundational principles for developing a service system ontology are ten. Which includes resources play a central role in service system, as we exchange it for value, four major resources for service system includes people, technology, organizations and shared information assess rights social norms and legal rights allow you about how to use the resources entities matter a lot for creating a value between service system, government and businesses are considered as a high level entities service system interaction process involve through mobilization, exchange, integration of resources and competencies

outcomes value creation is considered as an outcome stakeholder service system entity includes multiple stake holder perspectives like employees, suppliers, lenders as well as society measures shared information that is exchanged for the purpose of value co creation network plays an important role in the value creation with in and across the service systemecology characteristics of both including diversity type of service system and their relative numbers are including in ecology in short we can say that ecology is the population of all types of service system entities.

SPO (social purpose organizations) are defined as the organizations, institutions, communities and a group that exist for the benefit of human and social welfares. SPO is may be defined as a hybrid, an organization that is pressurizing for the benefit of the public but also taking the profit by themselves). According to the study of Tracy and Lyons (2013) value creation interaction means all formal and informal interactions between the entities that are creating a value. In case of governance interaction (the interaction that take place as a focus to ensure the efficiency and viability of the system) so every system role is to create a value. Stakeholders are the key part of a service system, the increasing trend of competition force or pressurizing the entities to gain profit for social welfare, in this research paper author identified a community stakeholder perspective that was introduced by all five respondents, as community members evaluate the product for directly even by not meeting the provider, as well as their members leads to innovation.

Parasuraman et al. (1992) the SERVQUAL model is contains of total of the five dimensions: that comprised of Tangibles – physical indication of the facility; dependability – constancy of presentation and reliability; openness – readiness and eagerness of workers to provide facility; declaration – Rendering to Grönroos (1984) model, service excellence includes two mechanisms; practical excellence and useful quality. Technical (core) constituent is distinct as whatis achieved throughout the provision. It mentions to the contributory presentation of the service. The useful quality constituent in (Grönroos, 1984) perfect imprisons the interpersonal or social features of service distribution. In other arguments, it is howthe straightforward service is transported. Connections with clientele are at the foundation of the general quality of the provision. Interaction quality mentions to the customers insight of the quality of connections with service wage-earner throughout a service conversation. It includes the service breadwinners attitude, conduct, and stylishness of communication with customers (Karatepe, Yavas, & Babakus, 2005).

In this current investigational study research, we emphasis on the fineness of the communication somewhat than on the corporeal excellence or the production quality, since the relational connections amid a client and an worker in an conversation of service have the utmost inspiration on perception by the customers quality of service (Karatepe et al., 2005), satisfaction, and faithfulness (Ekinici & Dawes, 2009). Dagger et al. (2007) enhance that, ...as facilities are shaped, dispersed and expended in the contact among a facility earner and a client, the relational process is vital to the final insight of the client on the presentation of the service earner. Recent literature suggests that the perceived quality of inherent interactions determines how well the service is brought by (Brady & Cronin Jr, 2001; Leisen Pollack, 2008) and the general client assessment of the facility(Auh, 2005).

In addition, if the quality of the interaction is determined by the employees attitudes, behaviors and expertise, the quality of the physical environment and the quality of the results are attributed to service, social factors and tangible factors (Brady & Cronin Jr, 2001). Thus, the quality of interaction represents the moments of truth in the employee-customer interfaces (Ekinici & Dawes, 2009). We argue that role overload will have a detrimental effect on the quality of the interaction. This reasoning is in line with the research flow that reveals positive customer results on employee job performance.

For example, Brady and Cronin Jr (2001) have exposed that worker arrogances (e.g., friendly and warm), performances (e.g., prompt action), and know-how (e.g., knowledgeable) are significant causes of customers insights of interaction excellence. (Rafaeli, 1993)specified that the performances of frontline staffs in terms of accessibility, fun, eagerness and courtesy affect clients knowledges with conference services. Likewise, Van Dolen, Lemmink, De Ruyter, and De Jong (2002)study displayed that purchaser insights of employee conduct and capability are meaningfully connected to customer gratification.

Previous investigation has also contended that the arrogances, skills and boldness of front-line employees obvious themselves in the procedure of body gestures, bearing, smiles, body and hand movements, facial look, tone of speech, the bodily appearance and the effect of the linguistic evaluation by the customer of the excellence of the provision. For example, (Lloyd & Luk, 2011)have found that favorable perception of frontline employee mannerisms leads to higher levels of service quality assessment. Lin and Lin (2011)pointed out that positive emotional



response of employees to create positive emotions of customers and lead to interactions between employees and customers favorable.

However, work overload and time constraints exerted by employees (i.e., role overload) may prevent them from performing the prescribed tasks and effectively display the required behaviors. Work overload can dishearten workers from their reasoning and expressive capitals (e.g., empathy, user-friendliness) essential for excellence connections with consumers (Hockey, 1997). Hartline & Ferrell, (1996) and Jones, Chonko, Rangarajan, & Roberts, (2007) deliver empirical indication that overload decreases worker job gratification and job presentation, which in go has a bad influence on the quality of facility apparent by customers. Given the quality of communication with the customer is largely strong-minded by the arrogances and performances of workers (Dagger et al., 2007), we suppose that role excess will have an opposing consequence on interaction superiority.

## **2.5 Service system history**

In early 1950 the marketing management school used the concept of decision making for managing its marketing function and the focus was customers. In 1970s Kotler said that marketing is basically defined as a decision making activity to satisfy customers by using the strategies of marketing mix or 4 Ps of marketing. In 1990 Webster conclude that the marketing model is totally based upon economics but we need to see it according to the perspectives of the critical relevancy. In this era the focus was just to earn maximum profit or wealth by providing a good (Stephen & Robert; 2004). Further till 1950s the focus moved from good and wealth towards the Formative marketing thought (commodities, institution and functional). In 1950 – 80s further a paradigm occur and the concepts moved on in the perspective of marketing by targeting on following points

1. Customer oriented business
2. Value determination
3. Marketing as a problem solving function (Stephen and Robert; 2004)

In 20th century the paradigm shift occur in marketing and Day and Montgomery realized that 4PS validity is increasing day by day but with this we have a lack of market innovation but at the

same time Kotler given the concept of paradigm shift, according to his perspective the change is no so far.in 2000 more focused was done on marketing orientation, relationship marketing, quality marketing as well as few other related concepts of marketing. Basically paradigms changed from here form a good dominant perspective to a service dominant perspective by focusing on the concept of value that is not delivered to customers by goods but by services. This is also known as emerging paradigm (Stephen and Robert; 2004).

<b>Goods</b>	<b>Services</b>
Make and distribute things that can be sold Give good offerings as compared to the competitors Set each variable just to maximize the profit Goods should be standardized Deliver or inventoried goods according to the demand of the customer.	Identify or develop core competencies of an economic activity Identify your potential customers Make relationship with customers Take feedback for analyzing financial performance

**Source; (Stephen and Robert; 2004)**

According to Stephen and Paul service can be defined as the use of competencies for the benefit of others. Service science is the study of system and co creation of value. Service system can be defined as exchange of services for example connection of information, technology process and people in value chin by the use of value preposition. The traditional model of marketing just focus on a value of output and price. Value is defined by two ways

1. Value in exchange
2. Value in use (Stephen Paul; 2008)

Value in exchange concerns with the concept of Good dominant perspective whereas value in use is concerned with the perspective of service dominant. Aristotle focused to find the difference between the things arises because of three attributes which are quality, quantity and the relations of such things. Good Dominant perspective argues that provide the goods to the customer by using raw material as customer required for its use. But in case of service dominant perspective it focused that value is a co-created process (Stephen Paul; 2008). Manufacturers and the customer both knowledge and skills are required for the use of that service or good because of co creation of value. Both create the value for the use of the good. According to author if a manufacturer make the product with highly attributes or add a value for the customer but in case customer dont know how to use that product then it will be useless because the end user dont

know how to run the function so co creation of value means that it based on the knowledge of both sides the producer as well as the user both creates a value of the good (Stephen Paul; 2008).

<b>G-D Logic</b>	<b>S-D Logic</b>
<ul style="list-style-type: none"> <li>• Value is based in exchange</li> <li>• Value added to increase wealth</li> <li>• Operand resources</li> <li>• Firm focus is to produce or distribute</li> <li>• Customer use up or destroy the value of the firm</li> </ul>	<ul style="list-style-type: none"> <li>• Value is based in use</li> <li>• Focus on continuous value creation</li> <li>• Operand resources</li> <li>• Firm focus is to co create the resources</li> <li>• Co creation of value helps firm to take resources from other private or public resources</li> </ul>

Source: (Stephen Paul; 2008)

Service centered view is basing on the concept of service, which is the base of all fundamental exchanges, service can be defined as the use of or application of the competencies for the benefit of other party. Service science focused on the combination of organization and the human with the business and technology to understand and explain many types of service system ad how to create the value with in this system (Stephen, 2009). Every service system has provider and clients who are creating the value by joining themselves in a value chain by value preposition. More focused of this paper is on value in use. The normative system of marketing focus on people, technology and information, Here in this article resources are further categorized into four parts which includes

- Resources with rights
- Resource as property
- Physical entity
- Social constructed entities (Stephen, 2009)

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Further this paper elaborates that

- There is service not services, because we can serve the service but we cant make it.
- Service is basic of exchange there is no new economy for services.
- Value is also always co created, co creation of value is not optional (Stephen: 2009)

Basically the literature available in this paper is supporting the role of service science in a service economy. Core premises of service science includes that all economics is service economics, service is a basic of all exchanges and all business are service businesses. Value creation is not a static process but its a dynamic process, this co creation of value is offering a great foundation for the advancement in service oriented fields because of its dynamic capabilities or innovation perspectives. Development is based on the service or service exchange rather than more adaptation of service models (Stephen: 2009)

## **2.6 Characterizing organizations as a service system**

Service system is an abstraction of a service science. Services are the application of competencies and knowledge to create a value. And value can be realized through co creation. Service system space may be vary as well as it requires a different preposition to meet another service system. In this research paper the basic focus of the author is to explain the phenomena of abstraction and how to characterize a given organization as a service system. Abstraction basically gives us the summary about a particular phenomenon. It may compare different perspectives across multidimensional areas (Kelly Lyons & Stephen Tracy 2013). Service system

is basically a dynamic value configuration of people, technology, organizations and shared information. IAD (Institutional Analysis and Development) focused on actions and results of interaction and method of evaluating these outcomes. In the field of business and IT they introduces 3 frameworks (it helps to identify variables and their relationship) the work frame work, service value chain framework and the work system cycle model (Kelly Lyons & Stephen Tracy 2013). Marketing researchers are more focusing towards researching and teachings of service system, more conferences related to the development of service system in the marketing perspectives are conducted by marketing discipline, S-D logic defines service as an application of the specialized competencies, so management principles should considered the curriculum of service system in theory courses that is missing both for the perspectives of the students and organization management policies, the service system management is very helpful r having a great effect towards supply chain management system and strategic management system. So with this lacking curriculum effect management studies are failing as compared to marketing discipline. Organizational behavior and principles of management both are considered a good source of teaching in management field but in both thee recommended books the term service is totally missing that is the basic dominant logic of todays business success.

Based on the theory of emotional contagion (Pugh, 2001), emotions showed by the front-line employees resulted the corresponding variations in the expressive states of customers in the connections among employees as well as the clints. Thus, posting negative emotions by employees in an exchange of service leads to matching negative emotions in clients due to the process of negative emotional contagion. Frontline employees who experience role overload can display negative attitudes and emotions that can be observed and evaluated by clients in an exchange of services. It is important to note that employees can commit to modifying facial expressions to mask their work overload, but the results suggest that inauthenticity emotions negatively affect the emotional states of clients, which in turn affect the outcomes of services (Grandey, 2003; Hennig-Thurau, Groth, Paul, & Gremler, 2006). Therefore, we argue that the role overload of employees is likely to affect the affective responses of clients, resulting in negative emotions and an adverse evaluation of the quality of the interaction. Based on the foregoing discussion, we propose that:

**H1:** There is a Negative relationship between role overload and customer's perception of interaction quality.

## **2.7 Mediating stance of interaction quality**

There is some debate about the nature of association among quality of provision and customer gratification. Although available research in the arena universally distinguishes a sturdy optimistic association amongst quality of service and gratification level of the customers, the way of the association has been a foundation of conversation. Some initial work has characterized insights of quality of service as a result of gratification (Parasuraman et al., 1992). Succeeding work, though, branded the quality of service as a times past of fulfillment (Anderson & Sullivan, 1993; Bolton & Drew, 1991). For example, (Bolton & Drew, 1991), in a longitudinal study of official clients of a nationwide vivid company, exposed that the quality of facility forecasts purchaser satisfaction. (Ekinci & Dawes, 2009) presented that the quality of provision, counting the performance of supervise, predicts customer satisfaction in hotel manufacturing. Yet in another education, Evanschitzky, Eisend, Calantone, and Jiang (2012) originate that clients valuation of service quality and the adaptive sales method of employees effect customer satisfaction. The traditional model of marketing just focus on a value of output and price, Value is defined by two ways Value exchange or the Value in use. Value in exchange concerns with the concept of Good dominant perspective whereas value in use is concerned with the perspective of service dominant. Aristotle focused to find the difference between the things arises because of three attributes which are quality, quantity and the relations of such things.

Service centered view is basing on the concept of service, which is the base of all fundamental exchanges (Lusch & Vargo, 2014; Maglio & Spohrer, 2008). service can be defined as the use of or application of the competencies for the benefit of other party (Maglio & Spohrer, 2008). Service science focused on the combination of organization and the human with the business and technology to understand and explain many types of service system ad how to create the value with in this system (Bettencourt, Lusch, & Vargo, 2014). Every service system has provider and clients who are creating the value by knotting their ties in a value chain (Kowalkowski, Kindström, & Carlborg, 2016). According to (Vargo & Lusch, 2008), value is calculated by beneficiary uniquely. Beneficiary can be individual and community or entity itself. By applying this concept on social value, it is cleared that individuals can assess the value in service ecology easily but entities and communities have group of individuals. The value for whole group cannot be same. It is challenge for entities and collective service systems to calculate value for each of

its sub service system (Irvine et al., 2016; Spohrer et al., 2015). Choi and Kim (2013) Demonstrated that the dimensions of quality of service have a positive impact on customer gratification. More exactly, in their research, the excellence of interaction needed a healthier result on client satisfaction than production excellence and peer-to-peer excellence. An overall agreement that results from the literature is that the quality of service is a simple, mainly cognitive building, while satisfaction or the gratification is a multifaceted idea with a good dose of reasoning and emotional mechanisms (Dabholkar, 1995).

Innovation has radical shift from past decades about how enterprises view its process and nature. The focus of this paper is towards the importance of service innovation in the perspective of S-D logic. Which further focus on A2A (actor 2 actor), resource liquefaction, integration of resources, density of resources and a tripartite frame work of service ecosystem, service platform and value co-creation (Robert F. Lush; 2015). On the other hand the focus of this writing is to explain the gap in role of IT as an operant resource and use of S-D logic to inform these issues. Service innovation is concerned with the expansion of IT and its implications because of development of IT, its offerings and delivery of innovative system. Because of service innovation he focus is moved from feature to experience as well as more focus towards information and network centric. Service concerned with the perspective of doing something for the benefits of entity rather than in units of output. According to the concept of S-D logic all product innovations are service innovations, and the service innovation and product innovation both are no longer differ (Robert F. Lush; 2015). It is based on four meta theoretical foundations includes Actor To Actor Network ( in G-D logic one was producing and the other was destroying the value, dont see actors as providers and as consumers but they all are a co-creature of a value and all are resource integrators).Resource Liquefaction ( useful information should be shared with others, so according to S-D logic the socio-technical processes like digitalization enforce new social connections as well as open up new opportunities), Resource Density ( best combination of configuration of resources that generates maximum density), Resource Integration ( S-D logic focuses on that all social and economic actors are resource integrators, innovation is concerned with recombination as well as re bundling of the resources) (Robert F. Lush; 2015).

It focuses on service ecosystem, service platform and value co-creation. Service Ecosystem (it enforces structural flexibility as well as structural integrity for the best combination of networks, for the best combination of relationships that hold ecosystem together or make changes because of its flexibility for digital infrastructure, every entity has combination of resources like competencies, information and relationship so service ecosystem focus on structural integrity to share through common protocol and standards). second foundation is the Service Plat Form ( it comprises of tangible and intangible facilities for the interaction of the actors, it enforces layered modular architecture for the association of hierarchy to create a knowledge and skill based infrastructure with heterogeneous product types and forms, for innovation resource liquefaction and resource density both matters a lot, rules for exchanging of a value is also equally important to consider that which value exchanges are legal and considered valid) and the third foundation is Co-Creation of Value ( for the co-creation beneficiary and producers both are equally important, beneficiary can be viewed according to three roles e.g. as a editor, as a designer or as well as an intermediary for the innovation process to bring new ideas, new opportunities of innovation and a beneficiary capability to act as a unique resource integrator) (Robert F. Lush; 2015).

A research stream shows that employees who are knowledgeable, kind, dependable and sympathetic are more probable to grow long-term relations with the customers. Heskett (2002) Relate the client-employee communication in a looking glass anywhere the repetition and events of a business envisioned for front-line staffs have an unintentional influence on customer reply performances. In this background, the excellence of interaction helps as an outside needle of sympathetic the efficiency of service earner rules for front-line staffs. In other arguments, the behaviors of front-line employees reflected in their interactions with clients during an exchange of services may influence the clients assessments of the service itself and their satisfaction with the service provider. Based on this, we assume that when employees perceive role overload, they exhibit negative attitudes and behaviors leading to interactions with poor clients and service delivery. This, in turn, negatively affects customer satisfaction with the service.



## 2.8 Customer satisfaction

Kotler et.al in 2009 contributed his effort regarding the marketing perspective and stated that a consumer make final purchase decision on the foundation of five various stages during the course of the acquisition of any of product or service. Each and every time the purchaser having an intention that they purchase a extremely cost paid produce like car, house, or any other items, consumer go over from all purchase phases but on the other side the daily basis purchase goods or products not needed these processes. Consequently few of the acquisition items did not need as such info behind the acquisition of the invention. Few of the consumers purchase behavior is relied upon the knowledge of that specific buyer with the produce level of that they have learned by their personal experience. Insufficient of the purchasers buying performance is also rest on the involvement of that specific purchaser with the item for consumption level that they have practiced by personal usage or practice.

Improving satisfaction level of the customers is widely acknowledged as an imperative or vital factor that leading for the victory of hospitality firms (Bowen & Chen, 2001).because of the highly rivalry level in industry, that deals with almost homogeneous products or services, hotel administrators must find tactics to make their offerings novel as well superior among their competitors group. Choi and Chu (2001, p. 278) concluded that hoteliers requisite to recognize customers requirements and try their best to exceed that need level. General, the concept of satisfaction of customer is well-defined by Mai and Nesss (1999) an overall feeling of fulfilment practiced by end user rising from capability of particular product or service to gratify the expectations, and desires of customers. Based on this representation, the current study suggests satisfactionlike an emotional variable that can be explained as a level of intake related to self-actualization or to satisfy consumers environmental needs, expectations as well as green desires or needs. As earlier revisions recommended that customer satisfaction are positively related towards the image of an organization (Chang and Tu, 2005; Martenson, 2007).

Loyalty schemes or programs are used in relationship marketing with an intentions of an improvement in relationship. The most developed state like US, has loyalty plan associations with a total amount of 2.65 billion or an average household contributing towards 21.9 different loyalty programs. Various scholars provided facts and figures regarding loyalty plans contribution. One of the study highlighted that Businesses costs more than \$1.2 billion on loyalty

package memberships for each year (Prentice, C. 2013). There are considerable recommendation to offer that loyalty plans are is like an effective satisfaction marketing instrument (Newman et al., 2014). Business rank Customers into multiple levels according to their spending statuses (Adaval, 2013).

With the perspective of marketing the satisfaction is concerned with three phases includes primary behavior level, rebuy intentions as well as secondary behavior response (Jones and Sasser, 1995). Rebuy purpose the willingness of the individual to again purchase that product in future terms, Primary behavior response explains that practical as well the real world revisiting behavior intentions of the consumer and the last one secondary behavior intentions concerned with enthusiasm of the customer to offer that product to others through word of mouth as well as though the relationship network (Chen, Chen & Hsieh, 2007). Oliver (1999) proposed that the commitment to rebuy ensures the loyalty level of the consumers.

Chen (2007) decided that the two central dimensions of satisfaction in advertising marvel included of separate behavior as well as boldness/attitude. Attitude talks around important performance as a promise e.g. a readiness to withstand the appreciated association but on the other hand the behavior feature of faithfulness contracts with consequential movements result from loyalty. Meanwhile the attitude of consumer regarding a creation or a service including of attitudinal affection as well a promise level that are starting up a faithfulness of that specific customer. Additionally literature discloses that the loyalty or a devotion is an eager or a deficient stage for all the occupational directors as its documented that its more inexpensive for the retentive of a consumer relatively that to brand efforts for charming a new one (Rust and Zahorik, 1993). Reichheld et.al (2000) grounded that satisfaction and quality have a robust connection, it grounded on the customer satisfaction, turn away rate, and they accomplish that the loyal shopper continuously have strong purposes to rebuy.

Content Loyalty of customers in the direction of a product or the service is measured to be an evolving wonder as well as it is problematic to be accomplished. Numerous exclusive ways are wanted to be advancement for conference the necessities as well as trials of the service subdivision. Time restraints can also be measured as a more interference in the direction of the customer gratification level. Every well-founded try to contest as well to improve their approaches to make clientele on a pathway, technology Knowhow is considered as an evolving

trend in the service sector, so client loyalty is unique of the feature that is connected up with the promise meanings of an separate and past totals that the additional you are content the more you are dedicated towards somewhat.

According to Deng et.al (2013) for keenness the most significant thoughts are gratification as well as client superior standards. So the collected works see-through that loyalty of the customers substance a lot for the success of the firm, now it be contingent on the firm that how they will contract with the features of loyalty or donate to improve these more. Satisfaction level varies with their attributes according to effects like action or additional loyalty. Satisfaction can be best projected through the buying meanings of the customers, in addition this whole procedure is related up to shelter up the psychological meanings of the customer through publicity progression. As consumer cognitive, act as well as the emotional faithfulness will be effected with all the extra move steps of a firm.

Kotler further pronounced that the multiple stages of buying behavior comprised of the following steps;

- Firstly the identification of the issue or problem
- Secondly the information behind the problem
- At third the alternatives or solution
- At fourth the decision of product
- Tor at fifth and in last the purchase behavior finally occurs.

Gay (2007) conducted an empirical research regarding this phenomenon of customer satisfaction and found that there exists a strong association amid the consumer satisfaction and purchase loyalty, for the reason that in future it make them motivated for repurchase behavior as well as dedicated in the direction of the manufactured goods of a specific brand. Furthermore Gay (2007) emphasized that numerous of problems that are associated with purchase and satisfaction of customers contains

- Product delivery system
- the quality of the product and the service provided by the business
- Transaction cost behind that product and service.

Based on these features Gay (2007) centered to his discussion that the satisfaction of the customers have a great worth for business profitability views, for both type of customers either online as well offline. In online surroundings the supplementary of the hazard or risks are also emotionally involved behindhand the buying of the product or the precise service. Cadotte et.al (1987) explained that the customer always show their bondage relation in the direction of their customs, values as well the past experience. Further this study explained that the experience varieties count that the customer are more motivated, loyal and moral, standard as well as value based. With this literature support it can be specified that the key role of corporate economies in nowadays is in the direction of the satisfaction level of the customers to enable them to show loyalty, to mark them motivated for repurchasing behavior and to enable them for more committed towards brand (product and service use) etc.

Yang Fang (2004) stated that as per current up surging trends of online options the customers are becoming more customized towards buying intentions. The Online customers hopes are also based on the best quality of goods that they ordered, and customer have expectations for the confirmed order as it has been carried with detailed information in advertisement. Hence it has been concluded that the features of the product matters either the customer is making online or an offline purchase. González et.al (2007) stated that hopes or expectations of the customers might be little in situation of internet facilities emotionally involved with the buying of the manufactured goods. Numerous of the research investigations show a places of interest that the wonder of satisfaction appeared as an emotional, psychological matter towards economic financial stuff. By these intentions the aim of this study is to investigate the mediating stance of customers satisfaction among the direct association of social commerce and green marketing practices. Researcher in current study proposed that if customer is satisfied with the social commerce activities offered by the origination, then they may show intents to contribute towards green principles of the business practices.

According to the research study of MacDonald and Oates (2006), the perception of the consumer satisfaction as well the marketing strategies both are related toward the sustainability of business. They have conducted this research study in UK context where business is more intended towards end user perception about product consumption. Tsen et.al (2006) has observed an empirical relationship among attitude behavior and the interaction quality and results of this study stated a

strong significant association among these proposed variables. Mostafa (2009) highlight the most influential factors towards the quality of green products in the context of Kuwait markets products. Smith and Palaino (2010) explained that behind the quality there is a strong will of the individual motivation level. That motivation can be enhanced through marketing strategies, through social context or May ne through the quality interaction etc. added more Zhu et.al (2014) conducted an explanatory study regarding quality in china and stated a significant association among the behavior and the consumption level.

Companies transfer green plans over what Lavidge et.al (2000) called image publicity, or quality interaction that emphasis on few steps of creating feelings rather than directly targeting behavioral actions of an end user loyalty. In sequence of cognitive, emotional and conative ladder green image is associated company image. Simultaneously, it control emotional reactions from customers (like satisfaction), these affective reactions have emotional impact on customer behavioral or conative results, such as repurchase actions (e.g. loyalty or quality). Environmental technologies and social initiatives are all important to economic sustainability, but their influence rests on achieving changes in actual consumption behavior (Peattie, 2010). The notion of satisfaction related consumption has emerged phenomenon in academic debates regarding environmental effects of quality and satisfaction as well sustainability. Various empirical studies on green consumption have attempted to identify the factors that influence green behavior, including demographics (Diamantopoulos et al., 2003), environmental knowledge, attitudes (Chan, 2001), values (Ramayah et al., 2010), and internal and external moderators (Rylander and Allen, 2001). Numerous models attempt to incorporate internal and external elements of environmental behavior and the attitude-behavior-context model (Stern, 2000).

Xiaoyun (2004) conducted a research study regarding the increasing trend of customer satisfaction and explained that the approach that organizations should use for sustainability as well improvement or success is to focus on market gap to make their customers satisfied. He further highlights that these things marks companies focus to consider their intents in the direction of continuous improvements. Consequently another study explained that there are numerous alterations that exist amongst the features which impact the satisfaction level of the customers as well to make their customer more loyal towards product usage (Gajjar 2013). Another study contributed their effort that at the present time, in this contemporary period, the

businesses world has altered this perception on the way to initial objective customers by manufacturing conventional goods benefits in command to encourage buyer's gratification and devotion or make them satisfied (Rahman et.al, 2012.)

According to international data corporation (IDC, 2015) argues that the total revenue driven from big commerce data and business analytics approximately increase from \$122 billion in 2015 as compare to \$187 billion in 2019. Big Data as a source of social commencing is useful for business when it is used to extract important information to facilitate strategic business decisions (Sun, Zou, 2017). The superior the social provision on community network, the additional chances are that the user have intents to contribute in social commerce (Bonchi et.al, 2011). Another research by Liang et.al, (2012) conducting an investigational study rendering on the phenomenon of social commerce and bring into being that the social funding shows a superior role in extension of purpose of social commerce as compared to the quality of websites on the media site. They further explained that common sharing of cooperative and helpful information can reinforce the connection quality in the middle of customers.

Closely connected to the concern of social support, research explained that it is considered as a subjective norm of personalitys observation of whether or not general public imperative to them that may reflect a detailed performance ought to be achieved (Shin Dong-Hee, 2013). Further the study specified a positive association amongst the Subjective Norm and social commerce intent of an individual (Shin Dong-Hee, 2013). In todays world companies have easily access towards the users because of big data commerce sources, Big Data in the shape of structured data (consumer related) and unstructured data (latest communication technologies, and consumer editing platform, e.g. text, images and videos) is all over the world (Lansley & Longley, 2018). In the area of 2000, only 25% stored information of the world was digital, and today 98% or more stored information is digital. This speed of rise in data imposes many unanticipated challenges on businesses. It shows that companies have changed their business line towards technological use strategies.

The theory of planned behavior is applied attitude and behavior association that also met accomplishment in forecasting the diversity of behaviors to some extent. (Ajzen, 1988, Godin &Kok, 1996). TPB bounces a fact of an individual intentions and decision to meet a particular behavior. (Manstead& Parker, 1995; Sutton, 1998). Intentions revenue an individual motivation in the scenes of his or her decision to put efforts to act on the behavior. Intentions as well as

behavior are thought to be strongly attached when measured at a level of specificity towards the action or target, setting, and time frame (Fishbein&Ajzen, 1975). Attitudes to particular behavior apply its inspiration on behavior through intentions. In signifying the behavior is exclusively below the regulator of intention, the TRA (theory of reasoned action) limits to volitional performances or actions. Behaviors challenging, resources, or opportunities not freely available, skills are not measured to be inside the area of applicability of the TRA, or are likely to be sick forecast by the TRA (Fishbein, 1993).

Attitude in the direction of a specific behavior depend on the promising or disapproving events or attitudes in the direction of the behavior that may careful as a positive or negative results. Whereas the Subjective norms known as a normative confidence that is outcomes because of social weight or as a subjective norm, e.g. what others are expecting for me to do? And further behavior control known as a behavioral control element by impacting on the performance of that particular behavior, e.g. do I have the essential knowledge to mark the choice or decision?

In theory of reasoned action the attitude is measured as the forecaster of individual performance. Attitude is the essentially overall estimates of the individual actions. The TRA also necessitates subjective norms by method of the other reason of intentions. Subjective norms comprise of an individuals politics about whether significant others motive he or she must involve in the behavior. Significant others are the individuals whose likings around a persons behavior in this area are significant to him or her. Subjective norms expected to measure the social weights on persons to achieve or not to achieve or perform a specific behavior. The TPB comprises third forecaster intentions known as the perceived behavioral control. Hence, communal or behavioral intention is a drive of three direct reasons of factors careful as a determinant: attitudes, subjective norms, and PBC. Ajzens (1985) early performances of the TPB suggested that PBC or purposes would interrelate in their conjectures or guesses of behavior such that determinations or intentions became stronger predictors of comportment as PBC augmented.

Kim et.al (2013) conducted a research study to explain advantages of ecommerce towards business marketing principles and found numerous of the advantages that comprised of

- The most imperative benefit it is easily for business to access towards users and it is enjoyable.
- Customers of e-commerce do not requirement to physically go somewhere

- The whole thing can be approve of online and smooth shopping with families or friends can be completed through online source
- Customers can reflect their contacts efforts and feelings before buying a manufactured goods or service
- the discounts and deals are effortlessly to get available through the means of social commerce (Kim et.al, 2013)

L. C. Schaupp (2005) conducted a research study on a topical discussion and stated that it is additional energetic to take into deliberation the gratification of the consumers with the viewpoint of e commerce tendencies as it will principal to the achievement of the salespersons. The past literature studies counts that as well supports that consequences of the satisfaction/gratification level of customer that may be vary according to the trends of cross cultural values system viewpoints. Carrying on with the same discussion another research scholar Christian et.al 2005 concluded that most of things which clienteles are extra satisfied comprises of the, technology (privacy), the product (merchandising), as well as the shopping (the convenience factor). The concept of firm performance or competitiveness cannot be defined easily, but generally numerous definitions exists (Wagner and Schaltegger, 2004). Several definitions are based on contributions of a firm in relation to their rivals positions (Feurer et.al, 1994). The RBV (Resource based view) of firm stated that Firms who have novel and unique resources they are more intended to achieve competitive advantage as well as the superior green performances (Barney, 1992). Green plans and combination are prospective strategic competences as they touch the value chain during production at several points. They have the capability to provide unique, rare, valuable and non-imitable rewards in supply chain management (Shrivastava, 1995).

Feurer and Chaharbaghi (1994) stated that the performance as well the competitiveness is based on customer values, shareholders values as well as an organizations ability to react in this altering competitive environment. The firm performance position may also be concerned with satisfaction. Rao and Holt, (2005) stated that an environmental issues are suitable font of performances. Hence in this current study the focus is to link the green marketing principles with green performances. As purpose of green aspects are to create friendly environment for the betterment of society. Numerous of the FMCG business are implementing green practices, for the reasons of new opportunity, as a social responsibility, government or competition pressure,



firm performances as well as the cost reduction as well satisfaction. Firms can achieved a competitive advantage through several practices for considering the networks among environmental and social values, customer and stakeholder, branding, and practical proactive business (Ferenc, et.al, 2017). According to Porter (1998) when the business gain competitive advantage through superior performance, it is necessary to start incorporation with environmental thinking and features of marketing.

S-d logic emerging trend is increasing day by day, in marketing perspective there are very emerging trends that can be observe with the concept of S-D logic but these are missing in the field of management discipline. The focus of this paper is to explore and find why management field studies are lacking or failing with the emerging trend of S-D logic further it explains the 7 key difference that are arising in the field of management and marketing with the perspective of Service dominant logic, and recommended few of the suggestion or points for management field studies success (Ford and David; 2008). Marketing researchers are more focusing towards researching and teachings of service system, more conferences related to the development of service system in the marketing perspectives are conducted by marketing discipline, S-D logic defines service as an application of the specialized competencies, so management principles should considered the curriculum of service system in theory courses that is missing both for the perspectives of the students and organization management policies, the service system management is very helpful r having a great effect towards supply chain management system and strategic management system. So with this lacking curriculum effect management studies are failing as compared to marketing discipline (Ford and David; 2008). Organizational behavior and principles of management both are considered a good source of teaching in management field but in both thee recommended books the term service is totally missing that is the basic dominant logic of todays business success (Ford and David; 2008).

Production of customer experience through memorable experience; so according to the previous concept of management there is a difference in handling customer solution, employees should be trained about how to run the process to provide outstanding service or product to the final customer to increase experience expectations of the customer. Customer co production; how employee supervise? How to bring task clarity? How employees will supervise? So there is a need to check coproduction in the perspectives of management. Employees and customer relationship attitudes; for the effectiveness of organization employs and customer role is very

important (Ford and David; 2008).Service system is like an abstraction which may be like a metaphor, abstraction is basically theoretical concept of a particular phenomenon or shared vocabulary attached to a particular common era.He focus of this paper is to explain service system in the context of SPOs (Social purpose organizations). SPO can be defined as the organizations, institutions, communities and a group that exist for the benefit of human and social welfares.SPO is may be defined as a hybrid, an organization that is pressurizing for the benefit of the public but also taking the profit by themselves).The focus of this research paper is to give the answer of three research questions (Tracy & Lyons; 2013).

1. Do SPO represent a class of service system that cannot be meaningfully described by the service system described by the service science?
2. Can the existing service system concepts applied to the theoretical lens of understanding service system?
3. If not then how should be the conceptualizing service system?

Study carried with case study research and one to one interview methodology was adopted by the researcher. 5 cases are discussed including case 1 (health care service providers) case 2 (equal employment organizations that provide education and skills) case 3 (equal employment organizations that specifically focused on newly arrived immigrants to Canada) case 4 (profit floricultural organizations) case 5 (profit organizations) (Tracy & Lyons; 2013).

The concept of resources that are discussed by the all five respondents includes knowledge, shared information, and IT, organizational culture as a shared values and principals can't be ignored as a resource, as according to the author statement it plays an important role in the success and failure of an organization and can't be ignored. There are basically two types of service system interactions value creation interactions and governance interactions. Value creation interaction means all formal and informal interactions between the entities that are creating a value (Tracy & Lyons; 2013). In case of governance interaction (the interaction that take place as a focus to ensure the efficiency and viability of the system) so every system role is to create a value. Stakeholders are the key part of a service system, the increasing trend of competition force or pressurizing the entities to gain profit for social welfare, in this research paper author identified a community stakeholder perspective that was introduced by all five

respondents, as community members evaluate the product for directly even by not meeting the provider, as well as their members leads to innovation (Tracy & Lyons; 2013).

An author identifies four primary areas that warrants further study in applying this area includes stake holder perspective community should be a primary stakeholder for an entity motivation to innovation competition will be more encouraged by the adoption of new ideas, changes or innovation, or innovation will become from societal environment perspective of value emotional and social values matter a lot resource exchange role of culture is mostly ignored in service systems which should be more considered a resource. An author stated many of the research questions in this article that are related to the importance of the service system and should needed to be addressed for further work in this field of service system e.g. which type of value an entity and an individual is getting from a service value creation, what is the role of functional value, why community emotions matters a lot? (Tracy & Lyons; 2013).

The time when the people, information and the things moved slowly at that time the network connection between these parties was slow, few or very short. After industrial revolution the G-D Logic comes and its large focus was on the production of homogenous goods and specialization of the work so that the efficiency will be increased. Focus was to create domestic surplus and to increase wealth. Soon postindustrial era started and the movement of information and people became fast and long, because of it revolution in computation started as well as revolution in transportation and communication continued. More empowerment and engagement of people and their interconnections causes to develop the concept of S-D logic. The focus of S-D logic was dramatically different it focused on service provider and beneficiary interconnections. In S-D logic 10 FPs and 4 Axioms are the basic concern of this logic, these axioms are

1. Service is the fundamental basic of all exchanges: According to this service exchange and society can't be separated.
2. Customer is always co created.
3. All economic and social entities are resource integrators.
4. Value is always uniquely and phenomenologically determined by the beneficiary (Robert, Vargo, Charles 2016)

These are the basic focus of the S-D logic that may be considered the base for the movement of G-D logic to S-D logic. S-D logic further gave the concept of ecosystem that is a source of resource integrator and created through mutual value creation through value exchange. According to this every system has a further system, it basically acts as a road map that allows people to connect to different ways at different locations. Company or a firm is not just providing a value to its external customer but the internal customers like employees, stakeholders etc. they are also a source for a firm, they are also providing a value. Further this paper highlights key managerial points regarding S-D logic and ecosystem (Robert, Vargo, Charles 2016).

1. Ecosystem enables manager to view org as a broader perspective: service ecosystem helps managers and leaders to recognize that the firm's performance is the centric component. There should be an innovation center that invites people to connect to firm for the purpose of ideas delivering.
2. Service exchange is transcending: transaction means an event is occurring in the relationship of creation of mutual value. Few firms consider customers as an active participant. So with a strong relationship with the customer the transaction will be repeated.
3. It enhances value co-creation: coproduction is basically a further subset of co-creation. S-d logic focused on value is not in exchange like G-D Logic but that is in use. So this mutual co-creation builds the basis of tacit knowledge.
4. It is concerned with innovation: ecosystem of the S-D logic perspective helps to create innovation through collaboration as well as relationship with beneficiaries. It is a source to handle all barriers that come in knowledge sharing. Ideas move to innovation that leads to expansion of market.
5. It gives competitive advantage and strategic advantage: because of this dynamic capabilities rather than static it leads towards advantage and focus on new resources.

So S-D logic enable the firm to see from the telescoping lens of S-D logic and flow of service across organizational boundaries (Robert, Vargo, Charles 2016).

In 19<sup>th</sup> century energy, weight etc. were consider the as a abstraction at that time that was given by newton in physical science. As I 20<sup>th</sup> century concept of binary digit comes in focus. Similarly in this article the author convinced that in the 21<sup>st</sup> century the basic abstraction in the S-D logic was service system. That is the configuration of four things incudes people, technology, information and the system. How the value is co-created in the process of science of service. Abstraction is basically a concept that allows an author to compare different things, it allows to explain one phenomenon in other contexts, right abstraction provides language to communicate, to reason and as well as to take action (Vargo, Paul P. Maglio, Nathan, Jim 2009).

Service innovation requires a new way of thinking or a new focus on abstraction. Adam smith also gave the abstraction but at that time his focus was how to improve wealth of nation, according to him the labor who is producing physical goods are called productive labor but those who are not producing physical goods they are not a productive labor according to Smith. During 1950s to 1960 concept of manufacturing and agriculture arises and the concept of service also entered in economics service was named as a disease (Vargo, Paul P. Maglio, Nathan, Jim 2009).

Further the advancement in ICT entered in 1980s and moved on in 2002 Bauriol gave the concept of R & D that is the center of service. Author stated that 70 to 80 % of the GDP contribution is because of service sector and agriculture is contributing 5 % or manufacturing is contributing 15-25% in the GDP. Further author states that there is a difference between service and services, Means a difference arises from an operand resource to operant resource. G-D logic focused on services (somewhat inferior to goods) (Vargo, Paul P. Maglio, Nathan, Jim 2009).

In S-D logic service is considered as a competence. So value co creation is a configuration of resources, people, organization, shared information and technology. Every service system has a unique property. So each service system has 3 main activities

1. Proposal
2. Agreement
3. Realization

According to this every service system has a beginning, history and ending. A formal service system has set of legal rights and responsibilities. Culture gives us a tacit knowledge in this system. Its a complex activity based on tangible, intangible, subjective and objective measures. For a service interaction its compulsory that the first one will propose then there will be an agreement between parties or at the end value must be added and realized by the both parties. Or n case value is not co-creating then there will be a dispute between the parties that leads to dissatisfaction. So handling of the dispute in an efficiently manner is an important mechanism. Service system is carefully considered as a open arrangement in which it recovers the state of other all associated system that capable of refining its own state-run by exterior resources (Vargo, Paul P. Maglio, Nathan, Jim 2009).

Employees should get now how to handle emotional labor, their attitude etc. need to manage evidence visible to customers; in OB and management there is no talk about service, but services that are visible to customer should be managed in a proper way, so there is need to look organization in the perspective of management (Ford and David; 2008).. Create cross functional integration of organization effectiveness and customer driven matrix; focus of the management should be towards job design, job skills and employee trainings about how to fix problems to make a Metrix more storing for organizational effectiveness. Organizational culture mechanism as control and inspirational; management should need to focus towards how to tech employees about culture of the organization by walking around and behavior modeling techniques of the employees, celebrate fun with employees as well to more focused to create legends that will handle the situations and tell these things like a stories rather than previous techniques of management. Emphasize on findings/ fixing failures; there should be different management strategies for the replacement of broken product in the organization for creating the god experience with the customers, employees should know get how about all the management tricks of handling the product before going it to final hands (Ford and David; 2008)..

Sharma (2000) focuses on an idea that the price of environmental friendly products has a large importance for different customer groups when considering to purchase. Rex and Baumann, 2007 explained more about 7 ps of a green firm and highlighted that an Environmental food frequently have sophisticated quality and taste healthier. Green products can be promoted on the shelves through green communication. Further they suggest that green marketing might adopt

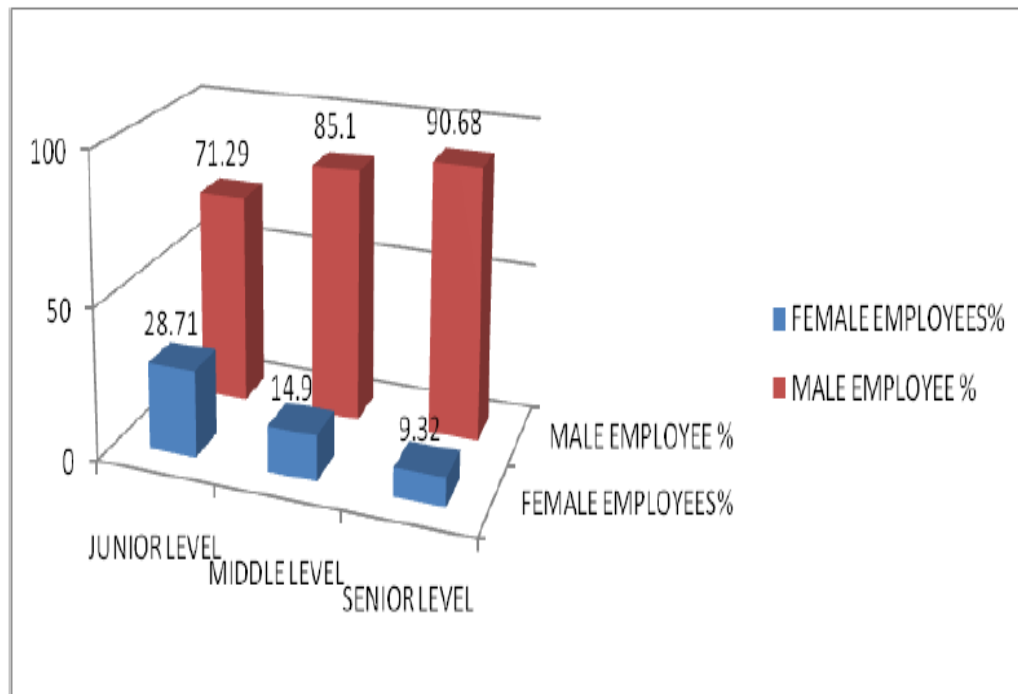
and learn many techniques from outdated marketing, in order to make use of other means than to promote green products. Environmental friendly policies should be communicated to the stakeholders, and clients, that are the center of all corporate procedure. In UAE, the FMCG companies are more intended towards GCS (Green communication strategies). These are carried out through newspapers, Internet, webpage and media. An Environmental rapport is also one of the most well-organized green communication tool.

UAE FMCG companies are driving for green communication as well practices through internet. Pujari (2003) rights that Internet permits firms to attain maximum spectators at any place or at any time. Further he explained that personal selling can be pleased in a smart way. The globalization has a great influence on business functional tasks (Notteboom et.al, 2001; Lu et.al, 2006). Globalization led business towards more powerful global rivalry as well as changed their way of operating and functioning at the present time. Environmental equipment, financial strategies, and social creativities all are significant for economic sustainability of the state. Their influence based upon the achieving these changes in a real consumption arrangements and actions (Peattie, 2003). Several empirical investigations on green consumption have a go to classify the features related to green behavior, comprising demographics (Diamantopoulos et.al. 2003), environmental awareness or knowledge, attitudes (Chan, 2013) and internal and external arbitrators (Rylander et.al, 2001).

28.71% of workforce is at junior level of the organization employee hierarchy.

14.9% are belonging to the middle level of organization employee hierarchy.

9.32% refereed to the senior level of organization employee hierarchy.



**Figure2.1; Workforce statistics**

Source; Mathur, D., & Bhatnagar, S (2015)

Improving satisfaction level of the customers is widely acknowledged as an imperative or vital factor that leading for the victory of hospitality firms (Bowen and Chen, 2001).because of the highly rivalry level in hotel industry, that deals with almost homogeneous products or services, hotel administrators must find tactics to make their offerings novel as well superior among their competitors group. Choi and Chu (2001) concluded that hoteliers requisite to recognize customers requirements and try their best to exceed that need level. General, the concept of satisfaction of customer is well-defined by Mai and Ness (1999) an overall feeling of fulfilment practiced by end user rising from capability of particular product or service to gratify the expectations, and desires of customers. Based on this representation, the current study suggests greensatisfaction like an emotional variable that can be explained as a level of intake related to self-actualization or to satisfy consumer's environmental needs, expectations as well as green desires or needs. As earlier revisions recommended that customer satisfaction are positively related towards the image f an organization (Chang and Tu, 2005; Martenson, 2007).

In this regard numerous other scholars study that an image of organization is the most consistent signals that enable business to satisfy end user desires and needs (Kandampully and Hu, 2007).



Moreover Andreassen and Lindestad (1998) clarify that an overall image of a business is supposed to generate a halo effect towards customer's decision. When they are pleased with services that they rendered, then an attitude in the direction of company is upgraded or improved. American Marketing Association quantified that green marketing is the marketing of such type of goods that have a keen focus on environmental safety. Green marketing integrates business actions that consist of packaging change, manufacture process and green publicity (Yazdanifard & Mercy, 2011). The concept of green satisfaction has tended to be improved because of the shift of business strategies from contextual marketing to green marketing. This boldness then touch the consumers level of satisfaction with that particular company. (Homburg & Stock, 2005) stated that the customers customer orientation is influenced by the clients customer orientation and personal satisfaction with the work environment. (Ekinici & Dawes, 2009) Deliver experiential provision for the mediating stance of the quality of interaction amid the relationship of vendor personality and the level of customer satisfaction. Based on the discussion above, we expect that the quality of the interaction deserves the relationship between role overload and customer satisfaction. Therefore, we propose that:

**H2:** There is a positive relationship between perceived interaction quality and customer satisfaction.

**H3:** Customer perceived IQ mediates the relationship between employee role overload and CS.

## **2.9 Moderating Role of Self Efficacy**

The role work overload is the work overload experienced by individuals because of their role (job) in the organization (Kahn, Wolfe, Quinn, Snoek, & Rosenthal, 1964). They assume a role based on expectations of themselves and others in the workplace. The researchers agree that role work overloads consist of three distinct but related constructs: role overload, role ambiguity, and role conflict (Kelloway & Barling, 1990).. Role conflict refers to incompatibility of expectations and demands associated with the role (Ashforth & Lee, 1990).

On the basis of Lazarus transactional theory, work overload can be defined as the pain that is experienced by individuals when environmental factors are perceived as an overload and exceed their ability to cope with them (Lazarus & Folkman, 1984). In an ongoing battle to combat tension, individuals adapt or manage their cognition, emotion and behavior to adapt to perceived work overloads. In the case of the absence of manipulation of these work overloads, the work

overload will occur. From the point of view of Conservation of Resource theory (COR), tension occurs when individuals lack the power to obtain, conserve and protect valued resources. In a more severe situation, tense individuals feel that they no longer have the means to predict, understand and control the work overloads they face (Wright & Hobfoll, 2004).

Extensive research supports the assertion that role work overloads have positive relationships with the feeling of tension (Peiró, González-Romá, Tordera, & Mañas, 2001). Lease (1999) Found that Role overload was a powerful predictor of tension in academics. The feeling of not being able to finish a given task within a specified period of time creates a constraint. The ambiguity of the role creates a constraint when individuals still do not have a clear picture of their work goals, colleagues, expectations of them and the scope and responsibilities of their jobs (Ivancevich & Matteson, 1980).

## **2.10 Self-Efficacy**

Noman et al (2012) conducted a research among physicians and concluded a negative relationship between self-efficacy and employee work overload. Female physician face more work overload as compared to male. Bandura (1997) defined it as an individual belief about his or her potential that can successfully execute the behavior required by a particular situation. Einar M. Skaalvik et al (2010) showed a research in Norway amongst the elementary and middle school workers and decided that teachers self-efficacy is damagingly connected to the work overload of staff workers. Added more the study of Frued c. Lunenburg (2011) on current topical discussion stated that there are 4 main foundations of self-efficacy

- 1- Performance results (it comprises your historical knowledge that can be optimistic or undesirable)
- 2- Displaced experience that we educated by likening our personality with others
- 3- Spoken persuasion comprises the reassurance and dissuasion from other individuals
- 4- Physiological response (emotions belongings on self-efficacy e.g. perspiring palm, nervousness or cumulative heart beat after a likening in front of big group of individuals).

Will J.G Evers et al (2002) stated that in Netherlands staffs belief on self-efficacy and their boldness on the efficiency and practicality of new education home are connected to work

overload, those workers who are needing more self-efficacy they are additional risk clients and they are eager to tool new repetition practices and they have less vulnerable to work overload. Topical investigation of Xiaobo Yu (2014) on doctor of medicine in Australia quantified that self-efficacy is meaningfully associates with work surplus.

Self-efficacy serves as a moderator of constraints-constraints relations on the basis of perception of the control of work overloads(Locke & Latham, 2006) and the ability to perform the given tasks (Ballout, 2009). When faced with a work overloaded, individuals rely on their sufficient confidence in their abilities to provide an appropriate response (Xie, Schaubroeck, & Lam, 2008). According to Chou and Robert (2008), the interpretation of work overloads, and not the work overloads themselves, causes tension.

## **2.11 Self-efficacy and knowledge based view**

KBV of a corporate or a business undertakes that a business facilities available or offered by means of a knowledge. The information is rooted and entrenched as well it is accepted over and done with numerous individuals that also contain organizational individuality, philosophy official papers, individual workers, routines and strategies. (Grant 1996). Rendering to a knowledge based view the awareness is measured as a greatest influential as well as needing a noteworthy foundation for an association and this competes is suitable in the direction of the software business as they are on condition that the IT services are based on the hub of knowledge sharing phenomenon as well as the innovation based sector. Intent upon knowledge viewpoint as a chief imaginative resource, KBV reproduces the challenge of the way for KM is to strategy plans with knowledge capitals of diverse individuals that have an organized services towards a particular conduct (Grant 2013).

Rendering to the findings of Kidwell (2000,) the knowledge sharing have a purpose towards the existence or presence of universities. Few revisions in knowledge management field have intentions towards mentors focus towards knowledge sharing themes. In empirical investigation of Nawi et.al (2012), they specified as well concluded that the procedure of KM amongst an academicians comprises of the knowledge catching, knowledge forming, purifying and moving as well sharing of knowledge. Connelly (2009) quantified that knowledge sharing behavior or an

attitude is more controlled for the reason that it has a strong role of competitions; on the other hand in the direction of knowledge sharing conduct have knowledge transferability as a strong indicator. Revisions of (Cerne et.al 2014, Connelly et al., 2015) quantified that knowledge sharing is not objective to upsurge your individual advantage but it also grip a colleagues routine. In commercial surrounds workers originate themselves in direct rivalry for upgrades, motivations and for an achievement of encouragements, incentives.

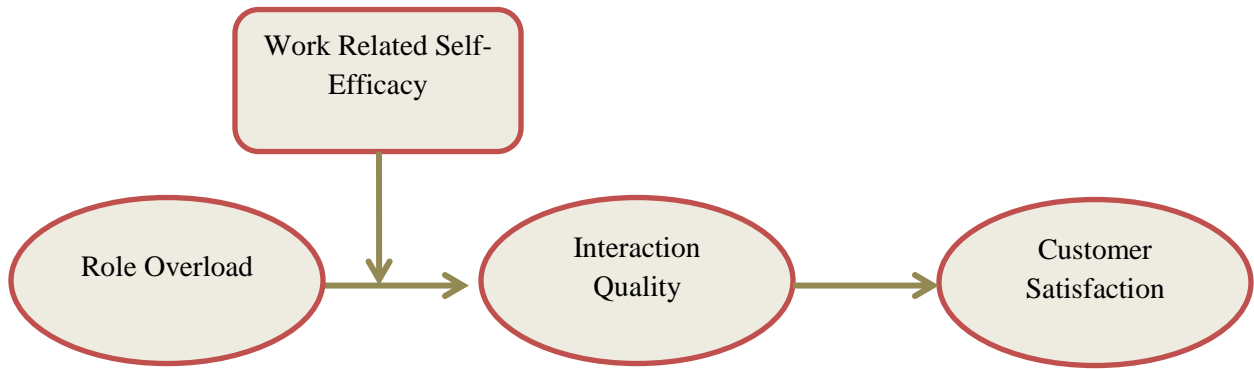
The phenomenon of Knowledge management is principally self-control towards an opinion of conversation since last eras. Knowledge management can be considered as a self-restraint that has a central point of debate (Hislop, 2013). In current years, the Situation of KM has continued to be an extensively conversant as the basics of profitable markets stimulated from normal capitals to intelligent or well-informed knowledge based sources (Hislop, 2013). This shows the worth of knowledge sharing process that it helps organization to become competitive as well sustain the market place share in the rivalry world. In the meantime 1995 the explosion in literature setting carries the developing impression of KM. In Depth the KM is appreciated to all parts, is it educational, banking, infrastructures, manufacture as well the civic subdivisions. Numerous clutches have tacit that technology relying inexpensive rewards are short-lived and only impregnable modest advantage for Continuing the lead competitive improvement administration essential have a moral scope to recall, improvement, originate, and put on their employee competencies (GroËnhaug et.al, 1992). The marvel of KM has been defined as well explained by various knowledge management research contributors. Hence KM is well-defined by King (2008) as the sequence of processes about the strategy, consolidate, motivate and regulatory of processes as well the people in an organization, on the other hand it also have to confirm that the knowledge associated belongings are improved and professionally linked . T. Shanhong (2000) further explained this phenomenon of Knowledge management like an effective discovery, development, growth, determining, usage, storing and delivery of knowledge in facility to make a level boldness for an adaptation of tacit awareness towards the explicit knowledge. When the knowledge is shared it moved to the stage of explicit knowledge. Added more Jashapara (2004) concluded that KM is like a four-looped process as Generating, starting, allocating or distribution of (tacit and explicit expertise) and spread over of that a particular knowledge.

Numerous consequences of knowledge sharing of workers are specified which comprises of the disbelief, task understanding, trouble of knowledge as well as the atmosphere of knowledge sharing (Connelly et.al, 2012, Webster et.al, 2008), the principles of an organization (Webster et.al, 2008), behavior of a discrete of a work environment (Nerstad, 2014), inter dependence of the goal line (Lam et.al, 2015), difficulty in information (Pan & Zhang, 2014) as well as idleness (Webster et.al, 2008) etc. Connelly (2012) stated that it is more desirable to emphasis on variations amongst the knowledge sharing, knowledge holding and the behavior towards organization etc. The key determination behindhand this investigation is to clarify the motives overdue knowledge sharing. As mentioned by Michailova (2002), the knowledge sharing behavior happens according to the hierarchal circumstances. Another research scholar put an emphasis to explain the consequences of the knowledge sharing and specifies that, De Long et.al, (2000) quantified that the straightforward details behind absence of knowledge sharings might be a non-supportive administrative culture and the nonexistence of inducement, inspirations behindhand workforces the phenomenon of knowledge sharing.

This idea is reliable with the basic supposition of Lazares restraint model, in which the subjective insight and assessment measure the association amid environmental stresses and overload replies. It is rich that self-efficacy can effect knowledge and help persons persist in a work over load state. In short, self-efficacy can reduce the effect of role work overloaded work overload on three ways in which it leads to a sense of control of work overloads, leads to a general feeling of control and leads to a positive evaluation Situations. Figure 1 offerings the hypothetical model of the study.

**H4:** High Employee work related self-efficacy decrease the negative effect of role over load on perceived interaction quality.

**H5:** Low Employee work related self-efficacy increases the negative effect of role over load on perceived interaction quality.



**Figure 2.1: Conceptual Framework**

As given in the theoretical framework customer satisfaction is a criterion variable on which we will check the effect of predictor Employee role overload. Work related self-efficacy is playing its role as moderator on the relationship of role over load and interaction quality. Further Interaction quality can be a mediating variable that will explain the relationship of employee role over load and customer satisfaction.

## **CHAPTER NO.3**

### **RESEARCH METHODOLOGY**

#### **3.1 Sample sized and Population**

In this research data is collected from front line employees of different banks located in Faisalabad. First of all employees of the banking sector in Faisalabad were contacted during the regular visit to their banks. Approval prior to the data collection was taken from the branch manager of the respective branches. Questionnaire was distributed to the employees of banking sector and they were asked to complete the survey questionnaire in 2-3 days due to their hectic routine. Data about customer interaction and customer satisfaction were collected from customer while data about workload and self-efficacy were collected from the front-line employees of banking sector. Pairing of responses is not feasible in the case as usually customer interact with more than one employee with the bank settings. Responses from all the customers and employees are averaged on the basis of aggregated methodology. Inter-rater reliability and intra class correlation. We have collected data using aggregate methodology. This is dyed data. Total of the 250 questionnaires were distributed and response rate was 82%. Data was collected by using a non-probability approach, convenience sampling technique from 204 employees. A cross sectional technique is used for data collection from employees by focusing on the assumption of collecting data at a single point of time from the target respondents.

Questionnaire is the most commonly used for this kind of research. It is easy and cost effective method of collecting data from the desired audience. But it also has some disadvantages which should be avoided so that we can attain the desired results. So it should be according to the guidelines of the experts. It must be short and comprehensive, must be related, sample, questions must be identifiable properly (Logan et al.,2006).Questionnaire based approach is much expensive as compared to any data collection technique even if compared to face to face interviews. Where the sample size is large this method is very effective and also minimizes our

cost. Written questionnaire are even more affordable because they are easily analyzed. This computer software is also available to calculate the result.

Questionnaires are distributed to the total respondents of 250 by face to face and through email and they also given appropriate time so they can respond us in a comprehensive way. Within the every paradigm there are further fours assumption s which deals each paradigm according to their own level of argumentation. These four assumptions includes ontology, epistemology, research methodology and as well as methods behind each paradigm. Under the research paradigm of positivist approach; at its ontological level its focus is on realism means that reality already exists, there is only one reality that is unknown to the researcher. At its epistemological level it argues that what the researcher knowledge is behind the finding out of that particular reality. At methodological level positivist or scientific based on the objectivity of the results furthermore in case of methods assumption in positivist approach argues that the questionnaire survey method is be the best one approach to reach the level of objectivity.

### **3.2 Measures of variables**

Role overload is measured through a five item instrument developed by Beehr (1976). Interaction quality is measured through 10 item instrument developed by Cronin, Brady, and Hult (2000) on 5 points scale ranging from 1= strongly disagree to 5= strongly agree . Customer Satisfaction is measured through three items adopted from Brady and Cronin Jr. (2001) (see Appendix) and measured 5 points scale ranging from 1= strongly disagree to 5= strongly agree. Employee work related self-efficacy is measured from (Schwarzer & Jerusalem, 1995; Sherer et al., 1982), on 5 point scale (1 = strongly disagree, 5 =strongly agree).

### **3.3Data Analysis**

The first investigational analysis is based on Demographics that deal with the explanation of the gender, experience, education and other detailed sorts that are attached to the respondents participated in a sample size of the current investigation). Furthermore the findings comprises reliability analysis that based on the abilities, that the instrument have predictable through the department of review form data, and how much reliable is this instrument that is used for collected the data from target respondents, with sure valuable important methods the results



explained in findings unit. Moreover the findings endure with association/correlation analysis to elucidate the amount as well as meaning among the stuffs of the revision. How these two main variables known as dependent and independent of current research design are associated to each other for visioning as well as understanding the main impartial of the investigation study? On which the research question, premises or hypothesis merge on. Furthermore the consequences clarified that regression numerical analysis has been applied to checker the significant effect of the dependent variable towards the independent variable. For the meantime in regression statistical analysis the researcher clarified in feature that all the connected statistical approaches like R square, adjusted R Square, standardized beta and significance of the research etc.

Smart PLS-3 is used for data analysis. Descriptive statistics is used to measure and compare means. Structural equational modeling (SEM) is used for the estimations of paths between role overload and customer satisfaction. In order to check mediation and moderation effects Preacher and Hayes (2008) process technique is used.

## CHAPTER NO.4

### DATA ANALYSIS AND RESULTS DISCUSSION

This chapter shows and describes the results. The collected data has been investigated by utilizing Statistical Package for Social Sciences 20 (SPSS). In the initial portion under the descriptive analysis heading the results of demographic variables have been shown. In the second part direction and nature of relationships with the independent, dependent and mediating variables have been reported by correlation matrix. In the third part results of regression analysis have been reported. This section contains upon the results of simple and multiple regression analysis. In further more to this output of SOBEL test/Process Macro has also been described in order to calculate the indirect effects of mediation analysis.

#### 4.1 Measurement model:

The results of three basic measurements has describe in this model. That three measures are discriminant-validity, internal-consistency and convergent-validity. Following are the description of these models.

**Table 4.1 Goodness of Fit Indices**

	<b>Saturated Model</b>	<b>Estimated Model</b>
<b>SRMR</b>	0.076	0.076
<b>d_ ULS</b>	0.689	0.689
<b>d_ G</b>	0.472	0.472
<b>Chi-Square</b>	304.587	304.587
<b>NFI</b>	0.767	0.767

The basic determination of this model is to check the degree of whole model data is reliable to run all the procedure together known as the goodness to fit model. The statistical model shows that the observed data is fit to good I n which degree. Basically goodness to fit measure used to

focus on difference between experimental values and the qualities are believable under the model. These kinds of measures can be utilized in statistical hypothesis testing.

#### 4.1.1 Internal consistency

Mostly to measure Internal consistency reliability there are two measures are used by the researchers. That two measures are Cronbach alpha and compost reliability. Cronbach alpha value is acceptable which is greater than 0.6. The Values of cronbach alpha are helpful for researcher in measurement of the model. The following table explains the value of cronbach alpha of described variables.

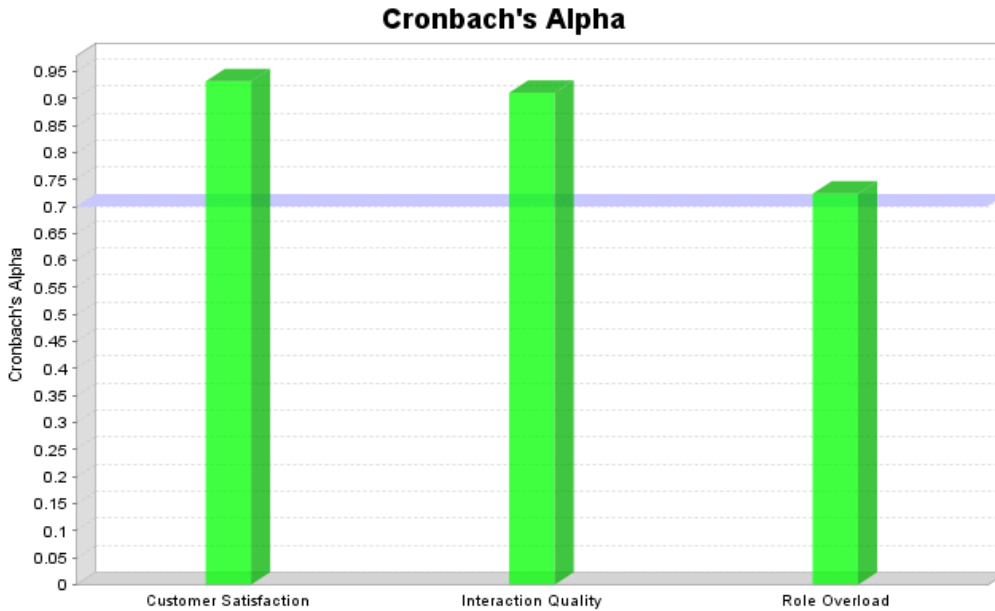
##### 4.1.1.1 Reliability Analysis

Internal consistency measures on the basis of Cronbach’s alpha (as close to the items of a group). A measure of scale consistency is considered. Alpha high values did not include because the measure is one dimensional. Cronbach’s alpha value is given as below;

**Table 4.2**

Construct	Cronbach's Reliability Analysis Alpha
<b>Customer Satisfaction</b>	0.932
<b>Interaction Quality</b>	0.911
<b>Role Overload</b>	0.724

above stated table shows that there are three variables in this theoretical framework. These are customer satisfaction, interaction quality and Role overload. The stated table shows Cronbach’s alpha values are 0.932, 0.911, 0.724 respectively.. The values of cronbach’s alpha of all the variables shows that all the values are greater than 0.6 which shows the all the variables which are used in this research are reliable in this model.



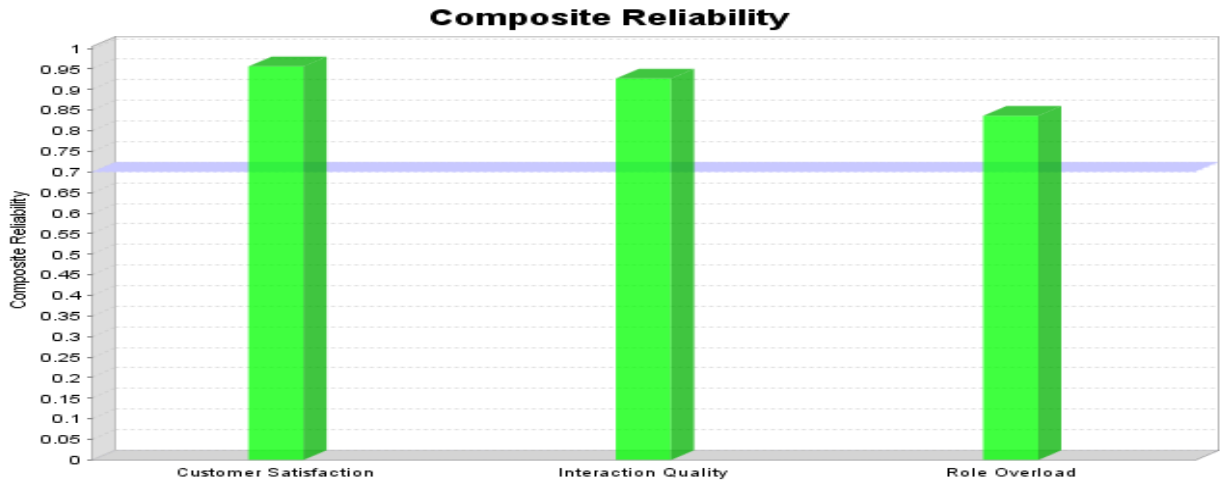
#### 4.1.1.2 Composite Reliability

On the other side to check the consistency of the model composite reliability measure is used. The value of composite reliability should be greater than 0.6 which shows that model is reliable.

**Table 4.3 Composite Reliability**

<b>Variable</b>	<b>Composite Reliability</b>
<b>Customer Satisfaction</b>	0.957
<b>Interaction Quality</b>	0.927
<b>Role Overload</b>	0.836

Above stated table indicates that composite reliability value of customer satisfaction 0.957, value of interaction quality is 0.927 and value of role overload is 0.836. value of all the variables stated in this table shows that all values are greater than 0.6. which indicates that the model is reliable for all the variables.



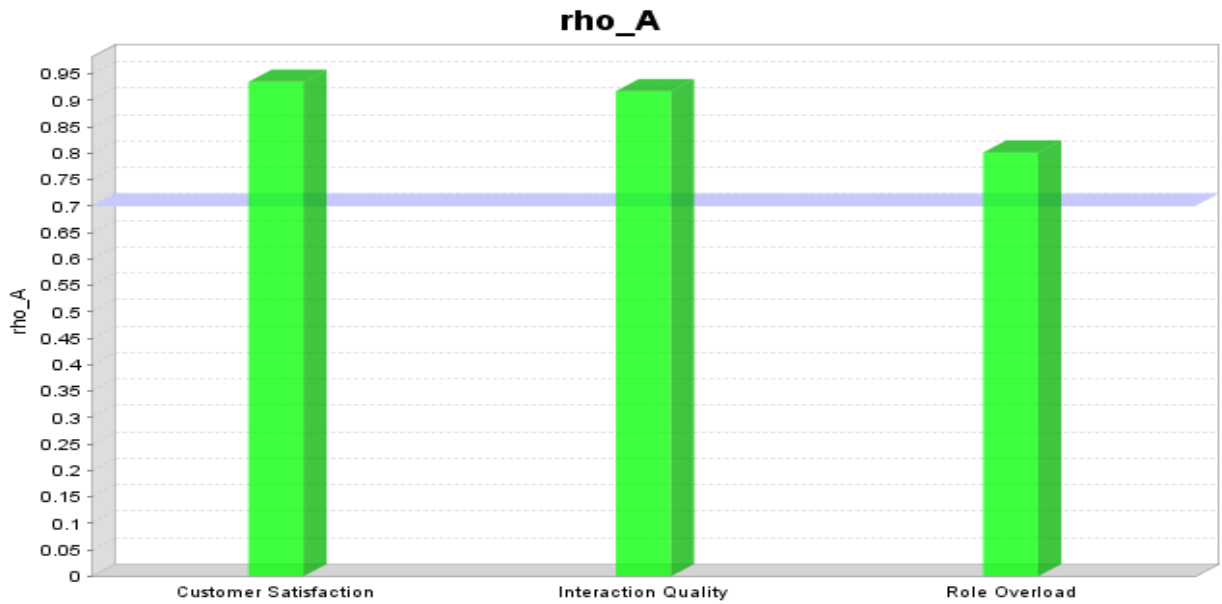
#### 4.1.1.3 rho-a

On the other side to check the consistency of the model rho-a measure is used. The value of rho-a should be greater than 0.6 which shows that model is reliable.

**Table 4.4 rho-a**

Variable	rho_A
Customer Satisfaction	0.935
Interaction Quality	0.917
Role Overload	0.802

Above stated table indicates that rho-a value of customer satisfaction 0.935, value of interaction quality is 0.917 and value of role overload is 0.802. value of all the variables stated in this table shows that all values are greater than 0.6. which indicates that the model is reliable for all the variables.



## 4.2. Convergent-Validity

AVE table and outer loading are used to measure the convergent validity. These following tables are listed as below;

### 4.2.1 Outer-Loading

**Table 4.5 Outer-Loading**

Indicator	Customer Satisfaction	Interaction Quality	Role Overload
CS1	0.929		
CS2	0.944		
CS3	0.941		
IQ1		0.798	
IQ2		0.839	
IQ3		0.744	
IQ4		0.854	
IQ5		0.797	
IQ6		0.664	
IQ7		0.742	
IQ8		0.699	
IQ9		0.731	
OL1			0.857
OL2			0.879
OL3			0.631

The values of Out loading are acceptable when these value to be greater than 0.708. The outcomes of outer loading table indicate that the value of customer satisfaction 1 is 0.929, customer satisfaction 2 is 0.944, customer satisfaction 3 is 0.941. all the values of customer satisfaction shows that their values are greater than 0.7

The value of interaction Quality 1 is 0.798, interaction Quality 2 is 0.839, interaction Quality 3 is 0.744. Interaction Quality 4 is 0.854, interaction Quality 5 is 0.797, interaction Quality 6 is 0.664, interaction Quality 7 is 0.742, interaction Quality 8 is 0.699, and interaction Quality 9 is 0.731. Overall values of interaction Quality shows that their values are greater than 0.7 .

The value of Role Overload 1 is 0.857, Role Overload 2 is 0.879, and Role Overload 3 is 0.631. Overall values of Role over load shows that their values are greater than 0.7.

Hence, all variables are significant showing that model is reliable and accepted.

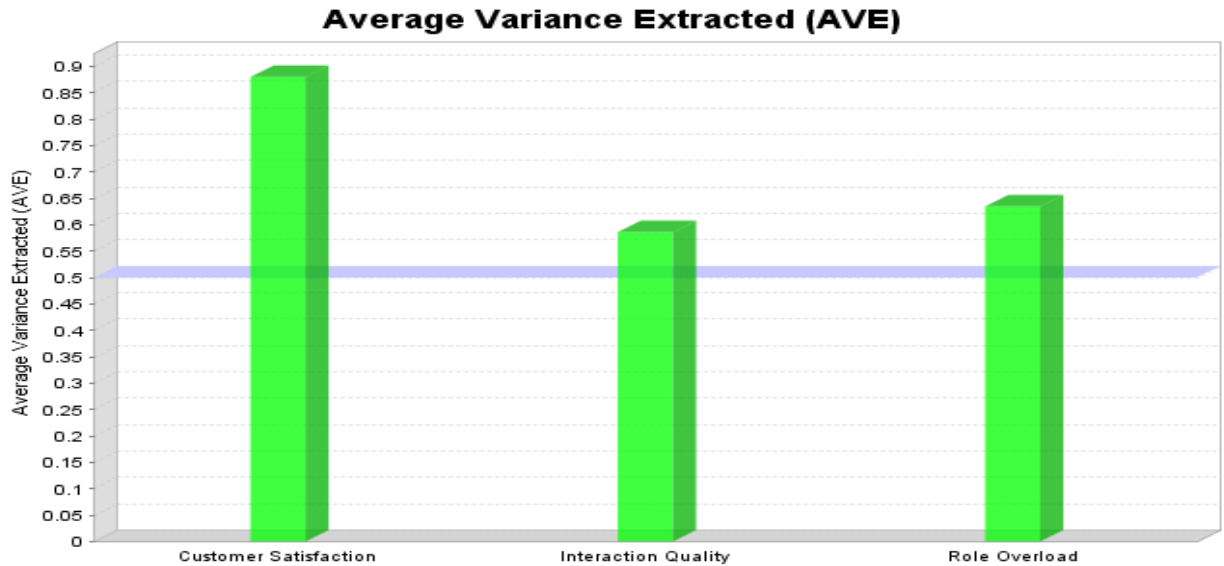
#### **4.2.2 AVE**

AVE is stands for average variance extracted. When the values of AVE are greater than 0.5 then the The values of Out loading are acceptable. Following table shows the value of average variance extracted as below;

**Table 4.6 AVE**

<b>Variables</b>	<b>Average Variance Extracted (AVE)</b>
<b>Customer Satisfaction</b>	0.880
<b>Interaction Quality</b>	0.586
<b>Role Overload</b>	0.635

Above stated table exhibits that AVE value of customer satisfaction is 0.880, the value of interaction Quality is 0.586, the value of role overload is 0.635. The above all the values are greater than 0.7, therefore all the values are accepted.



### 4.3 Discriminant Validity

The discriminant validity evaluation aims to guarantee that a reflective construct has the strong relationship with its own particular indicators (e.g., in discrimination with than some other constructs) in the PLS path model (Hair et al., 2014). Discriminant validity appraisal has turned into a generally acknowledged condition to evaluate associations among latent factors. For structural equation modeling of variance-base, for example Fornell-Larcker model, partial least squares and assessment of cross-loadings are the overwhelming methodologies for evaluating discriminant Validity.

#### 4.3.1 Cross Loading

Cross loading shows that how solid all questions are loaded on other variables. In the literature a gap of  $\sim 0.2$  between every cross loadings and the primary target loadings is extremely suggested. The table of cross loading is listed as below;



**Table 4.7 Cross Loading**

	<b>Customer Satisfaction</b>	<b>Interaction Quality</b>	<b>Role Overload</b>
<b>CS1</b>	0.929	0.753	0.07
<b>CS2</b>	0.944	0.753	0.038
<b>CS3</b>	0.941	0.835	0.047
<b>IQ1</b>	0.61	0.798	0.032
<b>IQ2</b>	0.742	0.839	0.054
<b>IQ3</b>	0.6	0.744	-0.009
<b>IQ4</b>	0.756	0.854	-0.074
<b>IQ5</b>	0.649	0.797	-0.128
<b>IQ6</b>	0.598	0.664	-0.028
<b>IQ7</b>	0.65	0.742	0.03
<b>IQ8</b>	0.472	0.699	-0.089
<b>IQ9</b>	0.605	0.731	-0.033
<b>OL1</b>	0.05	-0.026	0.857
<b>OL2</b>	0.058	-0.024	0.879
<b>OL3</b>	0.005	-0.04	0.631

The stated table shows the results of cross loading. In cross table results show that the value of customer satisfaction is greater than all of the variables that are non-target. In the same way, the values in the table show that value of interaction quality is greater than the value of non-target loadings. Further one variable is Overload. That is our last variable. Data analysis explained the results that the variable value of overload is greater than the value of (cross loading) non loading variables.

#### 4.3.2. Fornell and Larcker 1981

Fornell and Larcker suggested that AVE square root of every variable. It should be greater than the relationships among all the latent variables.

**Table 4.8 Fornell and larcker 1981**

<b>Variables</b>	<b>Customer Satisfaction</b>	<b>Interaction Quality</b>	<b>Role Overload</b>
<b>Customer Satisfaction</b>	0.938		
<b>Interaction Quality</b>	0.834	0.766	
<b>Role Overload</b>	0.055	-0.033	0.797

The above table showed the value of customer satisfaction, interaction quality and role overload are 0.834, 0.055 -0.033 correspondingly.

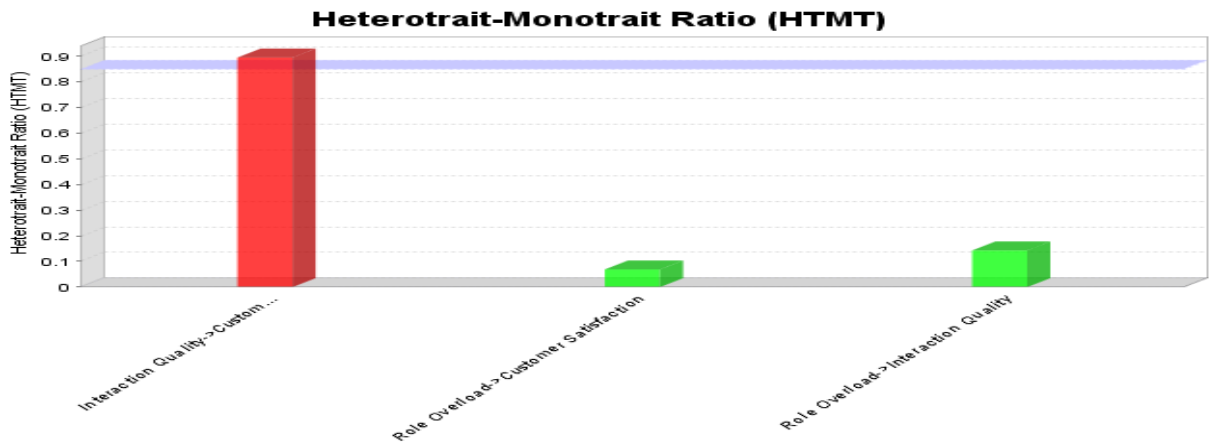
### 4.3.3. HTMT

Fornell and Larcker recommended that AVE square root of every variable. It should be greater than the relationships among all the latent variables.

**Table 4.9 HTMT**

	<b>Customer Satisfaction</b>	<b>Interaction Quality</b>	<b>Role Overload</b>
<b>Customer Satisfaction</b>			
<b>Interaction Quality</b>	0.895		
<b>Role Overload</b>	0.069	0.143	

The above table showed the value of customer satisfaction, interaction quality and Role overload are 0.895, 0.069 and 0.143 correspondingly.



**Table 4.10 VIF**

	VIF
CS1	3.539
CS2	4.328
CS3	3.831
IQ1	2.337
IQ2	2.879
IQ3	2.133
IQ4	3.633
IQ5	2.474
IQ6	1.58
IQ7	2.784
IQ8	2.377
IQ9	2.364
OL1	1.549
OL2	1.564
OL3	1.289

#### 4.4 Structural Model

The basic models help the researcher to efficiently assess whether the study about hypotheses, when changed over into structural paths, are strengthened by the study finding or not (Urbach and Ahlemann, 2010). If the structural models could be analyzed then it shows that measurement model is successfully valid. Through PLS SEM, structural models are utilized to assess path coefficients of relationship and  $R^2$ . Furthermore, Hair *et al.* (2011) suggested that though using PLS-SEM, the structural models should be analyzed on basis of statistical significance, predictive relevance and co-linearity diagnostic.

#### **4.4.1 Significant of structural Model**

Structural models within PLS-SEM have been checked to locate the coefficients between all path of statistical significance between endogenous and exogenous constructs. Furthermore bootstrapping and jackknifing are 2 generally used methods in PLS analysis (Vinzi *et al.*, 2010).

These two approaches provide the parameters of the *t*-statistics and standard errors. Bootstrapping in PLS-SEM is used specially to find the value of path coefficient through *t* statistics (Vinzi *et al.*, 2010). The justification at the back bootstrapping is that, this path weighting method can be applied to a wide range of structural models in PLS-SEM and it produces higher R-squares when contrasted with other weighting method (Hair *et al.*, 2013). The recommendation of Hair *et al.* (2013), the investigation additionally depended on bootstrapping method to examine the level of significance among structural models.

In general, bootstrapping is a non-parametric system that is used for testing coefficients for example, outer loadings, path coefficients and outer weights are significant with examine the standard errors of the estimates. In addition, in bootstrapping, subsamples are made with perceptions from the primary data is randomly drawn; the sample is taken by alternate Up to 500 to 5000 samples (Hair *et al.*, 2013). In bootstrapping, researchers used 50 sub-samples to maintain more related to the genuine data.

The Researchers depends on most extreme 5% level of acceptance with two tailed test all through the investigation as an significance level to announce a relationship because, in light of the fact that this limit is by and large utilized as a part of experimental investigations of administration sciences (Sarstedt *et al.*, 2014).

#### **4.4.2 R square**

The degree of a model's ability is to describe dependable variables. The above table showed that R Square adjusted of customer satisfaction is 0.702. This table represented that R square of interaction quality is 0.001. Low estimation of R Square adjusted for an endogenous variable shows low clarified change in the dependent variable.

**Table 4.11 R-Square**

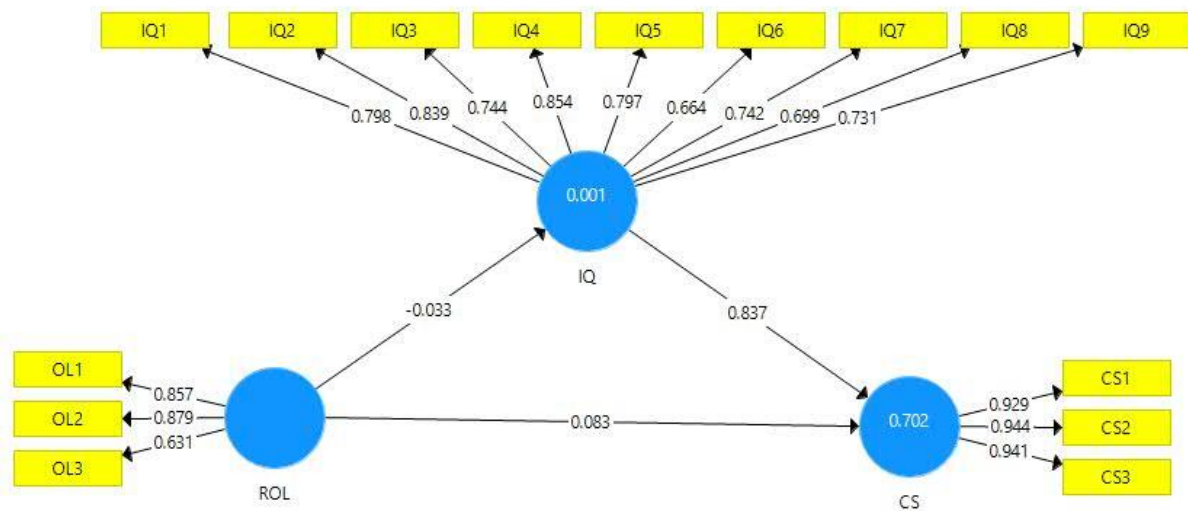
	R Square
Customer Satisfaction	0.702
Interaction Quality	0.001

**4.4.3 F square**

**Table 4.12 F square**

	Customer Satisfaction	Interaction Quality	Role Overload
Customer Satisfaction			
Interaction Quality	2.347		
Role Overload	0.023	0.001	

**4.5 Path Diagram**



**Figure 4.1**

**4.5.1 Path Estimates direct effect .**

The technique of parameter estimation is for annoying to calculate model parameters constructed in the data source. This data source can be result of steady state research or time sequence or both. In this model the probability value 0.000 shows that the interaction quality has a positive and significant impact on customer satisfaction. Role overload shows insignificant impact on customer satisfaction and also shows the insignificant effect on interaction quality.

**Table 4.13 Path Estimates direct Effect**

	<b>B</b>	<b>Standard Deviation (STDEV)</b>	<b>T Statistics ( O/STDEV )</b>	<b>P Values</b>
<b>Interaction Quality <math>\square</math> Customer Satisfaction</b>	0.837	0.032	25.781	0.000
<b>Role Overload <math>\square</math> Customer Satisfaction</b>	0.083	0.063	1.308	0.191
<b>Role Overload <math>\square</math> Interaction Quality</b>	-0.033	0.128	0.260	0.795

In the above table showed that the relationship of interaction quality and customer satisfaction is significant with the mean value of 0.837. The bootstrapping standard error value is 0.032. The next value showed the relationship between Role overload and customer satisfaction is insignificant with the mean value of 0.083. The standard error value is 0.063. The next value in the table explained the relationship between role overload and interaction quality is highly insignificant with the mean value of -0.033. The standard error value is 0.128.

**4.5.2 Indirect effect**

**Table 4.14 Indirect effect**

	<b>Original Sample (O)</b>	<b>Sample Mean (M)</b>	<b>Standard Deviation (STDEV)</b>	<b>T Statistics ( O/STDEV )</b>	<b>P Values</b>
<b>Role Overload -&gt; Interaction Quality -&gt; Customer Satisfaction</b>	-0.028	-0.025	0.107	0.259	0.795

Here in this case the indirect effect between the role overload, interaction quality and customer satisfaction was found insignificant which indicates that no mediation. Although sign of beta indicates negative sign which can be implied that overload will influence the interaction quality which further will reduce the customer satisfaction.

### 4.5.3 Total effect

Table 4.15 Total effect

Path	B	Standard Deviation (STDEV)	T Statistics ( O/STDEV )	P Values
<b>Interaction Quality -&gt; Customer Satisfaction</b>	0.837	0.032	25.781	0.000
<b>Role Overload -&gt; Customer Satisfaction</b>	0.055	0.132	0.417	0.677
<b>Role Overload -&gt; Interaction Quality</b>	-0.033	0.128	0.26	0.795

The direct effect of interaction quality on customer satisfaction was found significant at 1%, 5% and 10% level. While the impact of role overload on customer satisfaction and interaction quality was found insignificant.

## 4.6 Moderation Results

Model : 7  
 Y : CS  
 X : OL  
 M : IQ  
 W : SE

Sample  
 Size: 120

\*\*\*\*\*

OUTCOME VARIABLE:  
 IQ

### Model Summary

R	R-sq	MSE	F	df1	df2	p
.1286	.0165	.5676	.6504	3.0000	116.0000	.5842

### Model

coeff	se	t	p	LLCI	ULCI
constant	3.8473	.0777	49.5043	.0000	3.6934 4.0012
OL	-.1261	.1151	-1.0955	.2756	-.3541 .1019
SE	.2219	.1660	1.3366	.1840	-.1069 .5506
Int_1	.0624	.1496	.4169	.6775	-.2339 .3587

### Product terms key:

Int\_1 : OL x SE

### Test(s) of highest order unconditional interaction(s):

R2-chng	F	df1	df2	p
X*W	.0015	.1738	1.0000 116.0000	.6775

\*\*\*\*\*

OUTCOME VARIABLE:  
 CS

### Model Summary

R	R-sq	MSE	F	df1	df2	p
.8336	.6949	.2117	133.2155	2.0000	117.0000	.0000

### Model

coeff	se	t	p	LLCI	ULCI
constant	.2783	.2214	1.2573	.2112	-.1601 .7167
OL	.0856	.0567	1.5095	.1339	-.0267 .1980
IQ	.9170	.0563	16.2955	.0000	.8055 1.0284



\*\*\*\*\* DIRECT AND INDIRECT EFFECTS OF X ON Y \*\*\*\*\*

Direct effect of X on Y

Effect	se	t	p	LLCI	ULCI
.0856	.0567	1.5095	.1339	-.0267	.1980

Conditional indirect effects of X on Y:

INDIRECT EFFECT:

OL -> IQ -> CS

SE	Effect	BootSE	BootLLCI	BootULCI
-.6000	-.1500	.1273	-.4112	.0928
.1143	-.1091	.1061	-.3180	.1019
.5429	-.0846	.1269	-.3343	.1665

Index of moderated mediation:

Index	BootSE	BootLLCI	BootULCI
SE .0572	.1265	-.2016	.3012

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The moderating impact of self-efficacy between the relationship of role overload, interaction quality and customer satisfaction was found positive and significant. Hence it proved that self-efficacy moderates the relationship.

**Hypotheses Testing**

	Statement	status
H1	There is a Negative relationship between role overload and customer's perception of interaction quality.	Rejected
H2	There is a positive relationship between perceived interaction quality and customer satisfaction.	Accepted
H3	Customer perceived IQ mediates the relationship between employee role overload and CS.	Rejected
H4	High Employee work related self-efficacy decrease the negative effect of role over load on perceived interaction quality.	Accepted
H5	Low Employee work related self-efficacy increases the negative effect of role over load on perceived interaction quality.	Accepted

## **CHAPTER NO.5**

### **CONCLUSION AND RECOMMENDATIONS**

#### **5.1 Conclusion and Recommendation**

The basic objective of this study was to explore the relationship of work overload and Customer satisfaction and to check moderating role of self-efficacy, and the mediating role of interaction quality. To fulfill the objective of the study researcher used the questionnaire to collect the data from bank's frontline employees, total 250 questionnaires were distributed in commercial banks of Faisalabad and get feedback from 204 respondents. Data is formulated initially in excel sheet, Smart PLS 3 and SPSS tools are used to analyze the data. Customer satisfaction variable is used as a dependent variable in this study. Role Over Load variable is used as an independent variable is this research. Employee Work related self-efficacy is used as a moderating variable to find the relationship between Role overload and customer satisfaction. To check the mediating role researcher used interaction quality as a mediating variable to influence customer satisfaction. The outcome of this study shows that there is a significant impact of role overload on customer satisfaction. Research is conducted by Gillespie et.al (2001), Hakanen et.al (2006), Evers et.al (2002), Reddy et.al (2012), Iqbal et.al (2011), Toker et.al (2011) focused on occupational work overload and work overload causes separately and worked on primary and secondary vocational schools, hospitals and universities in other countries. It is found that there is a paucity of research that finds out the moderating role of self-efficacy between work overload and work overload in banking sector employees.

Workload is actually considered as the amount of work for an individual employee. Different employee perceived workload differently; it may vary person to person. The workload can be qualitative and quantitative; qualitative workload means the how much difficult and time

consuming the work is and quantitative workload means how many tasks employee have done (Jex, S. M. (1998)). Opposite of workload is underload which means employers are unable to use workers skills and abilities properly and effectively (Katz, D., & Kahn, R. L. (1978)). Sometimes employers get in trap of underload in order to manage the workload for employees. The main objective of any organization is to increase the performance of their employees and which in return will increase the profit of organization and in fact the goodwill of organization. The performance of employees will increase the organization's performance overall (Tatar IE (2011)). Increased workload has several negative effects on employees performance in form of job stress, lack of interest in job, job depression, job complexity and less dedication to do their work and less creativity (Glass DC, singer JE (1972)). According to Beaten, job performance and workload are inversely proportional to each other, and it will lead to reduction in learning for the improved work performance.

Workload stress not only leads to unfinished work tasks but it also leads to health issues of workers like depression, fatigue and tension in types of industries (Usman, Ahmed , Ahmed , Akbar, 2011). According to Salilih and Abajobir (2014), every one worker out of three is affected by workload stress. Workload stress have increased health issues for both men and women like fatigue, headache, stomach issue, low back pain and sleeping disorders (Bultmann , Kant , Brandt , Kasl, 2002).

International labor organization also reported that 10% of workplace accident occurs due to workload, because employees become unable to handle the situations on time and with correct strategies. Workload can be resulted in lack in workplace harmony (Groves, Hinton, 2013). Most workload is caused by repetitive duties, long working hours, psychological work issues (verbal abuse and inappropriate behavior of colleagues), management issue and introduction of new processes and technology (Kushwaha S, 2014). 17 April, 2019, the LinkedIn survey (by 2,843 professionals) shows that the workload of workers has very severe effect on their family as well. They have negative work-life balance issues. According to Scholarios(2004), the work-life balance is the key to shape the employees behavior towards their family and job also. If the worker is satisfied with both family and job, then he/she will perform better at workplace as compare to those employees who are struggling with work-life balance, because it is a big deal for any worker to maintain a healthy balance between job and family (Broers, 2005). Deery

(2008) has shown in its survey that in past few decades, a huge attention has been given to work-life maintenance issues. He also proposed that work-life is a complex term because it handles each term separately, work-life and balance.

Adnan Iqbal et.al (2011) stated that from last 6 years the work overload among employees is continually increasing, so there is a need to investigate the impact of this work overload on wellbeing of employees. Findings of this research also indicating that work overload level among employees are continuously increasing. This research contributes to find the moderating stance of self-efficacy among work overload and satisfaction. It helps policy makers or administration to take some action or make policies for the well-being of employees by reduce their level of work overload, to improve their quality of work. Employees are not facing work overload just at workplace level they are also facing a lot of work overload from their environment and family work overload because of conflict between their works and job. Once this profession as considered a low work overloaded profession but now in this dynamic environment it converts every person into work overload, Employees are the valuable asset of any economy

Facts and figures are supportive of this literature that overload consequences are increasing day by day. Pakistan being a developing country is also a victim of work load due to the fact we are suffering by under developed norms, culture and attitude towards women (Ali &Matloob 2014). In the gender equality index Pakistan ranked at 135 (Hausmann et al., 2012) and carried same position in the year 2017 with a score of 0.546 (HRD Report, 2016). According to the Quarterly Performance Review of the Banking Sector (October-December, 2016) banks are the major foundations contributing in economic development of Pakistan. Although banking sector is playing vital role in economic growth by creating investment opportunities, customer satisfaction is still a challenge in the wake of interaction quality and excellence. Customer satisfaction is a complex thing due to its intangible nature and it is difficult for service providers to cope with changing needs and requirements of customers. On the other side employee's satisfaction is another serious element in order to stream better services to the customers.

This current research investigation helps to deliver provision to the previous literature in such a way that every individual is full of activity in the continuing unchanging of life and so we use social sites in a way that, we must also has to take some other benefits from the same framework.

That helps for the declaration of the stress strains and improves the lessening which can recover the quality of life.

Winfield ( 2003 ) conduct a research in Australia and stated that job work overload effects on the personal and professional life of employees, and the major work overloads behind these are work overload, job insecurity, insufficient reward system etc. in last he also suggest that there should be a positive work environment to cope these work overloads. Goldenberg (1990) found that Job demands and publication demands are the major work overloads or create a workload for employees. It is an individual belief about his or her potential that how much self-confident they have to meet targets, face challenges etc. Employees may be having low or high level of self-efficacy. Those who are having high level of self-efficacy they are confident, face challenges, they have high level of patience etc. but on the other side employees who has low level of self-efficacy they are avoidant, they feel hesitation to face changes, they feel depression in case of any work overload, nervousness, or low level of patience as well as they are unable to face challenges. Overall self-efficacy is related to the work overload and work overload of employees. Findings indicates the significant relationship between work overload and employee work overload level of banking sector employees that employees who are suffering from work overload they in result convert themselves to negative consequences. In results they suffer from ill health, fatigue, overload, low moral level, reduction in coping mechanism, depression, declining their feelings of success and competencies and low level of potential to face challenges etc. furthermore this investigation explain the moderating stance of variable self-efficacy among work overload as well customer satisfaction. .

## **5.2 Limitation and Managerial implication**

Like everything else of the universe no research could be perfect. There are a lot of limitations associated with every study. However the lists of beneficial contributions were made by the research in order to make the clear significance. According to a quote that there are always a room for improvement so this study is not perfect and it also includes some limitations. The limitation of this particular study includes our application of research techniques. That we have selected to cut our cost, save time and due to the shortage of some resources. we have gone through the cross sectional study rather than longitudinal study. Another limitation of this study is that we used traditional approach of data collection which is questionnaire, we may use some

more advance techniques of data collection as well. The duration of conducting that study was also a major constraint in this study. Some respondents were reluctant to provide their experience that was also a major constraint in data gathering. The data collection for this study was also cross sectional which means that we collect the data from all respondents at specific time. We may use the techniques to overcome those limitations. These were all limitations regarding this study.

First, this study was conducted in one service industry and among customers and employees of one particular organization. Therefore, replications are needed in other service industries (e.g. Hospitality) and among other banks and service organizations (e.g., hotels) for conclusive generalizations.

Second, study examined the role of one personal resource (customer orientation) in the relationship between role overload and interaction quality. As both job resources and personal resources may influence employee's job demand (Auh et al., 2015), future research could explore other potential job resources and personal resources in extending the service profit chain. For example, prior research indicates that altering aspects of employee's work

would help them deal with job demands (Berg *et al.*, 2010), however, little is known about the role of job crafting in dealing with role overload. Similarly, work-related self-efficacy is related to learning new work tasks and pursuing developmental activities (Raub and Liao, 2012). Given that work-related self-efficacy is related to how employees respond to stress from overload, it is conceivable that this may also influence service interaction quality.

Future research could examine the conditions under which job crafting and work-related self-efficacy may affect the employee-customer interactions. Additional future research could explore other potential factor such as service climate, social support, customer participation, and emotion regulation for finer insights (Chen et al., 2015; Karatepe and Aga, 2016; Wang, 2009).

## **5.1 Directions for future research**

Empirical results of this study indicate that role overload/work overload does not impact on customer satisfaction. This situation shows that it is not necessary that if a front line employee is overloaded it will hamper the customer satisfaction, reason might be that customer is influenced

by other factors such as bank reputation, banks security, internet banking or even in some cases ease of access and availability of bank can also be cause of customer satisfaction in such cases.

Moreover work overload/role overload has not been proved a significant predictor of interaction quality in this study, which indicates that only work overload/role overload does not necessarily promotes interaction quality rather other factors such as bank environment can also promote interaction quality.

Further, employee self-efficacy has been found as a moderating phenomenon which moderated the negative consequences of work overload and it improves the interaction quality which indicates that providing training to the front line employees can increase the interaction quality.

From the analytical perspectives it is clear that social data is concerned with deep analysis of useful knowledge creation that will affect the decision making strategies for the individual as well as the organization. So the lack of clarification of the concept of antecedents of workover load factors requires more focused to define the concept of the term as a social interaction. This study composed few of the managerial insights. Firstly managers needed to design strategies for more awareness of green satisfaction as well as help visitors for building ongoing relations with them.

Initially, this examination was led in one assistance industry and among clients and workers of one specific association. Thusly, replications are required in other enterprises (e.g., hospitals) and among different banks and administration associations (e.g., hotels) for definitive speculations.

Second, the model tried in our examination depends on a cross-sectional example. This doesn't allow us to make causal implications. For example, consumer loyalty may not convert into upgraded deals execution. So also, job over-load and its effect on communication quality may not show up in a flash. Future research considering the connection between job over-load, interaction-quality and consumer satisfaction by means of a longitudinal research configuration would permit causal inductions.

Third, this investigation analyzed the job of one individual asset (client direction) in the connection between job over-load and customer satisfaction. As both occupation assets and individual assets may impact representative's employment request (Auh et al., 2015), future research could investigate other potential occupation assets and individual assets in broadening

the administration benefit chain. For instance, earlier research demonstrates that modifying parts of representative's work would assist them with managing work requests (Berg et al., 2010), in any case, little is thought about the job of occupation making in managing job over-load. Likewise, business related self-efficacy is identified with adapting new work errands and pressing together formative exercises (Raub and Liao, 2012). Given that business related self-adequacy is identified with how workers react to concern from over-load, it is possible this may likewise impact administration communication quality.

Future research could look at the conditions under which occupation making and business related self-adequacy may influence the worker client communications. Extra future research could investigate other potential factor, for example, administration atmosphere, social help, client support, and feeling guideline for better experiences (Chen et al., 2015; Karatepe and Aga, 2016; Wang, 2009).

Thus these limitations can be overcome in the future by making further researches and studies as there is a opportunity for future research in which these relationships are tested with more alterations and more testing. The above mentioned constraints of the study can be eliminated by having a lengthier duration to conduct the research so that it can be conducted in the broader perspective and overcome the limitation of this study. This study was cross sectional study, so there is a scope of longitudinal study on the subject so the limitation of cross sectional study can be eliminated by conducting the research in the different span of time. Along with the traditional method of questionnaire to collect the data for upcoming studies many other method of data collection can be used which help to collect the data more authentic data could be e.g. telephonic interview or one to one live interview. A large sample can be taken and also sampling technique can also be altering rather than convenient. These are the future recommendation for this study which can be addressed in the future.



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## APPENDIX

### QUESTIONNAIRE

Dear Sir/Madam,

This letter requests your kind assistance in completing the attached Questionnaire, which I am using to collect data for my MS (Business Administration) Research.

Your assistance in completing this survey is completely voluntary and confidential but will be highly appreciated. Please give us your most thoughtful and honest answers. The survey will take about 15 minutes to complete. All responses, once received are completely confidential and reported in summary format. If you would like to receive the result of this survey please indicate in the end of questionnaire.

THANK YOU FOR YOUR ASSISTANCE.

Muhammad Yasir +92 333 8378283

**Designation** \_\_\_\_\_

**Gender:** Male  Female

**Marital status:** Single  Married

**Employment Status:** Permanent  Contractual

**Education:** Intermediate  Bachelor  Master  MPhil

**Age in years:**  20-25  26-30  31-35  36-40  above 40

**Experience in years:**  1-5  6-10  11-15  16-20  above 20

Sr: No	Question	Strongly Disagree 1	Disagree 2	Neither 3	Agree 4	Strongly Agree 5
1	I am not given enough time to do what is expected of me in the job.					
2	The performance standards on my job are too high.					
3	It often seems like I have too much for one person to do					
4	My job is well within the scope of my abilities					
5	I do not anticipate any problem in adjusting to work in this organization					
6	I feel I am overqualified for the job I will be doing					

7	I have all the technical knowledge I need to deal with my job, all I need now is practical experience.					
8	I feel confident that my skill and abilities equal or exceed those of my future colleagues					
9	I could have handled a more challenging job than the one I will be doing					
10	Professionally speaking, my job exactly satisfies my expectations of myself (R)					

## QUESTIONNAIRE

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Muhammad Yasir +92 333 8378283

**Name** \_\_\_\_\_

**Gender:** Male  Female

**Marital status:** Single  Married

**Education:** Intermediate  Bachelor  Master  MPhil

**Age in years:**  20-25  26-30  31-35  36-40  above 40

Sr: No	Question	Strongly Disagree 1	Disagree 2	Neither 3	Agree 4	Strongly Agree 5
1	Generally, the employees provide service reliably, consistently, and dependably.					
2	Generally, the employees are willing and able to provide service in a timely manner.					
3	Generally, the employees are competent (i.e., knowledgeable and skillful)					
4	Generally, the employees are approachable and easy to contact.					
5	Generally, the employees are courteous, polite, and respectful.					
6	Generally, the employees listen to me and speak in a language that I can understand.					
7	Generally, the employees are trustworthy, believable, and honest.					
8	Generally, this facility provides an environment that is free from danger, risk, or doubt.					
9	Generally, the employees make the effort to understand my needs.					

10	Generally, the physical facilities and employees are neat and clean.					
11	My choice to get services of this bank has been a wise one.					
12	I am delighted with this bank's services					
13	Overall, I am Pleased with this bank.					