

The Moderating Effect of Psychosocial Work Environment on the Relationship between Shared Vision and Employee Performance in the Kenyan Islamic Banking Segment

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Abstract: The banking sector in Kenya has become extremely competitive with 43 banks serving a total population of 40 Million. This created cut throat competition in the industry where the customers are now multibanked. Since the regulator, central Bank of Kenya has place strict controls on pricing, the only option left is through the delivery of exceptional service. The employees being the only mode of that service delivery, it has become challenging for the organizations to keep the employees motivated and focused to achieve the organization goals. While the Islamic banking concept has been in practice for more than 40 years around the world, it was introduced in Kenya in the year 2007 with 2 fully Shariah compliant banks while many other windows offering the concept were also accessible to the Kenyan public. This also brought additional challenges to the banking sector and the employees who were career conventional bankers to focus on the ideologies of the Islamic banking practice. The aim of this study was to determine the moderating effect of psychosocial work environment on the relationship between shared vision and employee performance. The explanatory research design was adopted for this study. The target population was considered to be 600 employees and the sample size of 173 was obtained using the proportionate sampling method from three banks offering Islamic Banking products. Data was collected using five point Likert scale. Data was analyzed using multiple regression analysis. The study revealed that shared vision ($\beta=0.7511$ p- value 0.00) as an organizational memory tool had a statistically significant effect on employee performance. The study further failed to reject the null hypothesis for the moderating effect of psychosocial work environment on the relationship between shared vision and employee performance ($\beta=0.02672$, p-value=0.104. This study concludes that shared vision is important for employee performance, however, psychosocial work environments does not affect the vision and goals of individuals and their performances. It is therefore recommended that Banks practicing Islamic Banking concept should concentrate in developing and synchronising the goals of individuals and those of the bank. This should be done by developing career paths for all job descriptions and criteria to be available for the staff so as to aim precisely for themselves and inturn grow the performance of the organization as a whole.

Keywords: Organizational Memory, Organizational Learning, Shared Vision, Goal Setting Theory, Psychosocial Work Environment, Islamic Banking Practice.

1. INTRODUCTION

Organizations have long developed their mission, vision and objectives to attain their over all goals over specific periods of time. Many studies have proven that as long as organizations keep the direction of functionality towards objectives the organization will achieve success. The drivers of the organization are the employees who have proven to perform well when given targets. Shared vision has been identified to synchronise the objectives of the organization with the objectives of the employees. The technical terms, position, job design, job content, interpersonal relations, health and work-

individual interface, define the various limits of psychosocial work environments. Studies indicate that shared vision does affect the performance of employees and other studies also indicate that the psychosocial work environments also affect the performance of employees.

Understanding that the shared vision and psychosocial work environments affect employees, this study investigated the moderating effects of psychosocial work environment on the relationship between shared vision and performance of employees.

Employees have been identified to be the most important resource in the organizations today deriving the name human resource (Lepak & Snell, 1999). The employees have a free will and are run by emotions. They pose a huge challenge to organization to manage them effectively to avail the maximum output from them. Various studies have been conducted to identify the aspect of service delivery and customer satisfaction. This has been derived to bring the Service quality model (SERVQUAL) and in other words the RATER model into existence. The RATER model focuses on five service attributes namely; reliability, assurance, tangibles, empathy, and responsiveness (Czaplewski, Olson, & Slater, 2002). The RATER model's relevance to the study is to the extend the details of customer service as one of the key components of performance and relates to employee performance in the banking industry that is a service industry.

A number of studies have identified that employee motivation and performance is very central to the management of employee within a company or organization as it has a direct bearing on the company productivity or quality of services rendered. This in turn has an impact on the company profits and continued existence (William, 2010). Shared vision has been explained by (Senge, 1990) as the practice of unearthing shared pictures of the future that foster genuine commitment and enrollment rather than compliance. This implies the importance of aligning focus of employees towards the organizational goals.

Goals set the primary standard for self-satisfaction with performance specific, high (hard) goals lead to a higher level of task performance than do easy goals or vague, abstract goals such as the claim of, "do one's best." As long as a person is dedicated to the goal, has the ability to attain it, and does not have conflicting goals, there is a positive, linear relationship between goal difficulty and task performance (Locke & Latham, 2006). The key moderators of goal setting are known to be feedback, which people need in order to track their progress; commitment to the goal, which is enhanced by self-efficacy and viewing the goal as important; task complexity, to the extent that task knowledge is harder to acquire on complex tasks; and situational constraints (Locke & Latham, 2006). A shared vision strengthened cooperative goal setting by drawing the boundary lines of the group around the two organizations involved namely, the company and its suppliers thereby reducing the negative feelings that frequently occur in alliances due to perceptions of in versus out groups (Locke & Latham, 2006). The goal progress and goal importance have been identified as strong predictors of feelings of success and well-being (Weise & Freund, 2005). Core self evaluating individuals were also identified to be more motivated by work goals, as they see them as consistent with their values (Judge, Bono, Erez, & Locke, 2001), are more likely to persist in achieving extrinsically important work goals (Judge et al., 2001) and are better able to capitalize on fortuitous life situations (Judge & Hurst, 2007). The relevance of the goal setting theory to the study is mainly taken into consideration because of the shared vision whereby the goals identified by the organization are disseminated to the individual employees to contribute to the universal goal.

People who are placed in work environments that "fit" are more likely to intrinsically enjoy their work (Westerman & Yamamura, 2007). Sub-par employee performance is often the result of psychological problems that are characteristic of a mismatch between an individual and his/her environment (Lubinski & Dawis, 1992). The work environment having two main constructs of physical environment and emotional environment have been empirically proven to affect the individuals behavior which in turn reflect on their overall performance at work. Theory of Work Adjustment as presented by (Dawis, Lofquist, & Weiss, 1968) are explained as; work is conceptualized as an interaction between an individual and a work environment.

While conditions of "fit" between the person and the environment are predicted to result in high performance, satisfaction, and low stress. Alternatively, a lack of fit is likely to result in decreased performance, dissatisfaction, and high stress (Pervin, 1968). The relevance of the personal-environment fit model to the study is mainly taken into consideration because of the cognitive aspect of an individual (Kulik, Oldham, & Hackman, 1987). The way the employee perceives a situation and the way he/ she reacts to it vis-a-vis the skills the employee possess to operate and deliver optimum performance.

The work environments vary from industry to industry while the psychological aspect remain the same. The cognitive aspects of creating conducive environment to support the personal environment fit model have not yet been exhausted. Previous studies have commonly investigated shared vision with employee performance and work environment relationships with employee performance independently. This study, therefore seeks to bridge the gap by identifying the moderating effect of psychosocial work environments in the relationship between shared vision and employee performance in the Kenyan Islamic Banking practice.

2. STUDY METHODOLOGY

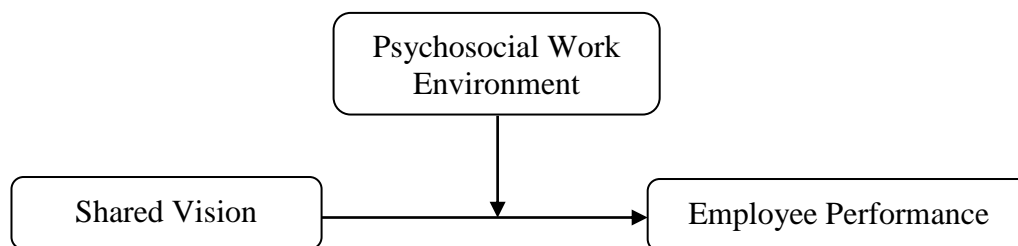
The study was done in three banks in Kenya Kenyan banks . The explanatory research design was adopted for this study and the target population was 600 from which the sample size of 173 was obtained using proportionate sampling from the 3 banks. The study used primary data and the questionnaire was divided in 2 sections namely the bio data and the following variables: shared vision, psychosocial work environment and employee performance. Primary data was collected through semi structured questionnaires with a 5 point likert style scale of strongly agree to strongly disagree. The unit of analysis was the employees of the 3 banks offering the Islamic banking concept because the study was to identify the moderating effect of psychosocial work environment on the relationship between shared vision and employee performance. The data was gathered just once over a period of months. The research took place at Gulf African Bank, Chase Bank and National Bank in their Nairobi and Mombasa branches where all three banks had their presence in the same area. For the study population, the researcher used a sample of employees from each of the branches in random availability of staff. The data was summarized using the principal component analysis and analysed using multiple regression analysis.

3. CONCEPTUAL MODEL

To determine the effect of shared vision on employee performance and the moderating effect of psychosocial work environment on the relationship between shared vision and employee performance the relevant null hypothesis were postulated as follows:

H₀₁: Shared Vision does not significantly affect employee performance in the Kenyan Islamic banking practice.

H₀₂: Psychosocial work environment does not significantly moderate relationship between shared vision and employee performance in the Kenyan Islamic banking practice.



Source: Researcher 2017

The following regression models were used to test the conceptual Model

$$Y_1 = \alpha + \beta_1 X_1 + \epsilon \text{ Direct relationship}$$

$$Y_2 = \alpha + \beta_1 X_1 + \beta_2 (X_1 M) + \epsilon \text{ (Moderated relationship)}$$

Y= Employee performance

X₁= Shared Vision

M= Psychosocial work environments

α= Constant

β₁, β₂ =Coefficient for corresponding variables

ε = Error term

4. RESULTS

Using moderated multiple regression analysis the moderating effect of the variable psychosocial work environment was analysed by interpreting the R^2 Change in the models obtained from the model summaries and the regression coefficient for the product term obtained from model summaries. Variance – inflation factor(VIF) and tolerance were used to test for Multicollinearity among the predictor variables. Multicollinearity statistics show that the tolerance indicator for team learning, psychosocial work environments, employee performance and psychosocial work environments* team learning were all greater than 0.1 and their VIF values were less than 10. These results indicate that no Multicollinearity problem occurred.

The results show that for model 1, $R = 0.552$, $R^2 = 0.305$ and $F = 75.110$ ($p = 0.000$). Model 2 shows the results after the product term (Shared Vision * Psychosocial work environment) was included in the equation. The results also show that inclusion of the product term resulted in R^2 change of 0.011, $F = 2.672$ ($p = 0.104$). These results do not show presence of moderating effect. The moderating effect of psychosocial work environment on the relationship between shared vision and employee performance explains a 1.1% variance. Thus it can be concluded that the study accepted the H_02 because $\beta = 0$ and p value is more than α .

Model Summary for moderating effect of psychosocial work environment on the relationship between shared vision and employee performance										
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics					Durbin-Watson
					R Square Change	F Change	df1	df2	Sig. F Change	
1	.552 ^a	.305	.301	7.60240	.305	75.110	1	171	.000	
2	.562 ^b	.316	.308	7.56550	.011	2.672	1	170	.104	1.985
a. Predictors: (Constant), orgmem-sharedvis3fctr										
b. Predictors: (Constant), orgmem-sharedvis3fctr, mod2 shrdvispsych										
c. Dependent Variable: emperf composite										

Coefficients Results:

Coefficients results for moderating effect of psychosocial work environment on the relationship between shared vision and employee performance								
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	71.501	4.258		16.791	.000		
	orgmem-sharedvis3fctr	1.480	.171	.552	8.667	.000	1.000	1.000
2	(Constant)	70.303	4.300		16.348	.000		
	orgmem-sharedvis3fctr	1.507	.171	.563	8.828	.000	.990	1.010
	mod2 shrdvispsych	.882	.539	.104	1.635	.104	.990	1.010
a. Dependent Variable: emperf composite								

5. DISCUSSION

The study established that shared vision independently, has a significant effect on employee performance. Thus it can be concluded that the study rejected the first hypothesis and that there is no significant relationship between shared vision and employee performance since the p value was less than α . The study also established that the moderating effect of psychosocial work environment does not have a significant effect on the relationship between shared vision and employee performance. The study further builds on the personal environment fit model, the goal setting theory and submits that organizational memory and psychosocial work environment affect employee performance. This indicates that the employee performance is independent of individual goals which tend to divert the employee (Kristof-Brown & Stevens, 2001). As Senge suggests that it is not possible to have a learning organisation without shared vision. Shared vision fosters risk taking and experimentation. It generates leaders with a sense of vision who wish to communicate this in such a way that other people are inspired to share it and incorporate such ideas in their personal vision (Breu, Guggenbichler, & Wollmann, 2008).

It was further observed that cooperation is likely to occur if two or more people perceive the attainment of their respective goals as correlated positively. That is, as others reach their goals, a person also attains his or her goal. Latham (2004) argued that this is likely to occur if people within a team share a superordinate goal or vision. Wong, Tjosvold, and Zi Yu (2005) provided empirical support for this assertion. Another study also identified that shared vision strengthened cooperative goal setting by drawing the boundary lines of the group around the two organizations involved namely, the company and its suppliers thereby reducing the negative feelings that frequently occur in alliances due to perceptions of in- versus out-groups (Locke & Latham, 2006).

6. CONCLUSION

It was concluded that shared vision has a significant effect on employee performance in the Kenyan Islamic banking practice. However psychosocial work environments do not have significant effect on the relationship between shared vision and employee performance. Therefore shared vision should be emphasized more within organizations by creating orientation programs so that the employee is clearly shown the directive of the organization and introduced to the culture of the organization, the organization should also create vivid career paths which include the key performance indicators (KPI) and the career growth once the KPI is achieved over a period of time. The leaders should also cascade the same shared vision of the organization through the visionalry leadership style, such that the employees can cooperatively achieve the set goals and objectives of the organization.

7. RECOMMENDATIONS

The study encourages Islamic Banking managers to improve the management of the performance of their employees they need to integrate the practices of having a shared vision and put in place structures that support the entire process of having collective efficacy and focus jointly towards organization's goals. The study recommends that banks should align common goals, learning modules under groups in order to make employees more productive. This can be achieved by developing a single, easy to use system where the organization sets and tracks measurable employee goals, involving employees in self reviews, organizational achievements and regular rating of job performance. The study contributes to the goal setting theory. This was identified by the shared vision strongly affecting the performance of employees.

Shared vision happens within a group of persons, therefore it is understood to be collectively applied to a single unit hence affects the performance of all employees within an organization. However if the employee has inclined his focus as the same of the organization, the work environment will not affect his or her performance. Thus, policy makers should consider emphasizing more on creating synergy and alignment of goals to that of the organization instead of individualizing employees.

Subsequently the relationship between shared vision and employee performance was not affected by the moderation of psychosocial work environments. This also implies that the individuals who create a focus in line with the organization, their performance is not affected by the environments created by the supervisor, peer or subordinate.

Therefore, this study irons out that stress given by colleagues does not play any significant role when the employee has drawn the future in his mind about where the organization is headed and where the individual has drawn his career path. Shared vision was observed to have a significant effect on employee performance. This implies that the knowledge shared within a team can develop the rest of the members to perform better. Therefore, future research can be done to investigate the knowledge of team members and how many members need to be knowledgeable to maximize the performance of employees. The current study also leaves room for the mediating effects of psychosocial work environment on the relationship between shared vision and employee performance.

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APPENDICES - A

Research Questionnaire:

Employee Performance

Reliability					
1. I fully provide the service that I have promised to our customers					
2. The process of doing my work are robust					
3. The process of doing my work are reliable					
4. My service delivery consistent across all service channels (including online)					
5. My service delivery is timely across all service channels					
6. I Could improve the quality of my service in any other way					
Assurance					
7. I have the skills needed to deliver a good service, across all channels					
8. I have the knowledge needed to deliver a good service, across all channels					
9. I do need any further training or development for performing better					
10. I inspire trust in customers					
11. My service is safe and secure					
Tangibles					
12. My evidence of service is (products, marketing materials, website, offices, staff appearance, and so on) attractive and appropriate for our customers					
13. Our website FAQs is useful?					
14. Our website FAQ is comprehensive					
15. Our website FAQ is up to date					
16. Customers can talk to a human being through other channels if their questions haven't been answered, or if website is broken					
17. As well as managing traditional channels and our website, I properly handle queries and feedback through Twitter, Facebook, LinkedIn and other online services					
18. My physical appearance (dress code) fits with our organization's brand					
19. My virtual appearance (on phone and digital media) fits with the organization					
Empathy					
20. I build good relationships with customers					
21. All my communication with customers is clear and timely					
22. I show empathy with customers.					
23. My customers understand why empathy is essential for providing a great service					
24. I genuinely care about customer needs					
25. I am able to see things from a customer's point-of-view					
Responsiveness					
26. I provide prompt service, which is easy to access					
27. I manage complaints and feedback appropriately					
28. I am always willing and able to help customers					
29. I resolve customer issues and problems satisfactorily, and in good time, across all service channels					

(Parasuraman *et al.*, 2002)

Shared Vision					
30. My opinion matters when the joint policy line on treatment and so forth is formulated at our organization.					
31. I think our organization has a clear perspective, for example on the treatment of clients or on quality service.					
32. I feel closely involved with my organization.					
33. My standpoints and ideas about my job are in keeping with the policy line on treatment and so forth at my organization					
34. I regularly work longer hours than I should.					

(Oudejans, 2011)

Psychosocial Work Environment

Type of production and tasks					
30. I have enough time for my work tasks					
31. My work requires that I remember a lot of things					
32. My work is emotionally demanding					
33. My work requires that I hide my feelings					
34. My work requires that I have very clear and precise eyesight					
Work organization and job content					
35. I have a large degree of influence concerning my work					
36. I have the possibility of learning new things through my work					
37. I can decide when to take a break					
38. I feel that the work I do is important					
39. I enjoy telling others about my place of work					
Interpersonal relations and leadership					
40. At my place of work, I am informed well in advance about, for example, important decisions, changes, or plans for the future					
41. I know exactly how much say I have at work					
42. Contradictory demands are placed on me at work					
43. My immediate superior is good at work planning					
44. I often get help and support from my colleagues					
45. My superior often talks with me about how well I carry out my work					
46. I work is isolated from my colleagues					
47. There is a good atmosphere between me and my colleagues					
Work-individual interface					
48. I am worried about becoming unemployed					
49. Regarding my work in general, I am pleased with the people I work with					
Individual Health and well-being					
50. In general, I would say my health is excellent					
51. During the past 4 weeks I have been a very nervous person					
52. During the past 4 weeks I have been feeling worn out					
53. During the past 4 weeks, I have not had the time to relax or enjoy myself.					
54. During the past 4 weeks I have had a stomachache or stomach problems					
55. During the past 4 weeks I have found it difficult to think clearly					
Personality					
56. I believe I can cope with most situations in life.					
What do you usually do when problems arise at work					
57. I try to find out what I can do to solve the problem					
58. I try to think of something else or do something I like					
59. I accept the situation because there is nothing to do about it anyway					

(Kristensen *et al.*, 2005)

Analysis Results:

Reliability of data

Item-Total Statistics				
	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
43#_My opinion matters when the banks policy is formulated at ou	16.09	5.654	.469	.499
44#_I think our organization has a clear perspective, for exampl	15.13	6.814	.485	.512
45#_I feel closely involved with my organization	15.61	5.704	.610	.423
46#_My standpoints and ideas about my job are in keeping with th	15.33	7.083	.435	.536
47#_I regularly work longer hours than I should#	15.80	8.313	.001	.752

Reliability Statistics	
Cronbach's Alpha	N of Items
.613	5

Item-Total Statistics- Employee Performance				
	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
1. I fully provide the service that I have promised to our customers	103.46	76.836	.417	.878
2. The processes of doing my work are robust	104.12	76.187	.349	.880
3. The processes of doing my work are reliable	103.88	75.784	.437	.877
4. My service delivery is consistent across all service channels	104.01	73.540	.520	.875
5. My service delivery is timely across all service channels	103.91	75.251	.382	.879
6. I have the skills needed to deliver a good service, across all channels	103.58	77.842	.325	.880
7. I have the knowledge needed to deliver a good service, across all channels	103.73	76.830	.359	.879
8. I inspire trust in customers	103.50	76.424	.417	.878
9. My service is safe and secure	103.59	75.691	.449	.877
10. My evidence of service is (products, marketing materials, we	103.74	75.919	.482	.876
11. Our website FAQs is useful	104.10	74.392	.438	.878
12. Our website FAQs is comprehensive	104.26	74.181	.440	.878
13. Our website FAQs is up to date	104.32	72.587	.472	.877
14. My physical appearance (dress code) fits with our organization	103.57	76.281	.464	.877
15. My virtual appearance (on phone and digital media) fits with our organization	103.60	75.793	.520	.875
16. I build good relationships with customers	103.39	76.883	.458	.877
17. All my communication with customers is clear and timely	103.49	76.378	.531	.875
18. I show empathy with my customers	103.58	76.831	.435	.877
19. My customers understand why empathy is essential for providing good service	103.82	74.376	.510	.875

20. I genuinely care about customer needs	103.43	77.293	.442	.877
21. I am able to see things from a customers point of view	103.61	76.148	.513	.876
22. I provide a prompt service, which is easy to access	103.63	75.578	.535	.875
23. I manage complaints and feedback appropriately	103.63	76.015	.539	.875
24. I am always willing and able to help customers	103.50	76.056	.495	.876
25. I resolve customer issues and problems satisfactorily, and i	103.75	75.083	.516	.875

Reliability Statistics	
Cronbach's Alpha	N of Items
.881	25

Item-Total Statistics Psychosocial Work Environment				
	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
26. I have enough time for my worktasks	72.81	62.579	.387	.799
27. My work requires that I remember a lot of things	72.57	64.373	.301	.803
28. My work requires that I hide my feelings	72.82	63.388	.259	.807
29. My work requires that I have very clear and precise eyesight	72.70	63.994	.259	.806
30. I have a large degree of influence concerning my work	72.82	61.813	.437	.796
31. I have the possibility of learning new things through my wor	72.65	63.012	.331	.802
32. I can decide when to take a break	73.54	61.262	.297	.807
33. I feel that the work I do is important	72.63	62.498	.392	.799
34. I enjoy telling others about my place of work	72.99	57.764	.582	.785
35. At my place of work, I am informed well in advance about, fo	73.26	58.781	.447	.795
36. I know exactly how much say I have at work	73.14	60.832	.455	.795
37. my immediate superior is good at work planning	72.89	61.224	.457	.795
38. I often get help and support from my colleagues	72.69	61.628	.451	.795
39. My superior often talks with me about how well I carry out m	72.87	62.294	.354	.801
40. There is a good atmosphere between me and my colleagues	72.66	61.962	.418	.797
41. Regarding my work in general, I am pleased with the people I	72.63	62.039	.440	.796
42. In general, I would say my health is excellent	72.69	62.309	.398	.798
43. I believe I can cope with most situations in life#	72.63	64.521	.291	.804
44. I try to find out what I can do to solve the problem	72.53	64.676	.341	.802

Reliability Statistics	
Cronbach's Alpha	N of Items
.808	19