

**FACTORS AFFECTING SERVICE RECOVERY
PERFORMANCE OF INSURANCE AGENTS WITH
EMPLOYMENT STATUS AS MODERATOR: A
STUDY OF NORTHERN PENINSULAR MALAYSIA**

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**DOCTOR OF BUSINESS ADMINISTRATION
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By

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Othman Yeop Abdullah Graduate School of Business,
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ABSTRACT

Life insurance industry in Malaysia is facing stiff competitions due to growing consumerism, changing consumer choices and expectations. Service recovery is a very important factor in the life insurance firm towards maintaining the client and one of the main competitive advantages for business survival and adding value for the future of the organization. The purpose of this study was to investigate the factors influencing service recovery performance of customer service employees in life insurance industry setting from three main factors namely organizational (customer service orientation and top management commitment), human resource management (rewards, training, teamwork and empowerment) and personal (affective organizational commitment, role ambiguity, role conflict and emotional exhaustion). The study also examined employment status (part time and full time) as moderators for the relationship between organizational, human resource management, personal factors and service recovery performance of customer service employees. Data gathered by self administered questionnaires from 350 life insurance customer service employees in northern region of Peninsular Malaysia by using convenience sampling technique. 14 hypotheses were tested using multiple and hierarchical regression and eight hypotheses were accepted. The findings indicate that customer service orientation, training, empowerment, affective organizational commitment, role stressors and emotional exhaustion are the factors influencing service recovery performance of customer service employees while rewards found not influencing service recovery performance of customer service employees. The findings also showed that employment status have moderating effect for the relationship between customer service orientation, rewards and service recovery performance of customer service employees and no moderating effect for the relationship between training, empowerment, affective organizational commitment, role stressors and emotional exhaustion and service recovery performance of customer service employees. This research had enhanced and widens the understanding of variables that affect on part time and full time customer service employees' service recovery performance.

Keywords: service recovery performance, organizational, human resource management, personal, employment status

ABSTRAK

Industri insurans hayat di Malaysia menghadapi persaingan yang sengit, kepenggunaan yang semakin meningkat, harapan dan pilihan pengguna yang berubah-ubah. Servis pulih adalah satu faktor yang sangat penting dalam firma insurans hayat ke arah mengekalkan pelanggan dan salah satu kelebihan utama untuk perniagaan dan menambah nilai untuk masa depan organisasi. Tujuan kajian ini adalah untuk menyiasat faktor-faktor yang mempengaruhi prestasi servis pulih kakitangan perkhidmatan pelanggan dalam industri insurans hayat dari segi tiga faktor utama iaitu organisasi (orientasi perkhidmatan pelanggan dan komitmen pengurusan atasan), pengurusan sumber manusia (ganjaran, latihan, kerja berpasukan dan pemerkasaan) dan peribadi (komitmen organisasi afektif, kekaburan peranan, konflik peranan dan keletihan emosi). Kajian ini juga mengkaji status pekerjaan (separuh masa dan sepenuh masa) sebagai moderator hubungan antara faktor-faktor organisasi, pengurusan sumber manusia, peribadi dan prestasi servis pulih kakitangan perkhidmatan pelanggan. Data diperolehi dengan menggunakan soal selidik dari 350 kakitangan perkhidmatan pelanggan insuran hayat di kawasan utara Semenanjung Malaysia dengan menggunakan teknik persampelan rawak mudah. 14 hipotesis telah diuji menggunakan regresi berganda dan regresi hierarki dan lapan hipotesis telah diterima. Hasil kajian menunjukkan bahawa orientasi perkhidmatan pelanggan, latihan, pemerkasaan, komitmen organisasi afektif, peranan tekanan dan keletihan emosi adalah faktor-faktor yang mempengaruhi prestasi servis pulih pekerja perkhidmatan pelanggan manakala ganjaran tidak mempengaruhi prestasi servis pulih pekerja perkhidmatan pelanggan. Hasil kajian juga menunjukkan bahawa status pekerjaan telah memberi kesan moderator kepada hubungan antara orientasi perkhidmatan pelanggan, ganjaran dan prestasi servis pulih kakitangan perkhidmatan pelanggan dan tiada kesan moderator kepada hubungan antara latihan, pemerkasaan, komitmen organisasi afektif, peranan tekanan, keletihan emosi dan prestasi servis pulih kakitangan perkhidmatan pelanggan. Kajian ini telah dipertingkatkan dan meluaskan pemahaman tentang pemboleh ubah yang mempengaruhi prestasi servis pulih kakitangan perkhidmatan pelanggan yang bekerja separuh masa dan sepenuh masa.

Kata Kunci: prestasi servis pulih, organisasi, pengurusan sumber manusia, peribadi, status pekerjaan

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LIST OF ABBREVIATIONS

LIAM	Life Insurance Association of Malaysia
BC	Before Christ
GELA	Great Eastern Life Assurance
AIA	American International Assurance,
KMO	Kaiser Meyer Olkin
ES	Employment Status

CHAPTER ONE

INTRODUCTION

1.1 Background

Insurance is one of service sectors will spearhead expansion of Malaysia economic (Daljit, 2012). The insurance industry together with the 'takaful' sector have registered total new business premiums worth RM7.92 billion in 2011 and expect seven to ten percent of premium growth for the life and general sectors in 2012 (Daljit, 2012). The assets of the life and general insurance funds have recorded a growth of 11 percent to 141,456.3 million at end of 2010 compare to 125,824.8 million in 2009 (Life Insurance Association Malaysia, 2011). In Malaysia about 60 percent of the insurances business in 2011 was under life insurance category (retrieved from <http://www.reportsnreports.com>). From recent research the number of life insurance policies in force were 12,121,159 with the total sum insured being RM 852,254.1 million (Bank Negara, 2010). Insurance industry in Malaysia has been growing significantly due to the growing awareness among Malaysians for financial planning such as retirement and healthcare needs, disability or unemployment, children's education, investment choices, protecting themselves and their dependents from financial vulnerabilities arising from death (Mohd Razif, 2007).

According to the Life Insurance Association of Malaysia (2008) insurances services delivery is undertaken by direct marketing companies through brokers and by insurance agents. Agents are the most important delivery systems for personal insurance. According to Richard and Allaway (1993) 80 percent of insurance policies are sold by

agents. The agents can be commission and salary based and they have collected gross written premium of 87.4 percent for new business in 2011 (retrieved from <http://www.reportsnreports.com>). In the banking sectors financial executives and financial planner are dealing with life insurances and other banking activities on fixed salaries while insurances companies' agents are provided with commission based on part time or full time basis. Agents represent the insurance company from whom the policyholder buys and their role is getting more and more important in life insurance industry. This is supported by an increase in the number of agents from 37,373 in 1990 to 87,163 in 2010 (Bank Negara, 2010), a dramatic 133 percent increase over a span of two decades.

The role of human capital in defining the areas of comparative advantage will become more important due to very high competition. Life insurance industry is going through growing consumerism, changing consumer choices and expectations due to increased in education levels and growing personal wealth (Zamani, 2007). In addition with the large unexploited market that still exists with 42.9 percent of the population or about 16 million people not having any life insurance or family 'takaful' policy (Daljit, 2012). The official complaints on life insurances also continue to increase from 485 in 2004 to 696 in 2005 (Insurance Annual Report, 2005). There is no record available for complaints after 2005 and according to Life Insurance Association of Malaysia (LIAM) the information cannot be revealed to avoid damaging the reputation of the insurance companies. As stated by Affiaine and Zalina (2008) most of the complaints are due to providing incomplete and wrong information, poor service, unfair and delay in settlement claims, conspiracy, price fixing and lack of professionalism by insurance companies. For

example a customer was not satisfied and happy with the service provided by the agents and customers service employees of a well known life insurances company regarding her claims even though she has followed all the procedures and has bought the policy for the past 6 years. She couldn't switch or stop the policy because she will lose a big amount of money but recommended to others not to trust and buy any life insurances policy from this particular insurance company (retrieved from forum.lowyat.net, 2008). In another case a customer was totally shocked to find that his insurance premium was not being paid to insurance firm by the agent. The customer was very disappointed and angry because he could not make any insurance claims and commented what security I have now (Loh, 2012). If the complaints and dissatisfaction of customer are not handled properly by insurance companies it can damaged their business. Even though the switching cost for the customer is high to discontinue the insurance that have been purchased but the customer can disseminate negative word of mouth information to their friends and relatives, the intention to purchase a new policy will be lower and loyalty towards the company reduces. These developments require the insurance companies in Malaysia to search for trusted, qualified, knowledgeable, superior skills and experienced staff and to keep the hardworking staff in order to develop the market and serve the customers better.

One of the areas to maintain the experience staffs, develop market and provide better service to the clients is by looking into the service recovery performance. Service recovery performance from employee point of observation particularly front line staffs such as insurance agent will be essential to enhance the products of company, continue to induce new market and new clients and to ensure a strong and long term customer

employee relationship. Previous studies from the banking sector in New Zealand and Turkey (Boshoff & Allen, 2000, Karatepe, Avci & Tekinkus, 2003) and public medical care sector in New Zealand (Ashill, Carruthers & Krisjanous, 2005) with service recovery in practice by an organization, employee has more authority, improve management commitment, lower role ambiguity and speedy in decision making to enhance the performance of organization.

Service recovery performance was also investigated in sectors such as public healthcare, banking and hotels (Ashill et al., 2005; Boshoff & Allen, 2000, Ardahan., 2006) basically used the model developed by Boshoff and Allen (2000) involving two main factors perceive managerial attitudes (top management commitment, customer service orientation and rewards) and job perceptions (teamwork, empowerment, training, role conflict, role ambiguity and organizational commitment). However, to our limited research, attention given to understand the organizational factors (customer service orientation and top management commitment), personal factors (role conflict, role ambiguity, emotional exhaustion and affective organizational commitment) and human resource management variables (rewards, empowerment, training and teamwork) from the frontline employee perspective toward achieving better service recovery performance especially in insurance industry locally or abroad was lack. There is a limited research on service recovery related to insurance industry in Malaysia and with correct and proper service recovery performance the insurance providers will be able to use this as one of their competitive advantage against their competitors.

Organizations are determined not to make mistakes but mistakes do happen and how an insurance firm apply its service recovery strategy is critical to growing its market

share. Therefore in order to keep their customer satisfied and retain them, the insurance industry needs to ensure service recovery is in place. Usually organizations identify issues by number of errors made and how they recover. If they recover successfully, loyalty towards the insurance provider will increase which in other words will be termed as service recovery paradox.

Service failure will happen when delivery of service falls below customer anticipation (Bell & Zemke, 1987). The effort by service provider that reacts to a service failure is referred to service recovery (Gronroos, 1990). Avoiding the error from happening and correcting the mistakes immediately should be addressed when recovering from a service failure (McCollough, Berry & Yadav, 2000). Service recovery is a short period activity but in a longer period, it should be enclosed within reliability (Boshoff, 1999). It forms a foundation for customer satisfaction strategy (Tax, Brown & Murali, 1998) that appears stronger when service recovery is considered within the context of customer satisfaction and loyalty. The objective of service recovery action is to turn a client from dissatisfaction to satisfaction level. As a result service recovery is to bring back dissatisfied client to satisfaction condition (Berry & Parasuraman, 1991; Boshoff 1997). According to Berry and Parasuraman (1991) the service recovery results in improving satisfaction of client and service quality understanding that lead to repeat purchases behavior and loyalty towards a firm. If service failure occurs it may lead to a negative word of mouth from dissatisfaction customers (Richins, 1983). The consumers commitment to the firm will be stronger after solving service failure compared to if no failure had happened in the beginning (Tax et al., 1998).

The influential employees that receive the complaint will highly affect the successful of service recovery (Tax et al., 1998; Boshoff & Allen, 2000). Handling most of service problem related to customer service settings in most service industries is normally carry out by frontlines employees. They play a very important role in service recovery that they perform and it is an important component of firm service quality and firm's reputation.

1.2. Overview of Malaysia Insurance Industry

Insurance is an agreement or promise that is legally enforced between two parties. As an example the insurer undertakes in return for the agreed premium to pay to another insured, a sum of money on the happening of a specified occasion or damaged (Dorfman, 2003). In the Malaysian market the insurance businesses divided into two groups namely life insurance and general insurance. Life insurance can be defined as a life contract as occurred in jeopardizing the lives of the accident, it will pay the prior consent of a sum of compensation given to the signatory or his family. Life insurance is a contract which provides the protection against the risks of premature death, loss of a continuous stream of income during retirement and sickness or disability in human life (Mohd Sukri, 2010). Life insurance products sold by life insurers in Malaysia are a combination and/or variation of 4 basic types namely term insurance (sum insured payable when death happens within a specified number of years), endowment insurance (sum assured payment ahead the death of the life insured during the period of the policy or ahead the survival of the policyholder at the end of the term), whole life (payment of sum assured ahead the death of the life assured ahead reaching certain age) and investment linked

insurances (life insurance policy where the protection and investment element is unbundled) (Manulife Insurance, 2009). General insurance is all forms of insurance business including reinsurance within the responsibility of policy as defined in the Insurance Act 1996. General insurance contracts can be arranged to provide the protection against the risk to the insured or third parties in respect of losses to property in case of fire, flood and accident, legal liability caused by products or goods sold, or the process carried out, and the death or injury to a person by an accident (Mohd Sukri, 2010).

Life insurance concept was conceived as early as 2,800 B.C., when it was being applied by merchants to protect themselves against the loss of their property. The first recorded life insurance contract in England was dated 1583 and it was on the life of William Gybbon. The industrial revolution in England and elsewhere had accelerated the growth of life insurance (Barathi, 1998). In Malaysia, insurance industry was started in the 18th century (Manulife Insurance, 2009). The market was controlled by British through trading or agents appointed on behalf of insurance companies such as Harrison and Cross, Boustead and Sime Darby that incorporated in the United Kingdom. Malaysia insurance industry had been followed based on the British system. The local insurance market was dominated by foreign insurers and estimated 95 percent of the total transacted in 1955 (Affiaine & Zalina 2008). Insurance industry in Malaysia was well established even prior independence of the country in 1957 when nationalistic policies introduced to give much encouragement and support to local companies to improve their business (Manulife Insurance, 2009). The early 1960s witnessed the set up and closure of many life insurance companies. This is because some companies adopted unsound mode of

operation and lack of the skills about insurance. For the purpose of control of the insurance business, the Insurance Act 1963 was introduced by the government to rectify the unhealthy features in the insurance industry. The Insurance Act 1963 has been replaced by the Insurance Act 1996. Insurance Act 1996 is the main document for the jurisdiction of the insurance industry in Malaysia starting from 1st January 1997. As at 15 June 2012 there are nine life insurance firms, 21 general insurance firms, six insurances firms that doing life and general insurance business together, one company doing life and general reinsurance business and one company doing life reinsurance business (Bank Negara, 2012). According to Life Insurance Association Malaysia (2011) there are 15 life insurance firms and two life reinsurance firms in Malaysia that have registered with Life Insurance Association of Malaysia (LIAM). The major player in life insurance industry in Malaysia are Great Eastern Life Assurance(GELA) (Malaysia), Prudential Assurance Malaysia Bhd, American International Assurance(AIA) Bhd, Allianz Life Insurance Malaysia Bhd, AmLife Insurance Bhd, AXA AFFIN Life Insurance Bhd, CIMB Aviva Assurance Bhd, Etiqa Insurance Bhd, Hong Leong Assurance Bhd, ING Insurance Bhd, Manulife Insurance Berhad, MCIS ZURICH Insurance Bhd, TM Asia Life Malaysia Bhd, and Uni Asia Life Assurance Bhd (Life Insurance Association Malaysia,2011).

1.3. Problem Statement

Based on past reviews mentioned below there are very limited studies being performed for Malaysia setting yet for any type of industries for service recovery performance related to customer service employees'. In their paper Niriender, Filzah Cheng and Haim (2012) have proposed that organizational, personal and human resource

variables are related to service recovery performance of service sectors in Malaysia. While Niriender, Norazuwa and Shishi (2012b) have examined relationship between human resource management factors such as reward, empowerment, teamwork and training on service recovery performance towards customer service employees in life insurance industry in Northern region of Malaysia. The authors found that training only not influencing service recovery performance. Guided by a framework developed by Boshoff and Allen (2000), the authors have added other variable namely trait competitiveness and motivation in proposed model of service recovery performance for frontline hotel staffs in Malaysia (Nik Rozana, Yuhanis & Khairil, 2011).

Distributive, procedural, interpersonal and informational justices combined as perceived justice in service recovery related to switching intention among customers in telecommunication industry in Malaysia were studied by Davoud, Ishak, Malliga and Hamed (2012). The authors discovered that service recovery is one of the business policies that will assist the organization to maintain the clients during shortfall of service. Antecedent (interactional, procedural and distributive justice) and outcomes of satisfaction of customers (customer loyalty, trust and word of mouth) with service recovery in the mobile phone industry was investigated by Shishi (2009).

A few studies being done on service recovery strategies for hotel industry in Penang Island, western based fast food restaurant in Kuching, Sarawak and retail banking industry using academic staff of 20 public university as respondents (Ferial, 2004, De Run & Heriyadi, 2008; Nek Kamal, 2009). In another study by Nor Azila and Azli (2005) have examined the influence of firm's commitment, self monitoring and intrinsic motivation factors towards 445 full time life insurance agent customer-orientation

behavior in Peninsular Malaysia and found that customer orientation was influenced by organizational commitment and intrinsic motivation. While in the paper done by Mohamad, Nik Mutasim, Noor Inayah and Rubayah (2011) have explored the relation between determination factors such as intrinsic and extrinsic motivation, role ambiguity, role conflict and commitment, leadership behavior and performance by agents for human capital development of takaful industry. In Hasnah, Ishak and Shaikh (2011), they have focused on unethical behavior of conventional life insurances agents. Most of other studies in Malaysia were related to service quality (Boo, 2006, Kueh & Boo, 2007; Affiaine & Zalina, 2008; Lo, Osman, Ramayah & Rahim, 2010, Jayaraman, Shankar & Hor, 2010; Farah, 2011), customer loyalty (Abod, Hishamudin & Venu, 2002), customer retention (Chuah, Ramayah & Nabsiah., 2004) and complaint behavior (Ramayah, Osman & Shishi, 2003; Aizzat, Osman, Ramayah & Shishi, 2004) with relation to customer satisfaction.

The topic on service recovery performance has been examined in western context, Turkey and New Zealand. For example Boshoff and Allen (2000) examined impact of two organizational variables such as perceived managerial attitudes (customer service orientation, top management commitment and reward) and working perception (training, empowerment, teamwork, organizational commitment, role conflict and role ambiguity) related to service recovery performance of bank front line staffs in New Zealand. On the other hand, Yavas, Karatepe, Avci and Tekinkus (2003) investigated frontlines employees that working in few banks in Western Turkey, had replicated Boshoff and Allen, (2000) model but removing the role conflict and top management commitment. While Ashill, Carruthers and Krisjanous (2005) investigated regarding service recovery

performance model in frontline hospital staff in New Zealand. In another studied Ashill, Carruthers and Krisjanous, (2006) also have carried out a cross sectional survey involving public hospital front line staffs in New Zealand on affect of factors such as training, empowerment, rewards, management support, service technology and servant leader to the service recovery performance. Karatepe, (2006) had look in similar manner by one of the factor is emotional exhaustion relationship with service recovery performance. Ardahan, (2006) carry out a study on frontline employees in hotel industry in Turkey to determine the potential impact of selected organizational factors on boundary spanning role employees' perception of service recovery performance. While Rod, Ashill and Carruthers (2008) have studied on governmental staffs' influence of role conflict, role ambiguity, role overload on service recovery performance. They also studied the affect of service recovery performance related to organizational commitment and work satisfaction.

Even though there are various studies regarding service recovery performance in western countries but there is so far no studies being carried out particularly in the insurance industry. The results also have been inconsistent and failed to obtain conclusive findings that can be generalized in the Malaysia context. Furthermore the frameworks developed in a particular socio economic and cultural environment cannot be completely used and concluded to different place as pointed by Yavas et al (2003)

This study is different and will not focus on the satisfaction of client and quality awareness (Edvardsson & Gustavsson, 2003). Customer contact staffs are very essential resource for the organizations in providing service but limited study has concentrated on

the certain aspect of organization factor emotional exhaustion of employee perceptive and its relationship with service recovery performance from employee that interfacing with customer directly. Some authors suggested more research especially in emotional area such as emotions role in service experiences (Wong, 2004), influence of emotions on employee behavior (Bagozzi, 1999), emotional dimension of service quality (Cronin, 2003), antecedents and outcomes with customers interactions (Jagdip, 2000).

The study will be carry out in a specific context to examine whether there is a relationship between organizational (customer service orientation and top management commitment), human resource management (rewards, training, teamwork and empowerment) and personal (affective organizational commitment, role ambiguity, role conflict and emotional exhaustion) variables towards service recovery performance by customer service employees. There are some limitations in using specific context but it will help in contributing to service recovery literature by carrying out preliminary studies on ignored area in service research.

Since there are limited studies in Malaysia so far, this paper will undertake empirical examination of potential impact organizational, personal and human resource management variables on the service recovery performance by customer service employees whether working as part time and full time in a service industry particularly on life insurance industry setting. This present study intends to introduce empirical literature in service recovery performance by investigating a service recovery performance model in insurance industry.

Our views, understanding the environment and factors of customer service employees' service recovery performance and the function of employment status is a

necessity in expanding and carrying out service recovery activities particularly in the sector that require human interactions. This is according to a study of relationship marketing in the life insurance industry which found that client satisfactions with the service are with their contact person or agent (Crosby & Nancy, 1987).

1.4. Research Objectives

Research objectives for this study are:

1. To determine the relationship of organizational factors (customer service orientation and top management commitment) on service recovery performance.
2. To investigate the relationship of human resource management factors (rewards, training, teamwork and empowerment) on service recovery performance.
3. To examine the relationship of personal factors (affective organizational commitment, role ambiguity, role conflict and emotional exhaustion) on service recovery performance.
4. To determine the impact of employment status as a moderating variable on the correlation between organizational factors and service recovery performance.
5. To examine the impact of employment status as a moderating variable on the correlation between human resource management factors and service recovery performance.
6. To examine the impact of employment status as a moderating variable on the association between personal factors and service recovery performance.

1.5. Research Questions

In view of objectives discuss above, this study aims to answer below research questions.

1. Do organizational factors have the relationship with service recovery performance?
2. Do human resource management factors have the relationship with service recovery performance?
3. What is the relationship between personal factors and service recovery performance?
4. Does employment status moderate the link between organizational factors and service recovery performance?
5. Does employment status moderate the correlation between human resource management variables and service recovery performance?
6. Do employment status moderate the correlation between personal factors and service recovery performance?

1.6. Significance of the Study

This research will offer a number of important suggestions for both intellectual and practitioners, particularly in the disciplines of service recovery. This study will highlight if organization factors, human resource management factors and personal factors affect service recovery performance by customer service employees in the Malaysian context.

Service recovery is a very important factor in the firm towards maintaining the client and this has been agreed as one of the main competitive advantages for business survival and adding value for the future of the organization. Furthermore as stressed by Jayasimha and Murugaiah (2006) that more researches need to be carried out for better understanding and improving the service recovery of life insurance industry. Service recovery is an important aspect of employee performance (Nik Rozana et al., 2011). Therefore this study is very important in a Malaysian context and will be a starting point to develop a better understanding in service recovery especially the life insurance industry.

Model develop in this study consists of three main factors namely organizational, human resource and personal factors compared to previous studies that are mostly based on Boshoff and Allen's(2000) model involving two main factors perceive managerial attitudes (top management commitment, customer service orientation and rewards) and job perceptions (teamwork, empowerment, training, role conflict, role ambiguity and organizational commitment). Furthermore the findings from various finding in western countries are not conclusive enough. Therefore this study aims to more comprehensively investigate how the organizational, human resource and personal factors are linked to Malaysia customer service employee service recovery performance in life insurance. This study will also enrich literature and extension of knowledge in this field.

There are also very limited studies being carried out using employment status as moderator in service recovery performance. Based on extensive literature from previous studies are related to other variables and other industries such as participatory style, organizational commitment, and job involvement on job performance and satisfaction in

retails (Darden, Mc Kee & Hampton, 1993), psychological contract fulfillment and job satisfaction, well-being, organizational commitment, organizational citizenship behavior and turnover intentions in retail and banking (Conway & Briner, 2002), perceptions of management concern for staffs and clients on intention to quit, mediated by work satisfaction and affective commitment in retail business (Alexandron, Babukus & Yayas, 2007). Therefore this study will fill the gap left by previous studies.

This study will enable us to comprehend better on the affect of each factor towards successful service recovery performance. The findings of this study will enrich the collection of studies towards service recovery performance in Malaysia's setting. It also hopefully spurs the researchers' interest to carry out more studies on service recovery performance in the future.

This study will also help to enhance the relevant knowledge and provide a better understanding towards importance of providing service right at the first time and second time (if service failure does happen). This is a new study on the employees that are interfacing with customer everyday in the insurance industry in Malaysia.

From the theoretical point of observation the equity theory which is based on the exchange concept have received limited application within marketing literature (Goodwin & Ross, 1992). Majority of the researches are regarding the aspects of customers' satisfaction towards recovering them from service failure and complaints (Carr, 2007; Adrian, Rosalind & Caroline, 2000, Ok, Back, & Sharklin, 2005; Smith, Bolton & Wagnor, 1999, Blodgett, Hill & Tax., 1997; Tax et al., 1998), employee work satisfaction and performance (Katzell, 1980; Prichard, Dunnette & Jorgenson, 1972; Cropanzano, 1992; Greenberg, 1996). So far there is a limitation using equity theory in assessing

employees' involvements in a service recovery performance scenario. In this study all the factors that are being highlighted as personal, organizational and human resource if improved by the firms in the exchange the service recovery performance will be improved by customer service employees. Therefore this study will help to find out factors that will help life insurances to improve the service recovery performance and fill the gap that has been left by previous studies

In addition, practitioners' especially insurance services providers can benefit from data generated in this study and in turn formulate appropriate service recovery strategies toward customer driven/focus strategies by addressing specific employee's requirement wherever possible especially for employees that are dissatisfied and keeping quiet.

Practitioners also will be able to formulate effective service recovery strategies by showing they understand their employees' needs and wants whether they are working as part time or full time whenever service recovery is required towards keeping their customer satisfied and which will influence their customer to be loyal and spread positive word of mouth. The appropriate formulation of service recovery strategies from this finding and constant employees' progress monitoring will result in customer retention and finally will improve the bottom line of company performance in term of financial.

1.7. Definition of Key Terms

The key terms that will be used in this research are defined follows:

- ***Service Recovery Performance***

Service recovery performance defined as the effectiveness of staffs ability and acts in solving service shortfall towards client satisfaction (Boshoff & Allen, 2000).

- ***Customer Service Orientation***

Customer service orientation is defined as a culture in the firm deriving from strategies, practices and procedures that support attitudes of staffs in providing service superiority (Ashill et al., 2005).

- ***Top Management Commitment***

Boshoff and Allen (2000) referred top management commitment as attitude and behavior by the top executives' in a firm towards implementation of excellent service recovery that will enable the employees to follow their direction and way of working.

- ***Rewards***

Boshoff and Allen (2000) refer rewards as the employees' expectation when they provide best service.

- ***Training***

Yavas et al. (2003) defined training as the programs given by an organization to enhance employees work related and attitude skills.

- ***Teamwork***

Boshoff and Allen (2000) defined teamwork refers to the firm actions to improve staffs control in their job and work together.

- ***Empowerment***

Yavas et al. (2003) defined empowerment involves giving workers the power, responsibility, freedom and ability to make decisions and act quickly without long command when handling their daily activities

- ***Affective Organizational Commitment***

Karatepe and Tekinkus (2006) defined affective organizational commitment as the relative strength of an individual identification towards their firm

- ***Role Ambiguity***

Ardahan (2006) described role ambiguity as employee uncertain about the expectation and lack of knowledge for performing the job efficiently.

- ***Role Conflict***

Rod et al. (2008) described role conflict as the difference worker perceives between task expectations communicated by various sources described an inappropriately distressing proportions of function requirements.

- ***Emotional Exhaustion***

Karatepe (2006) defined emotional exhaustion as mental and emotional fatigue and a feeling of being lack of energy.

- ***Full Time Customer Service Employees/Agents***

Full time customer service employees is defined as authorized to introduce life insurance business for the insurer who in return pays him/her commissions and bonuses and he/she is fully committed to sell and service the life policy (Barathi, 1998).

- ***Part Time Customer Service Employees/Agents***

Part time customer service employees is defined as authorized to introduce life insurance business for the insurer who in return pays him/her commissions and bonuses, however he/she is not fully committed to sell policy but have to service the life policy even though he/she have own full time job to perform (Barathi, 1998).

1.8. Organization of Chapters

This study is divided into 5 chapters. Background of the study, problem statement, research objectives and questions, significance of the study and the key terms used in this study are explained in chapter 1.

Chapter 2 presents a review of previous studies involving the independent and dependent variables that have been investigated in this study and propose hypotheses and research model too.

The methodology used in this study is highlighted in Chapter 3. Research design, population and sampling procedure, data collection method, variables and measurements and data analysis strategies were covers in this chapter.

Chapter 4 presents the findings of this research. It includes the results of pilot test, respondents profile, reliability, Pearson correlations, multiple and hierarchical regression.

Chapter 5 which is the last chapter contains discussion, research limitations and suggestions for future research, managerial implications and conclusion.

CHAPTER TWO

LITERATURE REVIEW

2.1 Introduction

The appropriate review of literature link to this research is addressed in this chapter. This chapter will look into the insurance industry in Malaysia including the theoretical foundation for this study namely, equity theory. This chapter will also cover literatures relevant to service recovery, research framework and relevant review of literature linked to independent variables and dependent variables for hypotheses development.

2.2 Service Recovery Performance

Services are bundles containing the core service and the service experience depending on employees' relations with customers, the organization and its facilities. Services are processes of actions that provide resolutions to client problems, with most other characteristics of services being outcomes of their process nature (Gronroos, 2000; 2001). Most of the services are sold first and then concurrently produced and consumed (Berry, 1999). Insurance service compares to other industries is complex and future contingent service involves substantial legal characteristics (Tazmid, Masud & Syeda, 2007). In insurance industry the sales force requires high level of customer contact and the relationship with customers are relatively long term (Boshoff & Allen, 1999) because customer service employees require to give continuous service and assistance to customers for changes in policy due to changing need and preferences (Nor Azila &

Azli, 2005) Insurance products is pure service, intangible and do not offer 'instant product experience' at the time of purchase. It is only the 'promise' that is being sold (Jayasimha & Murugaiah, 2008)

Initially service recovery was the plan for dealing with telecommunications problems or recovering from natural disasters during prior of 1970s and early 1980s (Brown, Cowles & Tuten, 1996). Starting at the end of 1970s until the next decade marketers began to give emphasis on solving specific service failures (Andreasen & Best, 1977) and long term benefit of recovery (Berry, Parasuraman & Zeithaml, 1988) improved loyalty and positive word of mouth for customers.

An article was published in 1990 regarding profitable art of service recovery by Hart, Heskett and Sasser whereby the attention turned to the proactive, strategic role can participate by service recovery in challenging market. The initial research has established a relation between complaint handling fulfillment and subsequent post purchase behavior and later directed to understanding how customers evaluate recovery experiences (Johnston & Michel, 2008). In service literature service recovery are equates with complaint handling (Tax & Brown, 2000). Complaint handling is refer to organization reaction to a customer complaint while service recovery concentrated on organization capability to take actions immediately against a service failure by satisfying the customer before they think about complain (Michel & Meuter, 2008).

These definitions limit the potential of service recovery as a management tool and are partly responsible for the ineffective deployment of recovery strategies. By expanding on Lovelock (1994), Tax and Brown (2000) have define service recovery as a process oriented approach that identifies service failures, customer problems solve effectively,

classifies their root causes and collect information that can be used with other measures of performance to improve the service system

Service recoveries concern toward customer complaint caused by service problems (Smith et al, 1999). Customers that do not complaint but the organizations have understood the problems which occur and procedure to solve the problem are also included in service recovery. Service recovery seeks to identify when failure occurs and tried to solve the service problems even before customers complain or leave with no satisfaction (Boshoff, 1997). It is referred as the acts of a service provider to reduce and restore the damage to a client resulted from the shortfall of service provider in delivering a service as considered (Hoffman & Kelley, 2000). It aims to retain customers by resolve the problems and to minimize negative outcomes (Smith & Bolton, 1998; Smith et al., 1999). It also to look for and handle the shortfall of services (Johnston, 1994). Service recovery consider by Johnston and Hewa (1997) as all responses taken by the service firms to reduce the shortfall arising out of firms failure to give over the service as designed. It is described as hard works made by the organizations to bring back upset clients to a satisfaction situation after a shortfall of service happen (Andreassen, 1998). The purpose of service recovery is to retain current customers while attracting new ones as a bonus (Andreassen, 2001).

Service recovery is part of service quality. Service recovery has a significant relationship with service quality according to Tan (2011). Service recovery brings a learning experience to firm on services that should be enhanced and assure excellence service quality provided to customers. Service quality has become a main strategic factor in the firm efforts to convince and retain existing clients or to attract new clients (Lewis

& Clacher, 2001) It is referred to client perceived quality which emphasizes the individual's evaluation of the complete service offering value (Gummesson, 1992). It is expressed by Gronroos (2001) as the variance between anticipated service quality and experienced service quality. According to Berry, Zeithaml & Parasuraman (1985) service quality have been grouped as normal services and managing of problems to guarantee that appropriate practices are taken to handle with inevitable failures

Service recovery performance of customer service employees refer to the personal assessments of the service that he or she provided to clients. According to Boshoff and Allen (2000) service recovery performance defined as the effectiveness of staffs ability and acts in solving service shortfall to client satisfaction. From Hui (2007) point of view service recovery performance described as the attitudes of staffs that handling client problems and to improve satisfaction and loyalty of clients after shortfalls of services. According to Hui (2007) service recovery performance consists of three features namely performance of customer service employees, particular types of employee behaviors and a multidimensional construct. Types of employees' behavior study by Hui (2007) such as request for forgiveness, solve problem, being polite, giving reason and timely handling was found directly influenced client satisfaction and repurchase intention through customer perceived justice as mediator.

2.3 Equity Theory

Equity theory provides theoretical support for the proposed model in this study. This theory has a basis in law, economics, psychology, sociology and extended into the services arena. The principle of these theory based on fair exchange as one in which each

individual to an exchange acknowledged an outcome in proportion to one's contribution to the exchange (Blau, 1964)

The equity theory can be applicable to all the places where we see exchanges (Adams, 1965). Social exchange relationship argues how staffs evaluate their input to outcome ratio to the ratios of others or other standards (Adams, 1965). There are two parts in equity theory namely input and output. Employee contributions to the relational exchange are viewed as assets enable him or her to compensations and liabilities entitling him or hers to costs refers to inputs. The input variables are hard work, enthusiasm, time, loyalty, ability, adaptability, commitment, flexibility, personal sacrifice, belief in superiors, tolerance determination and cooperation from other workers. Positively and negatively outcomes that employee has incurred as a result of he or she linked with another can be tangible and intangible is referring to outputs (Walster, Traupmann & Walster, 1978). Outputs variable pay, responsibility, expenses recognition, work security, reputation, employee benefit, sense of achievement and praise. Finding the fair balance will ensure a strong link is achieved with the work force finally will be happy and motivated.

Employee turn over attentions, productive, morality and productivity are some of the implications of equity theory. It is a theory of motivation that explained behavior of workforce (Ivancevich, Konopaske & Matteson, 2005). Various previous studies have shown motivation conditions have link positively with employee work satisfaction and performance (Katzell, 1980; Prichard, et al., 1972). The perceptions of staffs that how fairly were treated in social exchanges at work can affect motivation are also explained in equity theory (Ivancevich et al., 2005). Job satisfaction studied by Adam (1965)

regarding pay equity determined staffs that have fair pay ratio also have job satisfaction were supported by Cropanzano (1992) and Greenberg (1996). They have extended to customer satisfaction and dissatisfaction evaluations. As pointed out by Fadil, Williams, Limpaphayom and Smatt (2005) that much of the research has tested the turnover process as evidence of equity theory and job satisfaction from the staff point of view. In another research by Van Dierendonck, Buunk and Schaufeli (2001) have examined burnout (emotional exhaustion) and inequity among service professional staffs. They discovered that inequity affects the burnout (emotional exhaustion). Outcomes of reward location within the social exchange process are the focus of equity theory (Adams, 1963). The theory has stayed as a basis of the motivational literature and has been linked to organizational outcome variables such as turnover (Porter & Steers, 1973), pay satisfaction (Carrell & Dittrich, 1978) and organizational commitment (Organ, 1990).

Importance of determining motivation as relative and not an absolute factor was emphasized by Adams (1965). The theory deals with individual view and not on objective indicator. Even though some of these points can't be assessed and evaluated but the theory claims that management should find a fair balance between the inputs given and the outputs received by workers.

Application of equity theory to real world conditions is still questionable because various studies supporting the basic propositions were carried out in laboratory settings (Huseman, Hatfield & Miles, 1987). Employees might perceive equity or inequity in terms of the precise inputs and outcomes of a link. Employees perhaps believe that his or her reward in business environment is equitable to another employee's and one perhaps assumes the whole reward methods as unfair (Carrell & Dittrich, 1978).

2.4 Organizational Factors

The organizational variables are vital because the management of organization forms the entire way that a company manage. The variables that are considering related to affect the service recovery performance of life insurance firms are customer service orientation and top management commitment.

2.4.1.1 Customer Service Orientation

Customer service orientation is one of the main factors of customer service that can help business firms succeed in a highly competitive market environment by developing needs of customers and responding with superior value from products and services (Rong, Hsing & Yun, 2010; Alge, Gresham, Heneman, Fox & McMaster, 2002). It is mentioned in other words as service orientation, customer focus, customer excellence that refer to values, feelings, attitudes and preferred patterns of responsive and proactive behavior that predispose an individual to the provide excellence customer service. It focuses mainly on realizing customers' interests and needs and providing appropriate solutions.

Service orientation has been studied by researchers from the organizational level and individual level perspectives (Homburg, Hoyer & Fassnacht, 2002, Saura, Contri, Taulet & Velazquez 2005). At an organizational level, service orientation is an essential element of a market orientation focusing on firm strategies, practices and systems aimed to support and compensate service giving behaviors that generate and providing excellence service quality (Lytle, Hom & Mokwa, 1998, Yoon, Choi & Park, 2007, Chung & Schneider, 2002, Deshpande, Farley & Webster, 1993). It serves as a vehicle

for the implementation of the time-honored marketing concept as a business philosophy (Ajay & Jaworski, 1990). While at individual level service orientation relates to the behaviors of employees performing service roles (Gwinner, Bitner, Brown, & Ajitii, 2005).

Service orientation referred as a set of thoughts and behaviors influencing the quality of relations between firm staffs and its clients (Hogan, Hogan & Busch 1984). From Deshpandé, Farley and Webster (1993) point of view service orientation is the set of faiths that put the client priority or tendency to meet client requirements without proprietors, executives and staffs in order to grow as a profitable organization. These implied the essential of service organizations connect to their client requirements related to services provided and the level firm ready to spend time and hard work for their client satisfactions (Kelley, 1992). In other hand, Narver and Slater (1990) pointed out as cultural factor that offer measures for firm actions. In Brown, Mowen, Donavan and Licata (2002) described service orientation as staffs' predisposition to meet client requirements in the work perspective. Customer service orientation referred as the conducts of service staffs when serving the requirements and desires of existing and potential clients (Hennig- Thurau & Thurau, 2002). The authors suggested three dimensions in customer service orientation namely staffs motivation to accomplish client desires, the skills staff needs to fulfill client desires and empowerment given to staff for decision making in relation to the accomplishment of client requirements. Service providers who regularly change their service delivery to anticipate and meet customers need are refer as customer oriented (Donavan, Brown & Mowen, 2004)

Customer orientation is related to desirable employee outcomes and business success (Henning-Thurau, 2004; Jaworski & Ajay, 1993). Service orientations linked to revenue, expansion, client satisfaction, staff satisfaction and faithfulness (Doyle & Wong, 1998; Heskett, Sasser & Schlesinger 1997; Johnson, 1996; Harris, Mowen & Brown 2005). According to Gonzalez and Garazo (2006) the service orientation has a direct relationship with organizational citizenship behavior and fulfillment of staffs. It is influenced directly with commitment of staffs, longevity, spirit of the corps, product performance for end user, service quality image and revenue in sample of 252 employees working in banking sector. This study also found that customer service orientation have no significant affect on job satisfaction (Lytle & Timmerman, 2006). In retail business customer service orientation are linked directly with store performance (Merlo, Bell, Menguc & Whitwell, 2006). The authors stressed that service quality is a main contributor to a retail shop overall value proposition and differential benefit because product lines and range can be easily imitated by rivals (Merlo et al., 2006).

Customer service orientation is also linked to performance of business in terms of intention to repurchase and spread positive word of mouth information with role of staff fulfillment as mediator, service value and client in the health service sector (Yoon et al., 2007). Customer service orientation reduced repurchase intention, increased customer satisfaction and commitment (Jones, Busch & Dacin, 2003). A direct and significant influence was found between customer orientation and job commitment (Anaza & Rutherford, 2012). In another study by Kim and Ok (2010) also found customer service orientation improves client fulfillment, affective commitment and intention to repurchase in service industry related to foodstuffs. It plays very importance role in improving client

Fulfillment and retention (Kim & Ok, 2010). It is positively associated with client perceptions of service encounter quality and client perceptions on service quality (Chanaka, Farrell & Ankit, 2008). Customer orientation was not influencing intention to repurchase but has a strong impact on purchaser supplier relationship and client fulfillment (Chun & Hsiu, 2006). Others studies also shows positive relationship between customer orientation, customer satisfaction and service quality (Hennig-Thurau, 2004; Brady & Cronin, 2001; Rafaeli, Ziklik & Doucet, 2008). Managers should therefore concentrate on trying to instill customer orientation along with their employees. More specifically, managers need to get employees to buy in to a customer orientation philosophy which would then carry over into related behaviors (Saxe & Weitz, 1982).

Customer orientation, as a personal resource associated positively with job performance (Yavas & Babakus, 2010). It can serve as internal compass and provide clear, well-defined guidelines to reduce uncertainties and ambiguities, reduce effects of conflicts, more creative ways and more resources from management to serve customers better (Yavas & Babakus, 2010). In another study by Liao and Chuang (2004) revealed a direct influence by service orientation on frontline staffs service performance. While Rong, Hsing and Yun (2010) found that service orientation directly linked with staff service performance but indirectly affect customer faithfulness in a study involved 247 customer and staffs of 17 financial service company branches in Taiwan. The researchers' recommended that management needs to take corrective action to reduce the negative affect of faithfulness by improving the relationship between service organization and consumers. The powerful customer orientation of sales work force was found help in increasing the performance of sales (Brown Mowen, Donovan & Licata,

2002, Harris et al , 2005). Similar evidence was found based on 283 salespeople sample in United States (Cross, Brashear, Rigdon & Bellenger, 2007). Sales work force support, deliver and reinforces the firms focusing towards the client. It is the sales work force who eventually shows success or shortfall of client oriented attitudes and organizations perhaps gain by directing attempts to provide training, support and create nature that supports marketing orientation (Schwepker & Good, 2004). Results from an exploratory factor analysis shows that service orientation in delivery is underpinned by four main structures, namely internal cooperative behaviors, service responsiveness, service competence and enhanced service (Frimpong & Wilson, 2012)

Service firms that give emphasis to customer service orientation can improve employees' service behavior. Staffs will experience higher levels of motivation, fulfillment, commitment and reduce intention to resign (De Man, Gemmel, Vlerick, Rijk & Dierckx, 2002). Customer orientation is directly linked to improve work fulfillment, firm commitment, and citizenship behaviors in staffs (Donavan et al., 2004). There is direct affect of customer orientation on work fulfillment and organizational commitment (Rod & Ashill, 2010b). Customer orientation service has a strong affect on the client assessment of service quality and followed by client fulfillment in the service industry (Yong, Jung, Dae & Kyung, 2006). It is directly linked to service quality (Organ, Podsakoff & MacKenzie, 2006).

Customer service cultures connected with better quality service according to analysis of 166 service interactions through telephone. Extension professionals, support staff and local administrators working in 92 counties have positive impact of customer orientation on service quality introduces (Anaza, Rutherford & Widdows, 2012).

Customer orientation appears to be at the heart of providing customized and excellence service (Gwinner et al., 2005). Employees that exhibit organizational citizenship behaviors resulted the rating of quality service encounter better by customers (Rafaeli et al., 2008). In another study by Schneider, Ehrhart, Mayer and Saltz (2005) discovered that customer focused organizational citizenship behaviors were directly linked to organization sales with client satisfaction as mediator. The staffs are needs to prepared better for the expected client concerns and find personalized resolutions to specific client requirements as a means of retaining client fulfillment (Babakus, Yavas & Ashill, 2009, Brown et al., 2002, Hennig-Thurau, 2004). Customer orientation behavior details the staffs' likeness to satisfy client needs (Brown et al., 2002). While Peccei and Rosenthal (1997) mentioned that staffs with optimistic customer service orientation attitudes will show higher willingness and attempt on the client behalf. Customer orientation makes employees more capable of serving with a smile and less emotional labor (Grandey, 2003). There is inversely link between customer orientation and perceived negative customer attitudes according to study by Yagil, Luria and Gal (2008). The author argued that powerful customer orientations will knowledge lower harmful client behaviors because clients may respond the encouraging attitude and behavior of a service organization with positive behavior toward him or her

2.4.1.2 Customer Service Orientation and Service Recovery Performance.

Customer service orientation is a culture in the firm deriving from strategies, practices and procedures that support attitudes of staffs in providing service superiority (Ashill et al., 2005). According to Lytle, Hom and Mokwa, (1998) a strong service

orientation is needed for the creation and improvement of fair marketing performance. The culture in a service organization has a significant impact on the organization capability to give outstanding service and recovering service failure effectively (Parasuraman, 1987). A strong organizational culture will affect on the behavior of the organizations staffs. Informal forces sometimes can be even more important than formal written strategies and practices (Webster, 1995). Therefore the organizational culture can offer executives with an effective means of expressing anticipated behaviors to staffs. The staffs in organizations with a fair behavior of customer orientation service perceive a personal responsibility for delivering excellence service quality (Yavas et al., 2003). Culture is required to enhance service quality and take actions to current, unexpected and even unusual conditions in service oriented organizations (Yavas et al., 2003). The staffs who deliver the service should be continuously supported by the executive of the service firms that they are bound to. This will help to achieve client fulfillment and make sure that the clients get pleasure from the service they received (Boshoff & Allen, 2000).

Based on empirical study carried out involving 203 frontline staffs working in lodging industry by Ardahan (2006) discovered that customer service orientation are strongly linked directly to service recovery performance. The author recommended that staffs capability to communicate with clients, pay essential consideration to the client problems, get client fulfillment and intention to repurchase by finding clarifications for these problems are vital towards achievements of service recovery attempts. Customer service orientation was one of the variables related to the service recovery performance by frontline employees in public health and service organization in New Zealand and private banking segment in Turkey (Rod, Carruthers & Ashill, 2006; Rod & Ashill,

2010b, Kirkbir & Cengiz, 2007). In another research by Saura et al., (2005) involving 72 employees service provision to financial body discovered that customer orientation elements was directly influence the service orientation (service management, service method and human resources practices). In other hand the studied by Bellou, (2007) in government healthcare industry in Greek found organizational culture have predict customer service orientation and strongly affect on the degree that frontline employees put main concern towards clients attention. The author suggested that frontline staffs that recognize fast decisions, being competitive and link goals with rewards will improve organization direction towards customer service. Various studies also showed that customer service orientation was not affecting service recovery performance (Ashill et al., 2005; Yavas et al., 2003; Boshoff & Allen, 2000, Crawford & Kozub, 2011)

The use of discretionary behavior such as routine, creative, and deviant discretion will have a strong effect on customer satisfaction (Kelley, 1993). Firm culture will determine employee conducts in a service recovery situation under abnormal conditions and when some discretionary behavior is called for. Strong procedures and guidelines by organizations that recognized the client is always right and customer service employees should do their optimum to convince and recover the client will be shortfall if not reflected in firm culture. Based on above discussions, the following hypothesis proposed

H1. Customer service orientation will positively affect on the service recovery performance

2.4.2.1 Top Management Commitment

The study of top management commitment has been mentioned as one of the main essential variables and fundamental part of the literature on management and firm behavior for the past few decades. In fact, top management has received more interest than other roles in firms (Brown, 2003). Top Management is the person or group of people who directs and controls a firm at the highest level. It stands as the front runner of any establishment, institute and corporation in which the result is a reflection of their ability and commitment. Top management commitment described as direct involvement by the top level managers in a particular and significantly essential part or program of firm (retrieved from www.businessdictionary). It refers to the right manner of leadership being directed towards concentrating on the stated and perceived requirements of the clients. Commitment of top managers will enable the employees to follow their direction and way of working. It is always concerned with time and money factors according to Nadeem (2006).

Top management commitment is required for any initiative to be successful either in service or in other firm environment (Nadeem, 2006). It plays an essential function in organization orientation to quality, employing a quality management method, creating values and setting up methods to fulfill client expectations and enhance performance of organization (Albacete-Sa´ez, Fuentes-Fuentes & Bojica, 2011). Firms high in top management commitment will show higher product quality compared to low top management commitment involving plant managers of 449 auto-parts firms. The authors concluded that organizations with powerful commitment of top management will show better quality effort effectiveness and in consequence the quality of product produce

improve and better (Sanjay & O'Shaughnessy, 1998) In another study done on 45 Thai garment manufacturing companies found that with high top management commitment staff participation and innovation of product are the main variables of the product quality. While for low top management commitment organizations client focus and staff participations are the factors for product quality. The authors suggested that high top and low top management commitment organizations should stress on staff participations in order to improve the product quality (Mesbahuddin, Himangshu & Anupam, 2007)

Top management commitment is required strongly for success of total quality management process such as continuous improvement programs (Nadeem, 2006). According to Ismail and Maling (2005) it is one of total quality management factor that has significant effect on policy planning, human resource management, process management, supply management and business outcomes. It also plays a significant role in shaping and assuming responsibility for quality in the United States manufacturing firms. Top management commitment has a strong positive affect also on quality management practices such as firm quality, staff training, staff involvement and client focus according to a study by Lakhal, Pasin and Mohamed (2006) involving managers working in the plastic transformation industry. It also had indirect link with information and analysis, quality method enhancement, quality of product, operational and monetary achievement. They pointed out the important function that played by higher ranking management commitment and interaction between communications, core practices and firm achievement. The affect of different management level (general manager and quality manager) on quality management was done by Albacete-Sa'ez, Fuentes-Fuentes & Bojica (2011). The result revealed that general manager commitment to quality present better

trustworthiness in the rest of the firm. The affect of management commitment in 209 Austrian small medium enterprise and large enterprise towards Enterprise Resource Planning (ERP) implementation was determined by Bernroider and Druckenthaner (2007). The result shows that top management commitment is important in developing ERP in large enterprise only. The authors also found that management commitment correlate positively with net benefits, system quality and information quality in large enterprises. On the other hand the study by Faiza and Shehla (2012) shows contrasting results whereby top management commitment had less effect on quality outcomes or benefits in telecom companies in Pakistan. A similar finding by Nusrah, Ramayah and Norizan (2006) whereby there is no significant relationship of total quality management factor namely top management commitment towards quality of service and market orientation in the 101 service provider firms in the northern region of Malaysia. Management commitments to service quality have a positive effect on Thai frontline lodging employees' work fulfillment and pro social service attitudes. The authors recommended that providing good training plans, enhance compensation methods, develop authority for decision making, and enhance the management support will resulted in staff work fulfillment and staff pro social service attitudes to client and coworkers increased (Tavitiyaman, 2004). Similar findings showed by Newman (2001) whereby top management commitment is linked with service quality provided by the employees. In another scenario top management support and commitment are related to job satisfaction, commitment and in reducing conflict among employees in United States (Day, Schoenrade & Jewell, 2000). Management commitment can also improve employees' commitment and guide to a shift favoring participation and enhancement of

quality (Waldman, Lituchy, Gopalakrishnan, Laframboise, Galperin & Kaltsounakis, 1998). While Daily and Bishop (2003) stated that management commitment and support are required for employee involvement programs to encourage higher teamwork among the staffs that expected taking part. The study carried out in companies between the Mexican and US borders that implementing total quality management by Minjoon, Shaohan & Hojung (2006) found that top management commitment related positively with employee empowerment, training, teamwork, performance appraisal system and compensation system. In another study by Njie, Fon and Awomodu (2008) have concluded that top management commitment to empower the employees require to handle customer dissatisfaction fast and effectively. Based on empirical study by Ugboro and Obeng (2000) found that top management commitment related to empowerment of employees in decision making authority and process.

2.4.2.2 Top Management Commitment and Service recovery Performance

Top management commitment is referred as attitude and behavior by the top executives' in a firm towards implementation of excellent service recovery that will enable the employees to follow their direction and way of working (Boshoff & Allen, 2000). Management commitment to service quality have three indicators namely management service vision for exact commitment to service, management individual participation to provide individual effort in the service delivery process and authority to promote staffs to speak up and get the work done (Milissa & To 2010). The main cause why many quality improvement programs fail was due to lack of top management commitment (Jenkins, 1992). Managers that are highly committed to the goal or vision of

service excellence will positively affect employee commitment in providing it, because the employees take direction from the top management. Based on study done in local and international financial sector staffs in Macao discovered that effective participation of front line staffs mediates the direct influences of management commitment to service quality on client perceptions of service performance (Millissa & To 2010). They pointed out that the indications of management commitment to service quality need to be linked with effective participation of employees in order to produce positive organizational outcomes. In another research carried out by Ashill et al. (2006) in New Zealand government healthcare centre frontlines employees showed that management commitment to service quality influenced the service recovery performance. In contrast Boshoff and Allen (2000) found there is no relationship between top management commitment and service recovery performance in a study involving frontline employee in the New Zealand banking industry.

In shaping employee behavior the management actions are the main significant aspect (Bramson, 1991). The top management must show strong commitment towards service excellence and recovery, must direct from the front and demonstrate the behavior they anticipate of their staffs even though they are not near to the customer service employees. Therefore service failure requires the service firm to "jump through a few hoops" and unless top management is committed fully for service excellence, this will not get place (Zemke & Bell, 1990). It is accordingly hypothesized that:

H2. The top management commitment will positively affect on the service recovery performance.

2.5 Human Resource Management Factors

The human resource management variables that are performed by a firm towards the staff enhancement and well being in the work can influence service recovery performance. Rewards, training, teamwork and empowerment are the variables expected to influence the service recovery performance of life insurance companies.

2.5.1.1 Rewards

Rewards always play an essential function in firm business development progress and better achievement (Rizwan & Ali, 2010). Rewards are received as an exchange of services between employee and employer. Rewards are categorized into intrinsic and extrinsic. Intrinsic rewards are the significant jobs that employees perform that is valuable and caring for others (Hackman, 1980), job autonomy is degree of self determination and independence in understanding of job and determined practices that employees carry out in the job (Hackman, 1980) and job participation is degree of how much job is appealing and difficult (Muhammed Zia, Muhammad, Ziauddin & Javed, 2010). Extrinsic rewards are the social rewards resulting from interaction with others on job and organizational rewards are tangible rewards such as wages, promotions, bonuses and job security (Juran & Gryna, 1993).

According to Joshua, Marie ,Wayne and Galina (2009) rewards such as better salary, paid for vacation and pension availability in the hospital have a positive affect on job tenure for nursing assistant in United States. The relationship between extrinsic rewards with work fulfillment are more significant compare to intrinsic rewards on employees working in telecom sector and public organizations in Pakistan because the

employees are more concern with the salaries (Muhammad, Muhammad, Mustajab & Maqsood, 2012; Muhammed Zia et al., 2010). Employees of private banks in Pakistan satisfied with intrinsic rewards variables such as job autonomy, job significance, job participation and appreciation while in public banks industry staffs' were fulfilled with job autonomy, job participation and appreciation according to study done by Muhammad (2012). Reward is very important in shaping the performance improvement in the task and it is directly linked with the motivation process (Rizwan & Ali, 2010). It is also one of the elements that have been found to link with employee loyalty (Rahman, Mohamed Muneer, Radzuan, Nazarudin, Gopala & Rohayu, 2012). In another study done by Khalizani, Hanisah and Siew (2011) involving 619 employees of public and private water utility organization in Malaysia also found compensations have a strong positive affect on motivation and work fulfillment. The authors suggested that rewards must be realigned to strategically fit the firm objectives to enhance employee motivation to perform well and satisfy with the works. While Kalim, Syed Umar and Muahmmad (2010) have examined reward variables such as salary, promotion, appreciation and benefits on employee job motivation involving staffs in Pakistan commercial banking industry. The result revealed that rewards are strongly linked with staff job motivation. The researchers suggested that if reward offered to staffs were change in consequence the job motivation also change.

Rewards such as salary increase, allowances, compensations and fringe reimbursement in occasionally basis and special occasion will keep employees motivated according to finding by Rizwan and Ali (2010). While Singh (2004) has concluded that compensations are having positive affects on organization and employee's performance and further point out that organizations interested for high growth must pay attention on

compensation. Similar finding was reported by Tahir and Muhammad (2006) among telecom employees in Pakistan. Receiving public approval and co-worker support rewards are positively associated with job satisfaction for practitioners and managers employed in the Norwegian public social services while superior support and client recognition were found to be significantly rewarding aspects to the practitioners only (Jessen, 2010)

2.5.1.2 Rewards and Service Recovery Performance

Rewards mechanisms characterize inducements employees receive from their firms such as social identity, compensation, esteem and status (Yavas et al , 2003). Needs and wants of employees are fulfill when they identify that rewards from the organization such as recognition, personal growth, salary, promotion and meaningful work meet or go beyond their expectations (Hackman & Oldham, 1980; Locke, 1976)

In service quality, rewards are very crucial elements in encouraging staffs to provide excellence services and in motivating the employees when handling complaint from customers (Yavas et al., 2003; Lewis & Gabrielsen, 1998). Rewards refer to employee expectation when they provide best service (Boshoff & Allen, 2000). Based on studies in New Zealand main retail bank and private major retail bank in Turkey found that reward practice of frontline employees for service superiority have a direct relationship with service recovery performance (Boshoff & Allen, 2000; Kirkbir & Cengiz, 2007; Babakus, Yavas, Karatepe & Avci, 2003). A similar findings reported by Niriender et al. (2012b) for customer service employees working in Malaysian life insurance industry. If frontline staff are rewarded the frontline staff will experience

emotional happy and have strong affect on staffs perceived service quality (Slatten, 2010) Money is a significant reward for staffs that take a little (Forrester, 2000). If personnel that take rewards for their excellent service delivery, they may show fair service recovery performance.

Various studies done shows that rewarding does not influence to service recovery performance (Ardahan, 2006, Ashill et al., 2005, Rod et al., 2006, Yavas et al., 2003) but rewards system is important and required by service organizations in delivering outstanding service. It will help motivate staffs that pay effort to enrich and develop service quality in managing customer problems. These will return satisfaction of not happy customers (Berry & Parasuraman, 1991). Managing customer problems and handling angry customers is not an easy job and staffs that carry out the job properly must be acknowledged and awarded. Therefore life insurance industry should employ the most appropriate rewarding systems for their customer service employees. If the employees do not perform effectively in recovery efforts due to rewarding problems the customer satisfaction and retention will not succeed. Based on above findings it is therefore hypothesized that:

H3. Rewards will be a positive affect on the service recovery performance.

2.5.2.1 Training

Staff training is a complicated human resource practice in firm that has long been recognized. Training is crucial for organizational development and success. Organizations that interested in their business expansion through increasing staff involvement must consider training as a main factor (Jagdish, 2004). It is the process of

improving the skills, abilities, understanding and work of staffs that relate to specifically for carrying out a particular task (Barcus, 2008) Training process moulds the thoughts of staffs and improves their capability, capacity and performance. It is a continuous process and never finish in life.

Training is very vital and cannot be ignored in enhancing staffs commitment. Training creates feeling of belongings among staffs (Badr, Nour & Ebrahim, 2011) A similar finding found by Owens (2006) that higher trained employees are more committed and had lower turnover intentions. In addition Bartlett (2001) also showed a positive link between training in working place and organizational commitment. The researcher suggested that human resource development professionals must be capable to adjust a new research approach to show staff training contributes to employee desirability which may in return affect behaviors such as absent from work and turnover. Employees perceived they have the opportunity to develop new skills through training are more satisfied with their jobs, more loyal, and more likely to stay with the firm according to study by Wanda and Salazarb (2011) in United States logging industry employees. In another study on 134 staffs and low level executives from five big firms in Greek found there is a significant link between the staff training success and their commitment, work satisfaction and motivation (Sahinidis & Bouris, 2008). The authors pointed out training program content must be realized as efficient and benefit to those involving in it towards better employees' attitude. The firm requires to critically verify what it is looking to accomplish within the training program as well as the affect it will have on staff effort, commitment, and intention to resign (Glance, Hogg & Huberman., 1997).

Training has been also linked to job satisfaction that provides a wisdom way on how an organization can motivate an employee to work efficiently. It was directly linked to training fulfillment and work fulfillment that lead directly with intention to stay in lodging sector (Chiang, Back, & Canter, 2005). Similar findings reported by Dogan (2009), Barcus (2008) and Yong Jung, Dae and Kyung (2006) towards municipality, technical professional and hotel employees. While Choo and Bowley (2007) have examined the affect of training on staffs work fulfillment in Australia's fastest growing franchises staffs. The result revealed that to enhance the work fulfillment of employees effective training programmers' are required. A strong link was discovered between fulfillments of work training and generally works fulfillment (Schmidt, 2007) involving 552 customer and technical service staffs in nine main firms in the United States and Canada. The findings also shows that part time staffs were strongly more satisfied with the work training given when compared to full time staffs. Training required to improve and expand a culture of identification between the firm and the staff, the intention to resign to search for new work reduce significantly according to Green, Felsted, Mayhew and Pack (2000) in study of several British companies work forces. Executives have to make sure work training setting as main concern that will help the staff, executive, and firm. Training program must continue in accordance to the needs in order to satisfy the employees based on study done towards employees in one of retail supermarket chains in the United Kingdom (Anonymous, 2009). Staffs were strongly more pleased with the training they received when the technique used was their preferred one compared to training content and time spent (Dogan, 2009). Training of having guidance in their

initial work was a strong variable for work tenure (Joshua, Marie Wayne & Galina, 2009).

2.5.2.2 Training and Service Recovery Performance

Technology change fast and the most obvious affects of this change are observed in business environment. Life insurance industry which market and sell services should follow innovations, get used to new conditions and follow latest trends that requires by customers. If these developments not follow by the insurance companies it will cause business losses and offer to harsh rules of rivalry. As the result life insurance companies must give more priority to training of employees. Employee training is another variable that may affect customer service employees' service recovery performance in life insurance industry. In case of service shortfall occurs, it needs quick and soft handling. Staff capability to managing critical stage and recommend resolutions will depend on the concern and professionalism of training given by the life insurance companies. Training refers to programs given by an organization to enhance employees work related and attitude skills (Yavas et al., 2003). It is required to develop the capability of employees to overcome different customer requirement, handling customer problems, personalities, and circumstances in offering exact quality of service (Babakus et al., 2003; Rogg, Schmidt, Shull & Schmitt, 2001; Yavas et al., 2003).

It is not only essential to have the correct staffs for the correct tasks but also crucial to give training to these staffs in handling the problems and unexpected situations that may occur (Boshoff & Allen, 2000). Researches carried out by Emad (2013), Crawford and Kozub (2011), Yavas, Karatepe and Babakus (2010), Ardahan (2006),

Yavas et al. (2003), Kirkbir and Cengiz (2007) and Babakus, Yavas, Karatepe and Avci (2003) on frontlines staffs working in lodging industry and banking sector discovered that there was strong link between employees training variable and service recovery performance. The high education level of the staffs in the lodging industry which have graduated from vocational institutions and about three quarters graduated from university verify that employee training variable are strongly affecting on service recovery performance (Ardahan, 2006). In another studied by Bitner, Booms and Tetreault (1990) found that 42.9 percent of all disappointing service comes across were failures handled poorly and unwillingness by customer service employees. It means that clients are more frustrated by the lack of employee service recovery performance compare to service shortfall itself.

Training effectiveness is an area whereby service organizations can differentiate themselves from the others in the market (Schlesinger & Heskett, 1991). The finding by Jones (2007) in United Kingdom banking sector indicated that management could place an increased importance on training in service recovery and awareness of its importance in customer satisfaction. Training is important for employees' service performance effectiveness and as stated one of the strategic requirement for customer retention and revenue for hotels (Magnini & Ford, 2004). Most of workforces are not naturally responsive, kindly and reassuring in handling customer problems (Berry & Parasuraman, 1991). Therefore staffs must be trained how to take necessary action when things go wrong (Whiteley, 1994).

Although some studies found that training of employees has no impact on service recovery performance (Boshoff & Allen, 2000, Yavas et al , 2003, Ashill et al , 2005, Ashill et al , 2006, Rod et al , 2006, Niriender et al , 2012b) but it will make sure that employees do not raise the possible for conflict. The reaction on unsatisfied customer complaints by the customer service employee has high effect on recovery attempt effectiveness. Training of customer service employees in hard and soft skills, pay attention to client problems, reduce client anger and provide change in reaction will decrease shortfall of service (Boshoff & Allen, 2000). Based on above findings accordingly it is hypothesized that:

H4. Training will positively affect on the service recovery performance.

2.5.3.1 Teamwork

Teamwork is a significant tool for new type of work organization and spreading rapidly. It is individual collections that are mutually dependent in the jobs and share accountability for the results (Cohen & Bailey, 1999). It is described as consist of two or more individuals that have precise functions, perform mutually dependent jobs, flexible and share a common goal (Baker, Day & Salas, 2006). It is also the joining integration of precise cognitive, behavioral and affective competencies that let team groups to flexible and maximize their achievements (Paris, Salas & Bowers, 2000). Recently teamwork defined as a group that is established in the firms to undertake a certain mission that requires coordination, interaction, and integration among the members of the team (Mohamad Noor, Tawfiqabdelhadi & Ahmad, 2012).

Teams enables people to collaborate, improve individual skills, greater participation, feelings of accomplishment, offer constructive feedback, knowledge and abilities between individuals (Jones, Richard, Paul, Sloane & Peter, 2007 ; Froebel & Marchington, 2005, Conti & Kleiner, 2003). Human resource professionals and executives should improve the teamwork environment in firm because of potential benefits such as greater synergy and smooth functioning of firm (Mahfuz, 2011; Staniforth, 2000). It has direct affects on firm achievement (Ardahan, 2006). Teamwork can assist to recognize problems of the firm more precisely and discover appropriate resolutions to problems, efficient ways to incorporate staffs in the management level, jointly use information and communication in the firm and it also create force and synergy in the firm and arise of improvement and creativeness (Ardahan, 2006). Teamwork is also significant for successful achievement in firms that are hyper multifaceted, strongly attached, hierarchical, time compressed, and depend on synchronized results (Sims, Salas & Burke, 2004). The teamwork allows employees at every level to actively participate in the work and to work together for organizational purpose (Keng, Nooh, Veeri, Lorraine & Loke, 2007).

Teamwork improves willingness to remain and work in a team on a long term if established communication, responsibility, faith, mutually dependent, psychological safety, general goal, role simplicity and clear vision are present along with individuals when the process of teaming take place (Ulloa & Adams, 2004, Chieh, Yi, Ming, 2010). Most of the organizational activities becomes complex due to advancement in technology therefore teamwork become standard and a major focus of many organizations (Alie,

Beam & Carey, 1998). In addition 80 percent of organizations those having more than 100 staffs depend on teams and members for their daily task (Cohen & Bailey, 1999).

The link between teamwork and productivity, employee performance, continuous improvement of services, job satisfaction, absenteeism and turnover rate has been recognized in various public, private, and non profit organization settings (Cohen & Bailey, 1999, Pfaff & Huddleston, 2003). According to Ingram (2000) teamwork is a course of action that has a potential to enhance the achievements of personals and firms but it requires to be raised eventually. Teamwork positively related with employee value commitment and performance according to Khalid (2008) and Sheikh, Hafiz, Murad and Zulqarnain (2011). Job performance of employees was also found affected by teamwork (Davenport & Travca, 1995). Employee sales force performance increased better than individuals if teamwork strategies implied (Ansary, Zabriskie & Browning, 1993). In Dayan and Benedetto (2009) study involving 93 executives from various product firms such as telecommunications, foodstuff, raw material, software, equipment, chemicals, and service technologies found that teamwork was significantly related to improved performance. While Jones Richard, Paul, Sloane and Peter (2007) concluded that staff working in the group can achieve better result in terms of productivity as compared to individual.

Teamwork is one of variable that link to employee satisfaction and loyalty according to a study by Rahman, Mohamed Muneer, Radzuan, Nazarudin , Gopala and Rohayu (2012) involving 300 frontlines employees from the hotel industry in Malaysia. It is a clearly essential influential to fulfillment as are perceptions of staffing sufficiency in intensive care inpatient hospital nursing team according to Kalisch, Hyun and Rochman

(2010). The way the staff function as a team and have clarity among the members will reduce emotional exhaustion of the staff (Bowers, Nijman, Simpson & Jones, 2011). It also has impact on job satisfaction among 4708 manufacturing employees in United Kingdom (Griffin, Patterson & West, 2001). In education field business students with higher levels of teamwork have increased performance in their exams compared to individual students (Rutti, Ramsey & Chen, 2012).

Teamwork have been showed to influenced the staff involvement accomplishment, constructive, discussion of conflicting views openly which resulted in better quality service and powerful job correlations (Tjosvold, Moy & Sasaki, 1999, Daily & Bishop, 2003). There is a strong relationship between team work and increase in productivity and learning based on a sample of 575 team members and 145 project managers from German groups (Hoegi & Gemunenden, 2008). Teamwork dimensions such as formation of a team work, conflicts, cooperation and performance have directly reflect on the processes of establishing knowledge, learning and creativity in high technology companies in Jordan (Mohamad Noor et al., 2012). In another study higher level of teamwork also shows higher level of creativity (Crotty & Brett, 2011).

In healthcare industry teamwork is essential in providing superior quality. The coordination of healthcare professionals and non medical staffs such as surgeon, medical practitioner, pharmacists and nurses and technical in their actions are required in providing safe and well organized patient care (Baker et al., 2006). In Wheelan, Burchill and Tilin (2003) found that teamwork have a strong relationship with patients' outcomes in acute care unit. Various studies also shows that higher teamwork functioning is linked with better patient outcomes and cost savings (Bower, Campbell, Bojke & Sibbald 2003,

Valentine, Nembhard, & Edmondson, 2012) The excellent care for patients and a high quality of job nature for healthcare staffs will be achieved by increasing efforts in creating teamwork among healthcare workforce. Teamwork between sections leads to information flow smoothly and quality link data will arrive at the particular sections for require act at the earliest possible time in treating patients (Shapiro, 1997). Teamwork between departments is also found to be the main driving variable in Total Quality Management implementation (Rajesh 2011). The teamwork variable appears to be principally vital and key role among the work Total Quality Management force variables.

2.5.3.2 Teamwork and Service Recovery Performance

Teamwork refers to the firm actions to improve staff control in their job and work together (Boshoff & Allen, 2000). Service recovery practices will be successful when group members are helpful and gain knowledge about new things from each other and the thoughts generated by members of group who value the hard work of each member of the group in the accomplishment of common goal (Karatepe, 2006). Productive team combines the members together and encouraged it to achieve better for the well being of the team and their common basis (Boshoff & Allen, 2000). Service recovery is a team hard work and may avoid each employee from isolated and developing proprietary knowledge (Sarin & Mc Dermott, 2003).

Teamwork among sub section of a main section (café and kitchen sub sections of foodstuff and drinks section) and among all main sections (front administrative center, cleaning services, foodstuff and drinks sections) in lodging sector have shown to be influencing on service recovery performance (Ardahan, 2006). The researches carried out

towards healthcare frontline employees in government healthcare sectors in New Zealand and private major retail banking in Turkey discovered that teamwork have directly association with service recovery performance (Ashill et al., 2005; Kirkbir & Cengiz, 2007). A similar result found by Niriender et al. (2012b) with customer service employees of life insurance companies in Malaysia. Even though waiting time is not in hand of frontline employees but there are those needed to handle the situation and teamwork have effectively decrease excessive waiting time for the patients receiving treatment at the out patients clinic in healthcare center (Ashill et al., 2005). Some of firm members may not directly handle with the end user but every task is still vital in delivering best service (Richardson & Robinson, 1986).

The employees' needs the full help of those in the "backroom" in order to deliver excellence and smoothly service to customers. Employees in firms must serve the customer whether they are end user or a single staff. The work becomes more important if each employee has a customer to whom they are accountable. Even though studies found that teamwork has no significant relationship with service recovery performance (Boshoff & Allen, 2000; Yavas, et al., 2003) but when refer to the literature on service marketing and service management found that teamwork enhance achievement (Murakami, 1995) and quality of service provided (Yavas, Arson & Dilber, 1995) accordingly it is hypothesized that:

H5. Teamwork will positively affect on the service recovery performance

2.5.4.1 Empowerment

Employee empowerment is effective and an important element in management and organizations. It is a conception that can give advantages to the organization whereby empowered employees will experience a sense of belonging, enthusiasm, pleasure and employ their greatest innovations and thoughts (Greasley, Bryman, Dainty, Price & Soetanto, 2005). It also motivates frontline service staffs to provide best service as option effort. In addition support the employees in the service to make fast decisions based on their own opinion (Lovelock, 1992). Besides that, providing employees' chance to shows that they can handle the situation, accept loss and provide service on time.

Empowerment or in other word mention as work enrichment becomes famous in beginning 1990s. In this era when the change in the direction of firms which is adaptable inventive and respond fast adaptable specialization and simple manufacturing turn out to be essential and these progresses were come together as post faradism in some sources. The change of task based groups in the direction of information oriented organizations because of expansions, for instance decrease in number of positions and systems of administrations in organization arrangement, ending pecking order and main administration are believed as benchmark which formed the current meaning of empowerment (Ardahan, 2006).

The definition of empowerment can be in different ways but mostly have the same opinion that fundamental characteristics are giving employee power to make decision and autonomy regarding certain task associated. In Smith and Mouly (1998) described job enrichment as a shift of authority from the management to the staffs to deliver fast and excellence outcome. According to Akbar, Javad, Mohammad and Batool

(2012) empowerment is generating a condition for the employee with the intention that they experience in controlling their destiny and are capable to achieve individual and firm objectives. Empowerment is described as a motivational composition that supported by staffs' awareness relate to their job nature (Parker & Price 1994). It improves employee capability, build up motivation, employs the talent and knowledge (Rod & Ashill, 2010). In Conger and Kanungo (1998) defined it as the procedure whereby employee regain consciousness the understanding sense of proficiency. From Bowen and Lawler (1992) point of view defined it as sharing with the frontline employee knowledge regarding the firm achievement, knowledge about compensations based and information that assists staffs to understand and lead to the achievement of organization. While Ugboro and Obeng (2000) define empowerment as the authority for decision making that affect firm direction and achievement. In a condition where the environment is structured will enable staff to be empowered, behave with positive attitudes to promote organizational effectiveness (Bitner, Booms & Tetreault, 1990). Empowerment is giving more discretion and power to the frontline staffs by executive and it will help reduce the practice of centralize decision making in the firm (Brymer, 1991)

Employee empowerment has been linked to various variables by researcher such as work fulfillment, firm commitment and intention to resigns. Psychological job enrichment had a positive link with organizational variables namely supervision approach, compensation systems and task design. Psychological job enrichment is influenced strongly by compensation system according to study done by Akbar, Javad, Mohammad and Batoo (2012) among education employees in Iran. Higher empowerment leads to higher confidence, sincerity, trustworthy, participation team work, information,

knowledge, and job skills among employees in education organizations reported by Masoud, Mahrokh and Qolamali (2011). While a study on 292 service employees in the hotel industry in China shows that stronger job attitudes in terms of work fulfillment and firm commitment will assist to improve empowerment that lead to lower intention to resign. This studied also found the relationship between empowerment and service effort was not significant (Humborstad & Perry, 2011).

Empowerment provided to the employees in aviation industry in Pakistan however increases the organizational commitment but no significant influence on organizational commitment (Faisal & Omar, 2012). Employee empowerment has a direct correlation with fulfillment of profession progress and supervisor (Caykoylu, Egri, Havlovic & Bradley, 2011). It significantly enhances firm commitment, work fulfillment, task participation and profession fulfillment (Noorliza & Hasni, 2006, Yong et al., 2006). Perceived empowerment in enhancing employee job satisfaction important due to the satisfied workforce is less likely to deliver poor service, leave or not present from job more regularly (Ongori & Shunda, 2008, Heskett, Jones, Loveman, Sasser & Schlesinger, 1994). The findings from a study of 297 city and country club employees reveals the empowerment dimension of meaning was found to have the influence on perceived loyalty, concern for others, and satisfaction. While Pelit, Ozturk and Arslanturk (2011) found that empowerment dimension in terms of behavioral and psychological have affect on job satisfaction of hotel employees in Turkey. The empowerment varies by employment status but not by position whether employees working as high customer contact or back of house in the firms (Fulford & Enz, 1995).

Employee empowerment level was found to be at greater in foreign banking setting but no relationship was found with customer satisfaction in foreign and local banking setting based on study by Hummayoun and Muhammad Iqbal (2010) in Pakistan. In another study employee empowerment was important variable in describing the differences in quality of service provided by service organizations. The authors suggested the firms should formulate strategic and plans to improve client focus and workforce empowerment (Nusrah, Ramayah & Norizan, 2006). Similar result by Tan (2011) that found empowerment has significant impact on service quality in Malaysia library.

Empowerment influences work fulfillment, task participation, faithfulness, achievement and quicker delivery of service to clients (Flohr & Host, 2000; Thomas & Tymon, 1994). It is also influence job satisfaction, customer orientation and service quality of staff as per finding by Mohammed and Pervaiz (1998). In another studied by Zorah, Irma and Ngui (2012) among bank employees in Malaysia also shows empowerment in term of authority have positive affect on customer orientation. The employees will make quick decisions and suggestions that will improve service delivery and provide excellent customer service in their area of operations (Flohr & Host, 2000). Employees in the United States municipal government that are empowered in terms of autonomy, responsibility, information, and creativity have shown significant affects on performance (Seung & Sang, 2009). In another study by Ongori and Shunda (2008) also found employee empowerment will improve service delivery of the organization and deal well with disappointed clients during service recovery. The authors argued that providing of service improved because employees are in a situation to make fast decisions without referring to their immediate supervisors.

Empowerment was also studied in relation to financial performance of organizations. For example there was no association found between the empowerment level of the employees and profitability measured by operating margin in health care setting in United States (Meyer, 2011). It has help to improve effectiveness and reduce expenditures on the manufacture line in a transmission plant (Flohr & Host, 2000)

2.5.4.2 Empowerment and Service Recovery Performance

Service industries such as life insurance industry are becoming more challenging. Therefore empowerment is very essential and acknowledged in service sectors as main factor in providing to progressively demanding clients (Boshoff & Allen, 2000). Empowerment is among factors which may influence service recovery practices of life insurance customer service employees. Empowerment involves giving workers the power, responsibility, freedom and ability to make decisions and act quickly without long command when handling their daily works (Yavas et al., 2003). Empowerment should be the major element in managerial and firm effectiveness (Conger & Kanungo, 1988). According to Bowen and Lawler (1995) empowerment helps employee well being and feels better towards their jobs and themselves. A studied done on 1076 frontline staffs in service organizations in Norway discovered that emotional job enrichment has significant link to staffs feeling pleasure and link to superior staffs perceived quality of service (Slatten, 2010). In the financial sector Lytle and Timmerman (2006), Yavas et al. (2003), Kirkbir and Cengiz (2007) and Babakus et al. (2003) had found significant link between empowerment of frontline staffs and service recovery performance. More empowerment such as the power for making decisions and freedom to help customer will improve

service recovery performance and free managers to look into other related policy matters (Yavas et al., 2003; Yayas, 1999). Studies carried out by Ashill et al. (2005) in government health centre, Yavas et al. (2010) and Emad (2013) in hotel industry and Niriender et al. (2012b) in life insurance also found that empowerment of frontline workers have positively influenced service recovery performance. The flatted structure and decentralized management empowered customer service staffs due to low restrictions from levels of pecking order (Yavas et al., 2003).

Empowered work conditions for employees can improve customer care, coming back and maintaining good customer relations (Tschohl, 1998). Empowering and putting right customer service employees for a work is crucial for a continuously performing of excellence service (Boshoff & Allen, 2000). If organization those providing services want to improve service recovery performance the administrative should make sure to empower employees which can deliver right and quick actions to the not satisfied clients (Boshoff & Allen, 2000). The applications of authority for front line staffs in lodging services have increase client happiness (Ardahan, 2006). While Rod, Ashill and Carruthers (2006) stated that the steps taken to improve empowerment for the frontline employee in public sector organization with the ability to make fast decisions and sufficient freedom to help clients are essential for better service recovery performance. Appropriate empowerment of employees allows job flexibly and ease the tension of job (Hartline & Ferrell, 1996). The attitude and behavior of employees that have been empowered can be altered to fulfill clients' requirement that anticipate by the firm and clients.

Even though finding from Ardahan (2006) not supporting the influence of empowerment on service recovery performance but basically empowerment is providing the staff the authority to take actions in the attention to improved client service and as a consequence the organizational achievement will be better (Slaaten, 2010). Front lines staffs are the closest to the customer and right person to examine the action required when things go wrong (Dewar, 1993). The authority to offer the needed service level (Parasuraman, 1987) when problems in service happens is seldom given to frontlines staffs (Bowen & Lawler, 1992). Management frequently builds restrictions to service distinction by having procedures and policies that even the fundamental decisions only made by managerial staffs. Efficient, personal, responsive and better service recovery efforts will be performed by empowered customer service employees (Bowen & Lawler, 1992). Based on above finding therefore it hypothesized that

H6. Empowerment will positively influence on the service recovery performance.

2.6 Personal Factors

The personal factors in which staffs work has high impacts on the way their act. Variables such as affective organizational commitment, role ambiguity, role conflict and emotional exhaustion are expected to affect the service recovery performance of life insurance firms.

2.6.1.1 Affective Organizational Commitment

In the management and behavioral sciences literature the organizational commitment is broadly described as a main variable that link individuals and firms. It encourages the attachment of the individual to the firm. Organizational commitment had various definitions by different authors. It was described by Kanter (1968) as the readiness of social actors to provide their force and faithfulness to social structures, the attachment of individuality structures to social links that are perceived as self emotional. Organizational commitment has been defined as power of desire that an individual show in identifying himself or herself with the firm he or she works in and involving in the activities of this organization (Porter, Steers, Mowday & Boulin, 1974). It is described by Mowday, Porter and Steer (1982) into three main elements namely objectives and principles of the firm identification, a wish to belong to the firm and a readiness to demonstrate effort on behalf of the firm. It is a feeling of commitment by employees towards the firm that employ them, readiness to put more effort for that firm and the intention to stay with that firm (Meyer & Allen, 1988). In Raju and Srivastava (1994) defined organizational commitment as the variable that encourages the connection of the individual to the firm. Other authors defined organizational commitment as the level whereby staffs think a sense of relationship accountability and compensation in carrying out a task for the firm (Rod & Ashill, 2010). Organizational commitment is considers moreover as a staff behavior or as a strength that attach the staff to the firm (Jai & Nagpal, 2010)

Three main elements of organizational commitment have been identified by Allen and Meyer (1990) as affective, continuance and normative commitment. Affective commitment refers to affective attachment a person believes toward the firms that described by identification and participation with the firms as well as satisfaction in being a member of the firms. Continuance commitment refers to the perceived cost when not staying in a firm and benefits associated with an individual's investments such as close relations worker with coworkers, pension advantages, position, and job. Normative commitment refers to the obligation workers believe by remain in the company. Even though the three elements of organizational commitment are different but they have equivalent affect on the worker decision to stay or leaving their job with the firm (Caykoylu et al., 2011).

Organizational commitment as unitary variable or multiple dimensions (affective, continuance and normative commitment) have been linked to various outcomes by previous researchers such as work fulfillment, organizational citizenship behaviors, motivation attendance, task achievement and organizational performance, life satisfaction, tardiness, absenteeism, intent to leave the organization, turnover, job involvement and coping with job tension.

Three main components of organizational commitment related to job satisfaction and age factor among tax officer in Turkey was investigated by Celik (2012). The result revealed that normative commitment and affective commitment only were significant to job satisfaction level and age factor. The authors argue that employees who dissatisfied with their task have apparently greater normative commitment and deem themselves affectively committed to the organization. Affective organizational commitment was

linked with experiencing more regular direct influence in the place of work for the auditors (Garcia & Herrbach, 2010). In Yannis, Ann and Rolfvan (2007) have reported that affective commitment was discovered to be mainly linked with regards to levels of intrinsic and extrinsic task fulfillment. Affective commitment is also significantly directly correlated to job satisfaction and performance on Mexico workers and hotel employees in Korea (Paik, Parboteeah & Shim, 2007, Yong et al., 2006). Affective commitment was linked with experiencing more regular directly influence in the workplace, on top of and further than the affect of dispositional positive emotionality (Caykoylu, et al., 2011). Besides that Carrie`ree and Bourque (2009) also found that paramedics with positive perceptions of their organization's communication practices will experience greater levels of affective commitment.

Affective commitment mediates the affects of fulfillment with condition of task, salary, administration and safety on affective and behavioral tendency attitudes for change among employees in various firms in the United Arab Emirates while continuance commitment mediates the affects of fulfillment with salary on cognitive attitudes for change (Darwish, 2000). Continuance commitment had indirect relationship with executive job performance and leadership effectiveness as reported by Moynihan, Boswell, Boudreau, (2010). In Arkoubi, Bishop and Scott (2007) study showed negative link between affective commitment and intention to resign, suggesting that high commitment increases truck driver retention. Similar findings revealed by Cho and Xu (2012) and Tuzun (2009) in information technology professionals and bank employees. The authors suggested that allocation of funds continuously for the professional development will help improve the affective commitment of the career. In Paille,

Fournier and Lamontagne (2011) have point out to reduce turnover in the transportation industry the employer can use to increase affective commitment level in company. This will help truckers share company values and involve them in the development of firm goals.

Organizational commitment and turnover intentions had indirect relationship as reported by Taunton, Boyle, Woods, Hansen and Bott (1997). The authors also found that organizational commitment predict strongly for intention to resign compare to work fulfillment in their causal framework. Similar finding was discovered in the meta analysis studied carry out by Griffeth, Horn and Gaertner (2000) whereby organizational commitment predicts the intention to resign better than work fulfillment. The relationship between attitudes and turnover intention was examined both in relation to impermanent agent and customer organization by Slattery and Rajan (2005). The result shows that organization commitment to impermanent agent and customer organization was inversely linked to intention to quit. The authors suggested a feel of satisfied staff will have greater commitment and lower their intention to resign whether working as part time employees and full time employees. This is essential for firms that believe part time staffs as a strategic resource because a high rate of resignation will increase financial cost to the firms in terms of replacement and training.

Various studies also found organizational commitment is inversely linked to intention to leave (Mathieu & Zajac, 1990; Mowday, Porter & Steers, 1982; Addae,Praveen & Velinor, 2008). Higher organizational commitment has directly influence rating of work achievement, lower intention to search for new works and lower intention to quit (Bergmann, Lester, De Meuse & Grahn, 2000). Organizational

commitment mediates the link between procedural justice and intention to resign (Hossam, 2010). The author point out that executive needs to enhance employee organizational commitment in order to improve the effect of procedural justice towards reducing the intention to resign. The degree of organizational commitment in public and private sector firms based on 250 staffs from executive and non executive level in India was examined by Jai and Naval (2010). The result showed that staffs working in public firms are having higher degree of organizational commitment. The findings also found that work fulfillment directly related to organizational commitment. The authors recommended to increase employee firm commitment are by improving work fulfillment thorough enhancing compensation, policies, and job environment (Jai & Naval, 2010). The lower ambiguity and conflicts internally or externally of the job nature the organizational commitment of employees will be better (Dubin, Champoux & Porter, 1975). Evidence from studied carry out by Rod and Ashill (2010b) shows mixed result whereby organizational commitment have no relationship with turnover intentions. Even though employees have greater commitment to the firms but this will not reduce the intention to resign from the organization (Rod & Ashill, 2010b)

Organizational commitment has been also linked to job function, work characteristics, and demographic variables such as sexual category, age of worker, and work occupancy (Mathieu & Zajac, 1990; Steers, 1977). Commitment can only generated if employees remain in the firm for certain period of time. According to Irving, Coleman, and Cooper (1994) job experience in early career of workers in firms plays a major role in increasing level of commitment. While Tella, Ayeni and Popoola (2007) found no linked was discovered between the organizational commitment and years of experience

among library employees. Employment status namely full time and part time employees are also a predictor of organizational commitment and according to Lee and Johnson (1995) study revealed that part time employees are less committed and fulfilled with their works compared to full time employees. In Abdullah, Lolli, Shiang-Lih and Dickerson (2011) have examined among hotel employees and found that part-time employees were less committed to their job because they have other important obligations or activities.

2.6.1.2 Affective Organizational Commitment and Service Recovery Performance

Organizational commitment referred as the relative strength of an individual identification towards their firm (Karatepe & Tekinkus, 2006). It is consistent with concept of affective organizational commitment that relate to the strength of emotional bond of employees to a firm (Allen & Meyer, 1990). Affective organizational commitment has the most research interest in organizational commitment due to it reflects employees' attitudes with the firm they work for (Boshoff & Allen, 2000) or individual's mind-set of desire as compare to perceived cost (continuance component) and obligation (normative component) (Garcia & Herrbach, 2010)

Organizational commitment is a variable causally related to various level of employee performance success. There are two reasons for the inconsistencies. Firstly due to category of commitment have been examined was different (Meyer, Paunonen, Gellatly, Goffin & Jackson, 1989). The link when affective commitment is measured toward performance is positive. Continuance commitment which refer to the willingness to remain in an organization is measured the link is not constant and this is accordingly too studied done by Neeru and Avinandan (2004) on banking customer contact staffs in

United Kingdom which revealed the affect of continuance commitment on service quality was not significant. Secondly due to hard work may be a mediator in the link and lack of evidence that contributed to research outcomes not accepting exist of the link (Leong, Randall & Cote, 1994).

Affectively committed workers in the firm believed will give higher performance, more effort, harder, more time and better skills in the jobs compare to those who are less committed (Yoon, Beatty & Suh, 2001). The employees willingly to continue their link with the firm and dedicate considerable attempt in accomplishing firms objectives will be considered more committed to a firm (Adekola, 2012). The organizations future direction, values and the position of organization for organizational commitment need to be identified if firms want to enhance the service recovery performance of frontlines staffs. This was supported by Boshoff and Mels (1995) and Boshoff and Tait (1996) findings in banking sectors that affective organizational commitment positively influenced on the external service quality and internal service quality. While Neeru and Avinandan (2004) studied on 342 bank employees call centers discovered there was strong link between affective commitment and quality of service. Affective organizational commitment also influence directly to service recovery performance toward frontlines employee in public healthcare setting, public sector service organization and banking sector (Ashill et al., 2005; Ashill et al., 2006; Rod et al., 2006; Kirkbir & Cengiz, 2007). In other studies done in both government and private health care centre frontline workers in New Zealand showed that affective organizational commitment have direct link with service recovery performance (Rod & Ashill, 2010).

While Babakus et al (2003) had survey on employees from Turkish banks also shows affective organizational commitment have direct link with service recovery performance

Although some studies showed there is no influence by affective organizational commitment on service recovery performance (Yavas et al., 2003, Ardahan, 2006, Crawford & Kozub, 2011) but according to study conducted by Meyer, Stanley, Herscovitch and Topolnytsky (2002) found that affective organizational commitment reflect the positive and goal enabling assessment of customer service employees work environment because it shows how well they are rewarded overall by their organization. Therefore affective organizational commitment of customer service employees has an essential function in contributing towards providing better service recovery to customers. Based on the elaborated findings as above it is hypothesized that;

H7. Affective organizational commitment will positively affect on the service recovery performance

2.6.2.1 Role Ambiguity

Role ambiguity is lack of clarity on individual work profile. The worker remains confused due to lack of information about work objectives and work scope, lack of communication or received of inconsistent information about the function. It is a basic problem for workers in the service industries and important source of job stress, low job satisfaction, absenteeism, low involvement among the workforce (Schuller, Aldag & Brief, 1977; Behrman & Perreault , 1984, Jackson & Schuller's,1985, Allen & Meyer, 1990; Boles & Babin, 1996 ; Acker, 2004; Lu, While & Barriball, 2005; Jessen 2010). Role ambiguity were significantly and positively linked to work stress and in turn

negatively linked to job satisfaction (Quah & Campbell, 1994; Yung & Chen, 2010; Usman, 2010). In another studied based on longitudinal survey towards Malaysia public university academics also found that higher ambiguity caused higher stress (Mohd Kamel, 2011). Role ambiguities affect indirectly on work fulfillment and directly on physical symptoms in studied involving 370 employees from tertiary education setting. The research also found that role ambiguities affect indirectly with intention to resign (Kemery, Mossholder & Bedeian, 1985). Similar outcomes by Karatepe (2006) revealed that role ambiguity strongly link with work fulfillment and strong predictor of intention to resign for banking frontlines employees in Turkey.

Role ambiguity was negatively influenced job performance and job satisfaction of bank branch managers and physical educations teachers. The researchers suggested that the information control is an effective mechanism for reducing role ambiguity (Rigopoulou, Theodosiou, Katsikea & Perdakis, 2011; Koustelios Theodorakis & Goulimaris, 2004). The intention of employees to perform better in jobs will be reduced when ambiguity are high which cause employees being demoralize (Usman, 2010). Role ambiguity was inversely linked to the intrinsic element of fulfillment towards the tasks itself involving 51 skilled workers in research and development section in firms (Keller, 1975). The author pointed out if the goal of the section was not stated clearly, the task itself will be not clearly defined conditions and ambiguous expectations for achievement came from the task. In another studied by Lopopolo (2002) discovered that role ambiguity were inversely associated to work fulfillment and organizational commitment. Role ambiguity also indirectly correlated to commitment, participation, fulfillment with co worker and promotion (Fisher & Gitelson, 1983; Addae et al., 2008). The authors

stressed that if workers who recognized their functions as having greater level stress experience will have lower levels of work fulfillment and psychological attachment in the firm their working

Role ambiguity correlated with professional efficacy of financial advisor (Fichter & Cipolla, 2010). While Azman, Hasan, Ahmad Zaidi, Zamri and Wan Norhafizainee (2010) found that coworker social support significantly moderated the bond between role ambiguity and job interference with family conflict in academics staff working in Malaysia public university. The authors point out the willingness of coworkers to assist each other will increase the capability of workers to deal with stresses. In another study by Caykoğlu, Egri, Havlovic and Bradley (2011) have examined impact of role ambiguity in healthcare employees found that organizational commitment, fulfillment with job advancement and fulfillment with supervisor are linked inversely.

2.6.2.2 Role Ambiguity and Service Recovery Performance

Role ambiguity is one of personal factors that probably essential to explained service recovery performance. Role ambiguity refers to employee uncertain about the expectation and lack of knowledge for performing the job efficiently (Ardahan, 2006). Employees can feel ambiguity with regard to executives, organizations, ethical issues, clients, other employees and family (Jagdip & Rhoads, 1991). The measurements for role ambiguity divided into four groups namely process ambiguity, priority ambiguity, expectation ambiguity and behavior ambiguity (Jagdip, Willem & Rhoads, 1996),

Customer service employees will feel higher ambiguities when their doubt and not qualified for a job. Role ambiguity is a normal matter for customer service contact

staffs (Boshoff & Allen, 2000). Role ambiguity affects service recovery performances of front lines staffs in hotel industry which lower the quality of service delivered to clients and diminish client fulfillment (Ardahan, 2006). As suggested by Ardahan (2006) that the level of authority for front lines staffs working in hotel environment must be established clearly and thus the ambiguities about the authorities of staffs can be removed. Role ambiguity also affect significant indirectly among frontlines workers on service recovery performance in hospital setting, public sector service organization and banking sector (Ashill et al., 2005; Rod et al., 2006, Rod, Ashill & Carruthers, 2008; Kirkbir & Cengiz, 2007). As per finding by Rod et al. (2006) had point out that clearly communicate expectations, clarify roles and responsibilities and levels of authority for frontlines employees will reduce role ambiguity and improved service recovery performance

If management gives better attention and determine the criteria used in evaluating performance by taking their opinions into consideration it will reduce role ambiguity (Walker, Churchill & Ford, 1975). Even though the role ambiguity and service performance relationship still not clear, Boshoff and Allen (2000) had recommend that determining and explaining function of customer service employee are important for successful service performance. Service organizations such as retail, information technology, financial, telecommunications, healthcare insurance, public utilities, airlines and charity will be successful in the future if focus the roles of their customer service employees (Armistead & Kiely, 2003).

In the research conducted involving employees employing by financial institutions in Turkey environment found that role ambiguity have negative effect on service recovery performance (Yavas et al., 2003). They outlined that an executive

should give clear communication expectation to frontlines, clarify employees functions, notify responsibilities and level of authority will provide more confident towards service recovery performance practices. In Dubinsky, Dougherty and Wunder (1990) have shown that higher ambiguities will negatively influence job performance of sales work force. The increased in role ambiguity will reduced the sales force performance and this based on cross sectional study done by Netemeyer, Brasheer and Boles (2004).

Even though various studied shows the significant correlation not exist between role ambiguity and service recovery performance (Ashill, Rod, Thirkell & Carruthers, 2009; Crawford & Kozub, 2011; Boshoff & Allen, 2000) but customer service employees need to know their role in order to perform satisfactory recovery to customers. Based on above discussions, the below hypothesis is proposed:

H8: Role ambiguity will negatively affect on the service recovery performance

2.6.3.1 Role Conflict

Role conflict happens when different groups or persons with whom an individual must interact hold conflicting expectations about that individual's behavior (Kahn, Quinn, Snoek & Rosenthal, 1964). Role conflict is inappropriateness of different jobs in the same function, frequently take place when the preferences of one method come in conflict with the preferences of the other methods. It has been demonstrated as a variable in work dissatisfaction, non attendance, low involvement, tension and turnover intentions (Schuller et al., 1977; Behrman & Perreault, 1984; Jackson & Schuller's, 1985; Boles & Babin, 1996; Koustelios et al., 2004; Acker, 2004; Lu et al., 2005; Cameron & Nerina,

2006; Jessen, 2010). Role conflict also found inversely correlated to commitment, participation, pay fulfillment, co workers and supervision (Fisher & Gitelson, 1983)

Role conflict indirectly linked with the extrinsic work satisfaction measurements of supervision, salary and chances for promotion in research and development employees (Keller, 1975). The authors pointed that effective personnel practices required providing employees with role expectations that free from conflicting. Role conflict was positively linked with work stress for managers working in Singapore and if higher work stress will lead to higher job dissatisfaction (Quah & Campbell, 1994). While Azman, et al. (2010) reported that coworker's social support significantly moderated the association involving role conflict and job interference with family conflict towards academic staff in public university. Role conflict was indirectly linked to work fulfillment and organizational commitment (Lopopolo, 2002). It was indirectly influenced organizational commitment based on cross sectional research of workers in the St Lucia government setting (Addae et al., 2008). Staffs that experience greater levels of conflict are less expected to feel a sense of obligation to stay in organizations (Noor Harun, 2010; Boshoff & Mels, 1995). In other researches role conflict are also linked negatively with job satisfaction (Cameron & Nerina, 2006; Yung & Chen, 2010; Noor Harun, 2010).

Role conflict shows a strong relation with negative affect on workplace for auditors in study done by Gracia & Herrbach (2010). It reduced organizational commitment levels and satisfaction with career advancement according to research done by Caykoylu, et al. (2011). The authors suggested that firm efforts to lower the role conflict for example job life balance programs are particularly affect the staff fulfillment with their long term job opportunities in firm.

2.6.3.2 Role Conflict and Service Recovery Performance

Role conflict is the difference the worker perceives between task expectations communicated by various sources described an inappropriately distressing proportions of function requirements (Rod et al., 2008). Therefore, if a frontline staff receives instructions from various sources that may caused the inability to fulfill the anticipation of the potentially conflicting requirements (Ashill et al., 2009). This conflict is probably caused negatively influence to the interactions with clients and will affect client satisfaction and loyalty (Boshoff & Allen, 2000; Hamwi, Rutherford & Boles, 2011).

Role conflicts in delivery of service happen due to a firm or a consumer putting pressure to change the conduct of the employees. In Slaaten (2008) had discovered that role conflict will be increase according to pressures. Customer service employees are linked between the organizations and the customer will experience role conflict if the anticipation of both parties were not similar. For example ignoring the customer can result in loss of a business, ignoring the internal organizations instructions can result in a loss of jobs. Finally the customer satisfaction and loyalty will be affected. The firms that selling is given main concern compare to providing service will normally face more serious conflict (Zeithaml, Berry & Parasuraman, 1988: 1990).

The impact of role conflict on employee performance was studies by many researchers but very limited research done to study the link involving role conflict and service recovery performance. The previous empirical findings partially still unpredictable and many questions remain unanswered (Boshoff & Allen, 2000). In study conducted by Boshoff and Allen (2000) discovered there is no influence on service recovery performance by role conflict in banking sector. In another research done by

Ashill, Rod, Thirkell and Carruthers (2009) also demonstrated that no direct link between role conflict and service recovery performance. In contrast Rod et al (2008) found that role conflict has inversely influenced on service recovery performance for employees in public service sector in New Zealand. Role conflict caused indirect impact on the employee emotional satisfaction in the consequence affect the service quality of post office staffs in Norway (Slatten, 2008)

Role conflicts are not necessarily will have negative effects but high quantities are harmful (Dubinsky, Dougherty & Wunder, 1990). In service organizations role conflict will negatively influence performance of employee because it will impact on the client view of the service received (Boshoff & Allen, 2000). Customer service employees that experiencing role conflict will feel tension and unhappy that shows in their emotional behavior and relations with the customer and finally will affect the service recovery performance, therefore it is hypothesized that;

H9. Role conflict will affect negatively on the service recovery performance

2.6.4.1 Emotional Exhaustion

Emotional exhaustion is the key dimension other than cynicism and lack of professional efficacy in the formulation of employee burnout (Maslach, Schaufeli, & Leiter, 2001) which remains the dominant approach in the research literature. Emotional exhaustion described as feelings of being extensively emotional and tired of one's emotional resources (Schaufelli, Bakker, VanderHeijden & Prins, 2009). While Karatepe (2011) refer emotional exhaustion as the lack of force and reduction of emotional resources caused by extreme psychological requirements. Emotional exhaustion is linked

to extreme emotional requirements during interpersonal interaction that causes energy fatigue and increased turnover intentions. These circumstances reduce efficiency, turnover and unfavorable physical symptoms and psychological disorders (Cheng & Chiu, 2009). It is the critical variable that has unfavorable effects on work outcomes of front-line workers (Karatepe & Tekinkus, 2006).

Many researchers had done studies that associated emotional exhaustion with turnover intention, job satisfaction, job performance, organizational commitment, organizational behavior, health outcomes, depersonalization, detachment and service quality. Frontlines employees that have engage personally touch with customers in addition to deal with emotional expression for unlimited times were most susceptible to emotional exhaustion according to Maslach and Jackson (1986). Emotional exhaustion is the predictors of intention to leave for bank customer contact employees in Turkey (Karatepe, 2006). In a very recent study among frontline staffs in four and five star lodging in Northern Cyprus by Karatepe, Yorganci and Haktanir (2009) revealed that emotional exhaustion was directly affect intention to resigns. A similar finding also discovered among the customer service representatives, leaders of addiction treatment organizations in United States and hotel employees in Turkey (Jagdip, Goolsby, & Rhoads, 1994; Knudsen, Ducharme & Roman, 2009; Yavas, Babakus & Karatepe, 2008)

The relationship between emotional exhaustion and job satisfaction show mixed result. For example emotional exhaustion significantly caused the sales person and frontline employees dissatisfied with their jobs (Jagdip, et al., 1994; Lee & Ashforth, 1996; Karatepe & Uludag, 2007; Karatepe, 2006; Karapete, Yorganci & Haktanir, 2009). It also has a strong inverse relationship with job satisfaction and fairness among

employees in food and beverages organization in Cyprus (Zopiatis & Orphanides, 2009). The authors suggested management is responsible to develop a positive organizational environment in which emotional exhaustion can be minimized for all employees. In another study emotional exhaustion had a strong affect on five of the six dimension of work fulfillment namely fulfillment with supervision, overall work, promotion, salary of coworkers, and clients on retail workers in United States (Te, Rutherford & Park, 2012). In Boles, Johnston & Hair (1997) have discovered that emotional exhaustion had no influence on work fulfillment of sales forces.

Emotional exhaustion has been investigated towards job performance and shows inconsistent findings. For instance study among hotel employees in Turkey reveal that emotional did not affect work achievement (Yavas et al., 2008). In the same vein, Karatepe and Tekinkus (2006) found that emotional exhaustion did not have any affects on work achievement in 363 frontlines Turkish retail banks. In Babakus, Cravens, Johnston and Moncrief (1999) and Cropanzano, Rupp and Byrne (2003) studies demonstrated that staffs work achievement decreased caused by high level of emotional exhaustion. While Halik, Dollard and De Jonge (2003) in research of 102 in Southern Australian call center workers revealed the link between emotional exhaustion and work achievement in terms of absenteeism. In Bakker, Demerouti and Verbeke (2004) reported that exhaustion improve job. In early findings by Wright and Bonett (1997) and Wright and Cropanzano (1998) found that emotional exhaustion had a harmful effect on workers achievement and very important factor in the public sector and social welfare workers. Recently Neill and Xiao (2010) demonstrated that emotional exhaustion of 544 hotel managers in United States to be a role of job and organizational characteristics (work

requirement, quality orientation, pressure to manufacture and require for face time) and also personality characteristics (extroversion and neuroticism).

In term of emotional exhaustion and organizational behavior relationship, Babakus et al. (1999) found that greater emotional exhaustion resulted in reduction of sales people's performance and affective commitment to the firm. While Cropanzano et al. (2003) also showed that emotional exhaustion was indirectly linked with affective organizational commitment. In Karatepe and Tekinkus (2006) discovered that no affect of emotional exhaustion on affective organizational commitment among frontlines staffs in bank. They suggested that employees will show negative performance and lower affective commitment as a result of resource loss and emotional exhaustion. There is negative influence by emotional exhaustion on organizational citizenships behaviors for employees working in a main healthcare centre and reduce the impact of job values on organizational citizenships behaviors (Ying, 2012). The authors also reported emotional exhaustion had an inverse affect on firm directed organizational citizenships behaviors for staff working in a main healthcare center and on supervisor directed organizational citizenships behaviors for staffs working in a various type of sectors such as human service, manufacturing and fitness (Ying, 2012). While Chiu and Tsai (2006) also showed similar finding that emotional exhaustion affect negatively on organizational citizenships behaviors. In another study by Emmerik, Jawahar and Stone (2005) revealed that emotional exhaustion had no affect on organizational citizenships behaviors. The researchers argue that exhausted staffs will be too fatigued to put in time and attempt in activities other than regular jobs causing them to recognize the firm actions as unreasonable that would resulted to lower organizational citizenships behaviors (Ying,

2012, Chiu & Tsai, 2006). As the consequence the levels of customer service reduce and inability to satisfy the customers will cause negative word of mouth and potential business losses for the firm (Blodgett et al., 1997). The management can minimize the emotional exhaustion by using management policies such as support from firm and job advancement (Ying, 2012).

Emotional exhaustion level was different and depends on organization the employee work. For example the industrial parks staff emotional exhaustion is greater compare to staff from other offices (Ali & Hassan, 2012). Flight attendants experienced a moderate level of emotional exhaustion according to study by Chang and Chiu (2009). Call centre workers experienced levels of exhaustion equal to police officers and probation or correction officers but less than human service employees from a main government sector in South Australia (Lewig & Dollard, 2003). Employees in frontline service jobs experience keen to emotional exhaustion will lead to higher depression (Karatepe, 2011). Therefore management should hire individuals whose personality traits match the requirements of the jobs (Karatepe, 2011)

2.6.4.2 Emotional Exhaustion and Service Recovery Performance

Emotional exhaustion is a mental and emotional tiredness and a feeling of being lack of energy (Karatepe, 2006). Izard (1977) had defined emotion as feeling that encourages, organizes, and guides perception, thought, and act. Emotions described as mental states whether positive or negative that happens from cognitive appraisals of occurrences or from thoughts about those (Bagozzi, 1999). In this study, emotions are arise from the cognitive appraisals of service occurrences such as a customer service

staffs having a computer or system problem and from thoughts about those occurrences such as employee do not have suitable skills for the work to be done.

Emotional exhaustion happens intensively for employees that work in boundary spanning and having high work pressure condition. This will reflect significantly on employee quality of working life in the company (Ashill et al., 2009). Emotional exhaustion will cause negative consequences for example frustration, used up, loss of emotions and disturbed (Gaines & Jermier, 1983) and they may not be capable in performing a task effectively. Evidence from Ashill et al. (2009) and Karatepe et al. (2009) have shown that emotional exhaustion have an inverse affect on service recovery performance of call centre staffs and hotel employees. Recently a similar finding reported by Taegoo, Soyon, Chang and Gyehee (2012) involving 1014 employees working in Korea hotels. In contrast, Karatepe (2006) study shown emotional exhaustion has no influence on service recovery performance.

Emotional exhaustion as mediating function of burnout has impact on call centre employee service performance that working in various insurance and telecommunications organizations (Sawyer, Shanti, Srinivas & Wang, 2009). They mentioned the individuals have emotionally stable will show better service performance in a call center atmosphere due to they are competent to manage emotional exhaustion. Emotional satisfaction has a significant relationship with perceived service quality of employees from the result of research conducted by Slatten (2008) and recommended that emotions as an essential factor in service quality management. Staff feelings of pleasure and disappointment as a consequence of cognitive appraisals of the procedures of their executives are associated to staffs perceived service quality in service industries (Slatten,

2010). Employees' feelings of pleasure have a significantly direct effect and employees' feelings of disappointment have significantly inverse effect on employee-perceived service quality in healthcare environment in United States (Slatten, 2010). While Hamwi, Rutherford and Boles (2011) had suggested that the firms should reduce and or eliminate emotional exhaustion in order to avoid influencing the performance of sales force. Service recovery performance of frontlines working in healthcare firms in China also affected significantly by emotional response namely burn out and work engagement (Sang & Jae, 2012).

In Bitner (1992) have pointed that emotional minds of workforce do affect the way they relate to customers. While Schlesinger and Heskett (1991) had noted relationship involving employee satisfaction and high quality as recognize by the client. These findings are in accordance with Gronroos (1985) which refer service quality as a perceived judgment. When customer service employees feel a decrease of emotional resources and thus experience emotionally exhausted by their job and depletion of energy will reduce the service recovery performance of the employee. Based on discussion stated above therefore it is hypothesized that;

H10: Emotional exhaustion will influence negatively on the service recovery performance

2.7 Employment Status

The firm is the major social system for the full time staffs and for part-time staffs are more integrated in different social systems for example family, residence, school and another work (Martin & Hafer, 1995). According to Barathi (1998) there is difference in

terms of roles and responsibilities but no differences in terms of quota and performance for both employees status. The full time agents fully committed in selling and servicing life policy and does not have any other commitment, whereas part time agents has two roles to play, working as a wage earner , selling and servicing life policy. The nature of work of both part time and full time agents are approximately same, that is working on commission, spend quite a bit of time networking, searching new customers, collecting premiums, updating sales record and serving the customers after sales. Part time and full time agents play essential function in connecting the firms to its clients. They are in fact ambassadors and the backbone of the insurance industry (Maliga, 2000). This study will focus on agents that providing after sales service which is called customer service employees.

Part time jobs are growing trend in Malaysia due to rising living cost. Life insurance companies have provide huge opportunities for the employment to work as part time customer service employees to promote and selling life insurance policy and servicing at their convince time to the customers. Part time work force as customer service employees is about 37.5 percent as reported by Barathi (1998). As part time customer service employees make up important fraction of the workforce in life insurance companies in Malaysia with proper procedure, managers can makes correct decisions when managing the customer service employees that are working as part time or full time. Disregarding employment status dissimilarities may cause problems if there are dissimilarities. On top is an employment status sensitive approach may be even more problematic if there are no dissimilarities between staffs (Alexandron et al., 2007). Therefore the knowledge about dissimilarities of customer service employees working as

part time or full time in life insurances industry is important to employer. This will help the firms in determining the right approach in managing and improving service recovery performance of their full and part time employees. Does employment status of customer service employees influence the direction of the relationships shown in Figure 2.1?

The findings from previous study on service recovery performance are very limited and not explore enough. Few studies have done in other area, for example the affect of participatory style, organizational commitment, and task involvement on job performance and satisfaction with employment status as moderator involving retail sales person in United States studied by Darden, Mc Kee and Hampton (1993). The results revealed that only participatory style and task involvement was moderate by employment status. Conway and Briner (2002) had investigated the relationships between psychological contract fulfillment and outcomes (job satisfaction, well-being, organizational commitment, organizational citizenship behavior and turnover intentions with employment status as moderator involving 1974 employees in banking and supermarket chain. The authors concluded that the relationship hardly ever moderated by employment status whereby part time employees can act in a same way as full time employees to adjust in their psychological contract. In another study by Alexandron, Babukus and Yayas (2007) also have included part time and full time employment status as moderator in retail stores related to the affects of frontline staffs' perceptions of management concern for staffs and clients on intention to resign with work fulfillment and affective commitment as mediator. The result shows that employment status moderate the relationship between perceived management concern for staffs and affective commitment, perceived management concern for clients and work fulfillment, affective

commitment and intention to resign. The authors have suggested that employment status studies should be carried out in other service organizations. In Nor Azila and Azli (2005) had examined regarding predicting customer-orientation behavior of life insurances agent had pointed out that future studies should include part time and full time customer service employees or agents. In another research by Barathi (1998) which explore factors affect turnover intentions on part time employees in one of life insurance companies' operating in Malaysia has also suggested that full time and part time life insurance agents should be include in future studies. Based on above discussion, it is thus hypothesized that:

H11a: Employment status moderated the link between customer service orientation and service recovery performance

H11b: Employment status moderated the link between top management commitment and service recovery performance

H11c: Correlation between rewards and service recovery performance moderated by employment status

H11d: Employment status moderated the link between training and service recovery performance.

H11e: Employment status moderated the relationship between teamwork and service recovery performance.

H11f: Relationship between empowerment and service recovery performance will be moderated by employment status.

H11g: Correlation between affective organizational commitment and service recovery performance moderated by employment status.

H11h: Employment status moderated the association between role conflict and service recovery performance.

H11i: Employment status moderated the association between role ambiguity and service recovery performance.

H11j: Employment status moderated the association between emotional exhaustion and service recovery performance.

2.8. Research Framework

Based on the literature reviewed and theory (equity theory), the proposed research framework is as follows

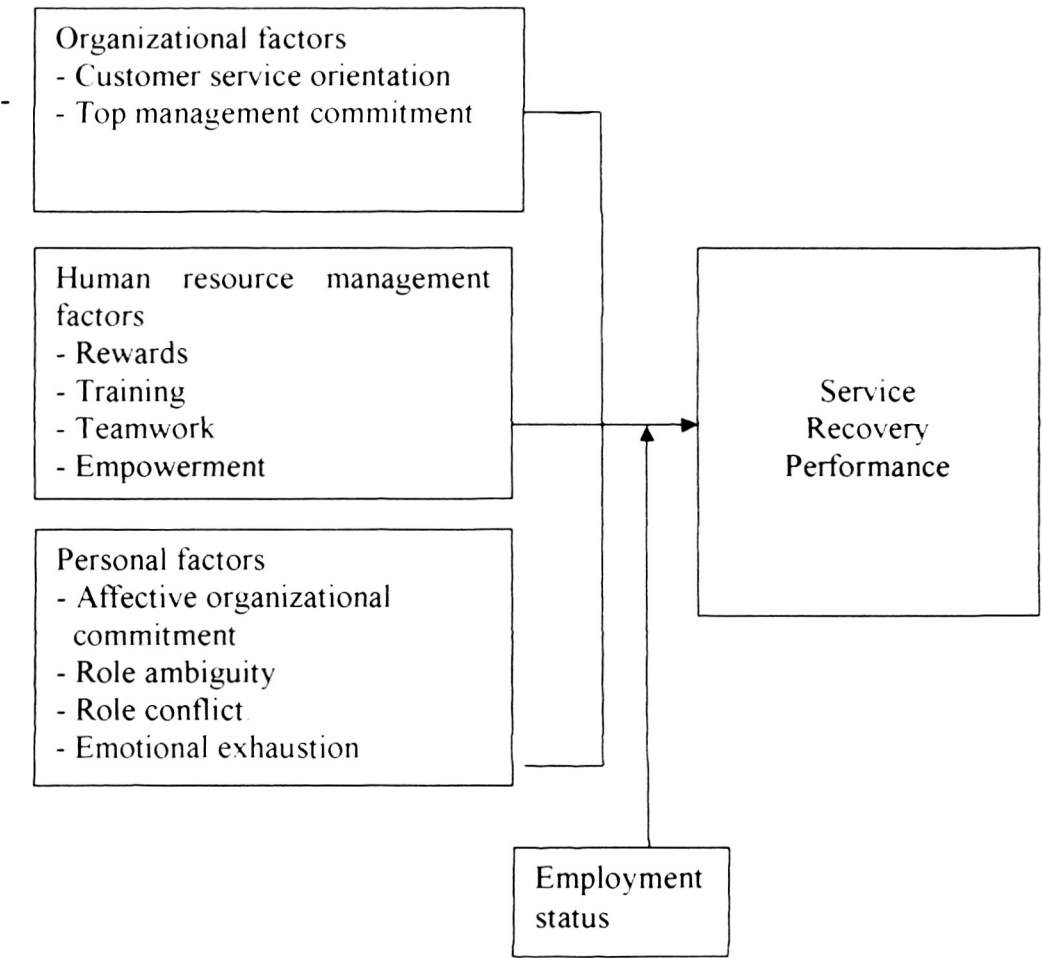


Figure 2.1
A research framework

CHAPTER THREE

METHODOLOGY

3.1 Introduction

In this section the methodology used for this research was discusses. Research design discuss type of study and unit analysis, population and sampling procedure, data collection method, variables and measurements of independent and dependent factors, data analysis techniques covers descriptive statistics, factor analysis, reliability, correlation matrix and regression analysis are mentioned in this chapter.

3.2 Research Design

This section discussed the type of study and the unit analysis involved in this study.

3.2.1 Type of the Study

This study is a relationship study and have examined on the correlation between the organizational, human resource and personal factors and service recovery performance. This study has also examined the affect of employment status on the link between organizational, human resource and personal factors and service recovery performance

3.2.2 Unit of Analysis

Customer service employees (part time and full time) in life insurance industry within Northern Region of Peninsular Malaysia were the analysis unit for this study. The banking sector employees such as financial executives, financial planner and financial consultant were not chosen in this studied because they are fixed salaries employees.

3.3 Population and Sampling Procedure

The list of customer service employees by states and insurances companies in Malaysia is not available to the researcher because it is confidential. Therefore probability sampling cannot be done. Cross-sectional survey design was used in this study. This was a field study whereby all variables were not manipulated or controlled, thus no artificial setting was created. According to Hair, Black, Babin, Anderson and Tatham (2006), rule of thumb for one variable is between 15 to 20 respondents and in this studied there are 11 variables therefore require 330 respondents to 440 respondents for both employment status. In total 600 survey questionnaires were distributed to customer service employees from life insurance industry based on response rate 80-85 percent (Burns, 2000). The respondent participated in this study was from Northern Region of Peninsular Malaysia namely Penang, Kedah and Perak. The states were chosen due to most of the life insurances companies registered with LIAM are operating in this region. Furthermore due to its centrality for economical and industrial activities (Lo et al., 2010), that required more customer service employees to serve the customers. Therefore it can represent the overall view of all the customer service employees in Malaysia life insurance industry.

The respondents in this research were chosen based on convenience sampling. Convenience sampling is a non probability sampling method. It involves the sample being drawn from that part of the population which is proximity. A population is selected because it is readily available and convenient accessibility. It may be by meeting the individual or including an individual in the sample when one meets them or chosen by searching them in the internet, through phone and friends. It is most common technique among researcher, fast, cheaper, easy and sample are readily available according to Castillo (2009) and being applied in management studies and service recovery (Brady, Cronin & Brand, 2002, Wang, Lo & Yang 2004, Rod et al., 2008).

3.4 Data Collection Method

The survey was self administered. Survey data was typically gathered using a set of questions towards a population to possess the required information. Self administered questions have been used in this survey as it is a practical approach to balance the time and financial limitation in completing the study with a need for incorporating a large sample to establish the representativeness of the sample for generalization (May, 2002). Survey method is suitable because cheaper, less time and lower skills required (Sekaran, 2000). This method also proven to produce the highest quality of survey data and if properly executed response rate of 80-85 percent achieved (Burns, 2000).

In this study, the data was collected via personal distribution to customer service employees of life insurance companies in Northern region of Peninsular Malaysia. An official cover letter that explains the purpose of the survey had been attached together with the questionnaires. It included also the researcher's email address and mobile phone

number in case there were further queries or clarifications about the questionnaire from the respondents. Respondents have been assured of complete confidentiality and honest opinions will be encouraged. The survey questionnaires have been distributed directly to the respective respondents by the representative of insurance companies.

The questionnaires were distributed to customer service employees of all life insurances companies by the representative when they came to the branch office to collect cheque, payment, claim and submit their forms. This survey was conducted from 27/11/12 to 18/01/13. In total 600 questionnaires were distributed by the researcher through the representatives of life insurance companies.

3.5 Variables and Measurements

The measurements for independent variables and dependent variables explained in this section. In this study, a four page questionnaire with two section consists of close ended questions was employed (appendix a). Section A measured demographic profile of respondents (race, employment status, age, educational level, experience, insurance companies), Section B measured independent variables (organization, human resource and personal factors which consists of ten variables), and dependent variable (service recovery performance).

3.5.1 Customer Service Orientation

Customer service orientation construct consists six items have been adopted from Ashill et al. (2005). Five point Likert type scale that consists of (1) strongly disagree, (2) disagree, (3) not sure, (4) agree and (5) strongly agree was employed to measure the

variable. The five Likert scale was used in order not to make the high number of questions boring, besides in order to increase answer percentage (Babakus et al , 2003) Customer service orientation Cronbach's alpha was 0.79 (Ashill et al , 2005). Table 3.1 shows the measurement for customer service orientation.

Table 3.1
Measurement Item for Customer Service Orientation

No	Items
1.	This firm measures customer satisfaction on a regular basis.
2.	This firm understands its customers' needs.
3.	This firm sets objectives in terms of customer satisfaction.
4.	This firm is totally committed to serving its customers well.
5.	A reputation for good service is stressed in my firm.
6.	In my firm, prompt service is a priority.

3.5.2 Top Management Commitment

Top management commitment variable consists with four items adopted from Boshoff and Allen (2000). Top management commitment Cronbach's alpha was 0.81. This variable measured based on five point likert scale. Table 3.2 tabulates the measurement items for top management commitment.

Table 3.2

Measurement Item for Top Management Commitment

No	Items
1.	Senior management of this firm is committed to doing its best for the customer.
2.	Senior managers in this firm talk a lot about customer satisfaction.
3.	Senior managers' actions back up a verbal commitment to customer service.
4.	Senior managers in this firm go out of their way to ensure that customers are satisfied

3.5.3 Rewards

Reward with five items has been adopted from Boshoff and Allen (2000) with Cronbach's a coefficient of reliability 0.83. The measurement of this construct was based on five Likert scale. The measurement items for reward shows in table 3.3.

Table 3.3

Measurement item for Rewards

No	Items
1.	If I improve the level of service I offer customers, I will be rewarded.
2.	The rewards I receive are based on customer evaluations of service.
3.	Employees in this firm are rewarded for serving customers well.
4.	Employees of this firm are rewarded for dealing effectively with customer problems.
5	I am rewarded for satisfying complaining customers.

3.5.4 Training

Training constructs with six items were adopted from Yavas et al. (2003). Five point Likert scale was utilized to measure the participant response for this variable. Cronbach's α for training was 0.94 (Yavas et al., 2003). Table 3.4 shows the measurement items for training.

Table 3.4
Measurement Item for Training

No	Items
1.	Employees in this firm receive continued training to provide good service.
2.	Employees in this firm receive extensive customer service training before they come into contact with customers.
3.	Employees of this firm receive training on how to serve customers better.
4.	Employees of this firm are trained to deal with customer complaints.
5.	Employees of this firm receive training on dealing with customer problems.
6.	Employees in this firm receive training on how to deal with complaining customers.

3.5.5 Teamwork

Teamwork constructs which consists of three items was taken from Boshoff and Allen (2000). This variable was measured based on five point Likert scale. Cronbach's α of reliability for teamwork was 0.78 (Boshoff & Allen, 2000). The measurement items for teamwork shows in table 3.5.

Table 3.5
Measurement Item for Teamwork

No	Items
1.	Everyone in my firm contributes to a team effort in serving customers.
2.	I feel that I am part of a team in my department.
3.	My fellow department employees and I cooperate more often than we compete

3.5.6 Empowerment

Empowerment with four items adopted form Yavas et al. (2003) The measurement of this variable based on five-point Likert-type scale. Employees will be asked to indicate their empowerment items as shows in table 3.6 Cronbach’s a alpha for empowerment was 0.78 (Yavas et al., 2003).

Table 3.6
Measurement Item for Empowerment

No	Items
1.	I am encouraged to handle customer problems by myself.
2.	I do not have to get management's approval before I handle customer problems.
3.	I am allowed to do almost everything to solve customer problems.
4.	I have control over how I solve customer problems.

3.5.7 Affective Organizational Commitment

Affective organizational commitment constructs consists of five items adopted from Karatepe and Tekinkus (2006) with Cronbach’s alpha value of 0.79 The five Likert scale was used to measure this variable. Table 3.7 shows the measurement items for affective organizational commitment.

Table 3.7
Measurement Item for Affective Organizational Commitment

No	Item
1.	I find that my values and the firm's values are very similar
2.	I really care about the future of this firm.
3.	I am proud to tell others that I work for this firm.
4.	I am willing to put in a great deal of effort beyond that normally expected in order to help the firm to be successful.
5.	For me, this is the best of all possible organizations for which to work.

3.5.8 Role Ambiguity.

This study had examined role ambiguity by utilizing four items developed by Ardahan (2006). It was measure based on a five-point Likert-type scale. Customer service employees were asked to point out their perceived role ambiguity items as shown in table 3.8. Cronbach’s alpha for role ambiguity was 0.90 (Ardahan, 2006)

Table 3.8
Measurement Item for Role Ambiguity

No	Items
1.	I have clear, planned goals and objectives for my job.
2.	I know exactly what is expected of me.
3.	I know what my responsibilities are.
4.	I feel certain about the level of authority I have.

3.5.9 Role Conflict.

Role conflict was examined based on the measurement suggested by Rod et al (2008). Employees were point out the perceived role conflict at job on a five-point Likert-type scale. Items evaluated as shown in table 3.9. Cronbach’s alpha for role conflict was 0.75

Table 3.9
Measurement Item for Role Conflict

No	Items
1.	I work with two or more groups who operate differently.
2.	I receive incompatible requests from two or more people.
3.	I have to do things that should be done differently.

3.5.10 Emotional Exhaustion

Emotional exhaustion construct adopted from Karatepe (2006) with Cronbach’s alpha value of 0.90. Responses to the items in working perception (six items) shows in table 3.10 will be based on five-point Likert type scales.

Table 3.10
Measurement Item for Emotional Exhaustion

No	Items
1.	I feel emotionally drained from my work..
2.	I feel fatigued when I get up in the morning and have to face another day on the job.
3.	Working with people all day is really a strain for me.
4.	I feel burned out from my work.
5.	I feel frustrated by my job
6.	I feel like I am at the end of my rope

3.5.11 Service Recovery Performance

This study used a five items scale to examined employee perceived service recovery performance (Boshoff & Allen, 2000) Service recovery performance measurement using self report is acceptable because customer service employees are in the best place to assess performance results and their perceptions towards customers’ (Babakus et al., 2003). Employees were asked to point out their perception of the service they serve to customers on a five-point Likert-type scale. The items on which they were asked to respond shows in table 3.11. Cronbach’s alpha for employee service recovery performance was 0.70 based on Boshoff and Allen (2000) finding.

Table 3.11
Measurement Item for Employee Service Recovery Performance

No	Items
1.	Considering all the things I do, I handle dissatisfied customers quite well
2	I don't mind dealing with complaining customers
3.	No customer I deal with leaves with problems unresolved.
4.	Satisfying complaining customers is a great thrill to me.
5.	Complaining customers I have dealt with in the past are among today's most loyal customers.

3.6 Data Analysis Techniques

All the information obtained from the survey questionnaires was checked for completeness and transfer into a computer data file. The Statistical Package for Social Science (SPSS) of version 14 has been used to analyze the data collected. Negative questions were recoded before further analysis was performed.

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3.6.1 Descriptive Statistics

Descriptive analysis was employed to identify the general respondents' profile in Section B (customer service orientation, top management, reward, training, teamwork, empowerment, organizational commitment, role conflict, role ambiguity and emotional exhaustion and service recovery performance). The result of this analysis would help to identify any bias in the response. The analyses that will be used are mean and standard deviation. Descriptive analysis was not used to analyze Section A, which involved race, employment status, age, educational level, experience and insurance companies. The frequencies and percentage was computed for the data.

3.6.2 Factor Analysis

Factor analysis was applied to simplify complex sets of quantitative data by analyzing the associations between constructs to reveal the small number of factors which can explain the associations. The purpose of factor analysis is to make sure this study measure the concepts correctly. Anti image correlation matrix, Kaiser Meyer Olkin (KMO) Measures of Sampling Adequacy and Bartlett's Test of Sphericity were confirmed prior to accomplish of factor analysis. The minimum acceptable values that specified appropriateness of anti image correlation and KMO are greater than 0.5 (Field, 2009). Items with Eigen values that greater than one and/or extraction by number of factor (according to literature if necessary) was extracted for independent variables and dependent variables. The extracted items with factor loadings of more than 0.5 and cross loadings more or equal to 0.3 are commonly accepted level of significance were selected (Rencher, 2002). The simplified factors will then be used for further analysis.

3.6.3 Reliability

Reliability is the measuring accuracy of instrument whereby the respondent will get the same or roughly same score on a questionnaire if they complete it at two different points in time. It is concerned with the research and results in terms of replication. Similar outcomes should be obtainable if the research is repeated. Test of goodness of data was measured to determine the consistency and stability of the collected data. Cronbach's alpha is used as a reference for this measurement. According to Nunnally (1978) has suggested that reliability of about 0.70 or better can be used in basic research. Reliabilities that higher than 0.80 is a waste of time. According to Sekaran (2000) the 0.5 alpha values would be considered a low value of acceptability while alpha values to one, the higher the consistency of data reliability.

3.6.4 Correlation Matrix

The Pearson correlation analysis was applied to prove the presence of the links between dependent and independent variables for this study as mentioned in the research framework. This analysis also helped to understand if there was a strong relationship between independent factors. According to Hair et al. (2006), multicollinearity exists if a correlation of 0.8 or higher is found between independent variables used in the study. If multicollinearity exists between independent variables, the method employed would be as recommended by Hair et al. (2006), either removes the relevant independent variables or combine them as one construct. It mentioned that if multicollinearity exist then further analysis such as regression and hierarchical analyses was not advisable to be performed.

3.6.5 Regression Analysis

Simple and multiple regression analysis were carried out to test the hypotheses and its relationship with dependent variable. P-value will indicate the hypothesis significant. The higher P-value will indicate lower significant level. R-square determined the percentage difference of dependent factor which will be explained by independent factor.

There are four main issues to be considered when selecting suitable applications of regressions. The assumptions that were included in the test are as below;

a. Normality

Histogram and normal probability plotting (p-p plot) was carried out for normality test. The normality requirement assumptions have been met when histogram shows to at least resemble a bell shape curve and all the residuals were placed all along the diagonal line of p-p plot.

b. Independence of Error Term

Independence of Error Term means the predicted value should not be related. Durbin-Watson test was applied to help understand whether the obtained error values are independent from each other. The Durbin-Watson coefficient should be between 1.5 to 2.5 ranges that indicates no auto correlation problem (Hair et al., 2006). While Field (2009) recommended that the rule of thumb for Durbin Watson value that less than 1 or greater than 3 are definitely cause for concern.

c. Multicollinearity

Multicollinearity happened when two or more of the independent variables of a multiple regression model are highly associated. It can result in an overestimation of the standard

deviation of the regression coefficients among predictors. The multicollinearity was checked with tolerance and Variance Inflation Factors statistics. The tolerance above 0.1, Variance Inflation Factors value below 10 and condition limit index below 30 shows no major issues of multicollinearity.

d. Outliers

Outliers identify by case wise diagnostics. Cases that above the standard deviation value of 2.50 levels would be eliminated.

Further hierarchical regression analysis was performed in this study to examine the hypotheses and explain the relationships between independent variables, moderating variable and dependent variable.

CHAPTER FOUR

RESULTS

4.1 Introduction

The results of data analysis performed using SPSS statistical package version 14 presented in this chapter. The findings of the data analysis in this chapter are separated into four parts. The first part shows the pilot test result before actual studied being carried out. The second part shows the overview of data collected comprises rate of response, demographic profile of respondents and respondents' company profile. The third part deals with the reliability of the constructs applied in the research. The last part presents the findings for the hypothesized model.

4.2 Pilot Test

Items were finalized by reviewing comprehensive relevant literature and consultation with experts in the academic (service marketing lecturers) and industry (various position such as managers, training executives, and customer service employees). The items for every variable were kept short and simple. Jargon and double-barrel statements were avoided to ensure that respondent understand the questionnaire easily (Sekaran, 2000). The instrument was pre tested from 10th – 30th July, 2012 involved convenience sample of 30 customer service employees from life insurances companies in Kulim City that will not participate in actual studies. A demographic profile of the respondents tabulated in table 4.1 shows that 70 percent of respondents are males. Majority of respondents (70 percent) are working as full time customer service

employees. About 83 percent of customer service employees are above the age of 31 years old. The respondents in the pilot study had indicated that 43.3 percent are diploma and lower while 56.7 percent are degree and above as their academic qualifications. In terms of years service majority of the respondents (76.7 percent) are having more than six years of service.

Researcher sat with the respondents while they filled the survey questionnaire to recognize wording difficulties, response query by participations and time consumes (Nor Azila & Azli, 2005). Pilot study data was used to calculate reliability test for the variables in this study. Cronbach's Alpha which is taken into account in the context of internal consistency was utilized to calculate reliability of the scale. The Cronbach's alpha for every factor in current research was from 0.78 to 0.95 and the results are in range of past study as stipulated in table 4.2. Alpha coefficient of 0.7 and above observed as adequate for the purpose of study and the scales can be considered as reasonably acceptable (Nunnally, 1978). None of the items in this study require to be deleted to improve the reliability. The pilot test has recognized some problems on questionnaire content, understanding of constructs and time taken. Based on pilot study, the question no six in section a (demographic profile) you can tick more than one has been removed because the customer service employees only can work for one insurance company only. In addition based on the comment from the participations in the pilot research, all the life insurances companies names that will involve in this study also been added. The revised questionnaires as in appendix b were used for main data collection

Table 4.1
Participants Demographic Profile

Categories	Frequency	Percent
Gender		
Male	21	70
Female	9	30
Employment status		
Full time	21	70
Part time	9	30
Age		
20-25yr	2	6.7
26-30yr	3	10
31-35	5	16.7
36 & above yr	20	66.7
Education		
Diploma and lower	14	46.7
Degree and higher	16	53.3
Service		
1-5 yr	7	23.3
6-10 yr	4	13.3
11-15 yr	6	20
16 yrs and above	13	43.3
Company		
AIA	2	6.7
GELA	4	13.3
ETIQA	4	13.3
MCIS Zurich	15	50
TM Asia life	3	10
ING	2	6.7

Table 4 2
Reliability Analysis for Pilot Study

Variables	No of items	Cronbach's Alpha (Present study)	Cronbach's Alpha (Past study)
Customer service orientation	6	0.95	0.79
Top management commitment	4	0.92	0.81
Rewards	5	0.86	0.83
Training	6	0.93	0.87
Team work	3	0.90	0.78
Empowerment	4	0.78	0.78
Affective organizational commitment	5	0.92	0.81
Role ambiguity	4	0.94	0.90
Role conflict	3	0.84	0.87
Emotional exhaustion	6	0.89	0.90
Service Recovery Performance	5	0.85	0.70

4.3 Demographic Profile

The sample consists of 350 respondents from insurance industry in Northern Region of Peninsular Malaysia particularly in Penang, Kedah and Perak. Each questionnaire was distributed directly to the individual that involved in selling and promoting life insurances through the representatives of life insurance companies and in a total of 600 questionnaires administered altogether. A total of 388 respondents were obtained. However, only 350 questionnaires equally to 58.3 percent were considered for data analysis. The remaining 38 questionnaires were not taken into data collection due to questionnaires were not completed by the respondents. Demographic profile of the

respondents namely gender, race, age, employment status, years of service and level of education tabulated in table 4.3 while Table 4.4 shows the respondents by organizations.

Consistent with a male controlled sector under research, most (64.4 percent) of the participations are males. This is normal matter in the life insurance industry as mentioned in Update (2003) whereby male customer service employees continue to control the career of life insurance business due to a lot of travelling activities are required. It is more suitable to the young employees and as estimated in this research 69.4 percent of the workforce are below the age of 36 years old which were considered young. This is according with the industry standard as mentioned by Update (2003) that most of customer service employees in the industry are below 40 years old. In terms of ethnicity, most of the respondents are primarily Chinese (52.3 percent), followed by Indian (32.0 percent), Malay (15.1 percent) and others (0.6 percent). This is consistent as reported by Life Insurance Association Malaysia (2006) that Malay agents are lowest compare to Chinese and Indian. In terms of educational qualifications, the minimum education requirement to be customer service employees is the completion of 'Sijil Pelajaran Malaysia' or Malaysia Certificate of Education. In the present study the highest educational qualifications was diploma and lower as indicated by 68 percent of the respondents were having the qualifications. This is according with the industry direction whereby customer service employees with diploma and lower qualifications continue to form the greater part group (Update, 2003). In terms of years service most of the respondents (42.6 percent) are having less than five years of service compare to only 26.9 percent for more than six years of service and 30.5 percent for more than 11 years of service. This is consistent with industry direction, whereby the majority of the workforces

consist of customer service employees having below two years of experience in the industry (Update 2003)

Table 4.3
Participants Demographic Profile

Categories	Frequency	Percent
Gender		
Male	222	64.4
Female	128	36.6
Race		
India	112	32
Chinese	183	52.3
Malay	53	15.1
Others	2	0.6
Employment status		
Full time	220	62.9
Part time	130	37.1
Age		
20-25yr	54	15.4
26-30	96	27.4
31-35	93	26.6
36 & above	107	30.6
Level of education		
Diploma and lower	238	68
Degree and higher	112	32
Years of Service		
1-5	149	42.6
6-10	94	26.9
11-15	61	17.4
16 & above	46	13.1

Table 4 4
Respondents Organization Profile

Companies	Frequency	Percent
AIA	43	12.3
GELA	40	11.4
Prudential	40	11.4
ETIQA	27	7.7
ALLIAZ	18	5.1
MCIS		
Zurich	38	10.9
TM Asia		
Life	25	7.1
Manulife	28	8.0
ING	22	6.3
AM		
Assurance	17	4.9
Hong Leong	23	6.6
Uni Asia	14	4.0
AXA	15	4.3

Table 4.4 depicts that majority of respondents who had participated in this survey are from AIA, GELA, Prudential, MCIS Zurich, Manulife, ETIQA and TM Asia Life with a total that is close to 69 percent. On the other hand ALLIAZ, ING, AM, Hong Leong and Uni Asia contributed to the balance of 21 percent of the respondents. From the above discussion it can be concluded that the sample of this research does not deviate much from the general population of customer service employees of life insurance. It is therefore considered representative the population of interest.

4.4 Factor Analysis Results

A total of five items were used to measure dependent variable (service recovery performance) and 46 items were used to measure independent variables (customer service orientation, top management commitment, reward, training, teamwork, empowerment, organizational commitment, role conflict, role ambiguity and emotional exhaustion). From the analysis for dependent variables it was revealed that based on the selection criteria of Eigen values above one, one component only was extracted as showed in Table 4.5. From the analysis for independent variables, it was found that based on the selection criteria of Eigen values above one, seven factors for independent variables was extracted as tabulated in Table 4. 6.

Table 4.5
Component and Factor Loading for Dependent Variable

Items	Factor 1
SRP1	0.71
SRP2	0.75
SRP3	0.78
SRP4	0.76
SRP5	0.74
Eigen value	2.80
Percentage of variance	55.91
KMO	0.82

The result from Table 4.5 explained a total variance of 55.91 percent. The Kaiser Meyer Olkin (KMO) Measures of Sampling Adequacy value of 0.82 is above than the acceptable limit of 0.50 that considered as the significant loading (Field, 2009). The Bartlett’s Test of Sphericity which is a test for the presence of correlation was also highly significant (Chi square =495.69, p = .00). Additionally, a close inspection of the

individual Measuring Sampling of Adequacy value for each individual item was found to be above 0.81.

Table 4.6
Rotated Factors and Factor Loading of Independent Variables

Items	Factors						
	1	2	3	4	5	6	7
CSO1	0.74	0.25	0.19	-0.15	-0.01	0.17	0.11
CSO2	0.80	0.25	0.13	-0.10	0.04	0.12	0.11
CSO3	0.77	0.23	0.14	-0.13	0.09	0.23	0.09
CSO4	0.78	0.20	0.16	-0.10	0.12	0.15	0.17
CSO5	0.71	0.10	0.13	-0.06	0.07	0.22	0.27
CSO6	0.70	0.28	0.12	-0.07	0.11	0.20	0.13
TMC1	0.39	0.25	0.43	-0.10	0.08	0.28	0.00
TMC2	0.33	0.33	0.45	-0.12	0.25	0.23	-0.07
TMC3	0.36	0.35	0.44	-0.06	0.15	0.23	-0.05
TMC4	0.30	0.30	0.35	-0.16	0.18	0.34	0.01
REW1	0.07	0.05	0.06	0.01	0.78	0.16	0.09
REW2	0.16	0.07	0.04	-0.01	0.76	0.10	0.17
REW3	0.10	0.13	0.02	0.03	0.86	0.06	-0.02
REW4	0.04	0.11	0.06	0.07	0.86	-0.01	0.08
REW5	-0.03	0.13	0.08	0.07	0.82	0.01	0.07
TRA1	0.18	0.63	0.16	-0.08	0.22	0.26	0.18
TRA2	0.25	0.68	0.22	-0.10	0.15	0.13	0.18
TRA3	0.21	0.69	0.18	-0.13	0.16	0.19	0.16
TRA4	0.32	0.67	0.15	-0.18	0.17	0.03	0.25
TRA5	0.31	0.66	0.25	-0.15	0.07	0.11	0.25
TRA6	0.32	0.63	0.05	-0.15	0.03	0.12	0.28
TW1	0.20	0.44	0.38	-0.19	0.09	0.18	0.20
TW2	0.10	0.45	0.37	-0.06	-0.01	0.17	0.11
TW3	0.20	0.21	0.48	-0.09	0.09	0.18	0.36
EMPO1	0.11	0.26	0.11	-0.02	0.00	0.28	0.60
EMPO2	0.11	0.19	0.18	-0.07	0.09	0.10	0.76
EMPO3	0.22	0.20	0.13	0.07	0.10	0.12	0.73
EMPO4	0.15	0.24	0.16	-0.08	0.21	0.20	0.67
OC1	0.26	0.38	0.18	-0.12	0.20	0.34	0.34
OC2	0.34	0.20	0.18	-0.08	0.09	0.60	0.17
OC3	0.35	0.22	0.20	-0.17	0.12	0.65	0.23
OC4	0.32	0.21	0.15	-0.09	0.10	0.67	0.24
OC5	0.26	0.29	0.11	-0.05	0.05	0.68	0.21

Table 4.6(Continued)

RA_R1	-0.26	-0.14	-0.51	0.10	-0.13	-0.38	-0.18
RA_R2	-0.08	-0.11	-0.57	0.12	-0.03	-0.43	-0.22
RA_R3	-0.13	-0.10	-0.62	0.07	-0.08	-0.26	-0.16
RA_R4	-0.20	-0.14	-0.31	-0.03	-0.20	-0.44	-0.36
RC_R1	0.00	-0.13	-0.75	0.11	0.05	0.06	0.12
RC_R2	-0.22	-0.16	-0.69	-0.01	-0.04	0.03	-0.28
RC_R3	-0.07	-0.10	-0.69	0.04	-0.03	-0.04	-0.21
EE1	-0.02	-0.15	-0.11	0.73	0.00	0.24	0.00
EE2	-0.10	-0.22	-0.03	0.78	0.00	-0.04	0.11
EE3	-0.11	-0.17	0.00	0.79	0.07	0.06	-0.15
EE4	-0.08	-0.14	-0.09	0.84	0.07	-0.09	-0.04
EE5	-0.12	0.05	-0.14	0.73	0.02	-0.32	-0.07
EE6	-0.13	0.04	-0.09	0.73	0.02	-0.33	-0.01
Eigen value	15.60	3.93	2.65	2.19	1.83	1.67	1.09
Percentage of variance	34.00	8.55	5.76	4.77	3.98	3.64	2.38
KMO	0.93						

The result from Table 4.6 explained a total variance of 63.1 percent. The Kaiser Meyer Olkin (KMO) Measures of Sampling Adequacy value of 0.93 is above than the acceptable value of 0.50 that considered as the significant loading (Field, 2009). The Bartlett's Test of Sphericity which is a test for the presence of correlation was also highly significant (Chi square = 10265.27, $p = .00$). Additionally, a close inspection of the individual Measuring Sampling of Adequacy value for each individual item was found to be above 0.8.

From Table 4.6, customer service orientation (CSO1, CSO2, CSO3, CSO4, CSO5 and CSO6) was measured with 6 items. After running factor analysis, all six items (CSO1, CSO2, CSO3, CSO4, CSO5 and CSO6) were accepted as factor one and had factor loading more than 0.70 as factor one. Additionally, a close inspection of the individual Measuring Sampling of Adequacy value for each individual item was found to be above 0.91. Therefore this result validated the adequate number of significant inter-

correlation required of a variable and the appropriateness of factor analysis (Hair et al , 1998).

As for training, it was measured by six items (TRA1, TRA2, TRA3, TRA4, TRA5 and TRA6). From factor analysis all the items have been accepted (TRA1, TRA2, TRA3, TRA4, TRA5 and TRA6) as factor two with loading more than 0.63. Additionally, a close inspection of the individual Measuring Sampling of Adequacy value for each individual item was found to be above 0.94.

For Role ambiguity recode was measured with four items (RA1_R, RA2_R, RA3_R and RA4_R). The factor analysis results reveal that three items were accepted (RA1_R, RA2_R, RA3_R) as factor three with factor loading above 0.52. For RA4_R not accepted due to factor loading below 0.5 and will be removed from further analysis. Additionally, a close inspection of the individual Measuring Sampling of Adequacy value for each individual item that accepted was found to be above 0.93.

For role conflict recode was measured with three items (RC1_R, RC2_R and RC3_R). From factor analysis shows that all the three items (RC1_R, RC2_R and RC3_R) were accepted as factor three with factor loading above 0.69. Additionally, a close inspection of the individual Measuring Sampling of Adequacy value for each individual item was found to be above 0.87. Since role ambiguity and role conflict fall into one factor, this variable will be renamed it as role stressors.

As for emotional exhaustion, it was measured with six items (EE1, EE2, EE3, EE4, EE5 and EE6). The factor analysis result shows that all the items (EE1, EE2, EE3, EE4, EE5 and EE6) being accepted as factor four. All the six items were having factor loading more than 0.73 as factor four. Additionally, a close inspection of the individual

Measuring Sampling of Adequacy value for each individual item was found to be above 0.8.

For reward, it was measured by five items (REW1, REW2, REW3, REW4 and REW5). From factor analysis all five items have been accepted (REW1, REW2, REW3, REW4 and REW5) as factor five. All the five items were having factor loading more than 0.76 as factor five. Additionally, a close inspection of the individual Measuring Sampling of Adequacy value for each individual item was found to be above 0.81.

As for affective organizational commitment, it was measured by five items (OC1, OC2, OC3, OC4 and OC3). From factor analysis result shows four items being accepted (OC2, OC3, OC4 and OC5) as factor six having factor loading above 0.6. OC1 rejected due to having factor loading below 0.5. Additionally, a close inspection of the individual Measuring Sampling of Adequacy value for each individual item that accepted was found to be above 0.94.

Empowerment was measured by four items (EMPO1, EMPO2, EMPO3 and EMPO4). The result from factor analysis demonstrated that all the items (EMPO1, EMPO2, EMPO3 and EMPO4) accepted as factor seven with factor loading above 0.6. Additionally, a close inspection of the individual Measuring Sampling of Adequacy value for each individual item was found to be above 0.90.

As for top management commitment, it was measured by four items (TMC1, TMC2, TMC3 and TMC4). From factor analysis, none of items had been accepted due to factor loading below 0.5. Therefore top management commitment variables will be removed from further analysis.

Teamwork was measured by three items (TW1, TW2, TW3). The factor analysis shows that three items (TW1,TW2 and TW3) cannot be accepted due to having factor loading below 0.5. Therefore teamwork variables will be removed from further analysis.

4.5 Reliability test

The reliabilities of the scales utilized were calculated through determination of Cronbach’s alpha. According to Nunnally (1978) reliabilities of above 0.7 are good. The Cronbach’s alpha obtain for this present research were done after factor analysis.

Table 4.7
Reliability of the Instruments

Variables	No of items deleted	No of items	Cronbach's Alpha
Customer service orientation	0	6	0.92
Top mgmt commitment	4	0	0
Reward	0	5	0.89
Training	0	6	0.9
Teamwork	3	0	0
Empowerment	0	4	0.82
Affective Organizational Commitment	1	4	0.88
Role stressors	1	6	0.82
Emotional exhaustion	0	6	0.88
Service recovery	0	5	0.80
Performance			

The values for all the variables excluding top management commitment and teamwork in this research surpass 0.7 (Nunnally, 1978) as shows in Table 4.7. This showed the items utilized for the research are acceptable. The result allows the researcher to conduct bivariate Pearson correlation analysis before continuing further statistical test.

4.6 Correlation Analysis

The result of the correlation analysis proved the existence of correlation between dependent and independent variables. Customer service orientation ($r = 0.46$), training ($r = 0.59$), reward ($r = 0.20$), affective organizational commitment ($r = 0.51$) and empowerment ($r = 0.46$) was found to be associated positively with service recovery performance and are significant at 0.01. Role stressors ($r = -0.78$) and emotional exhaustion ($r = -0.30$) showed negative relationship with service recovery performance levels of customer service employees working in life insurance companies and are significant at 0.01.

Table 4.8

Pearson Correlations of Study Variables (*N* = 350)

	Customer Orientation	Training	Role stressors	Emotional exhaustion	Reward	Affective organizational commitment	Empowerment	Service recovery performance
Customer service orientation	1							
Training	0.65	1						
Role stressors	-0.46	-0.53	1					
Emotional exhaustion	-0.29	-0.34	0.25	1				
Reward	0.22	0.33	-0.19	0.04	1			
Affective organizational commitment	0.66	0.61	-0.53	-0.29	0.26	1		
Empowerment	0.47	0.6	-0.46	-0.15	0.27	0.56	1	
Service recovery performance	0.46	0.59	-0.78	-0.3	0.2	0.51	0.46	1

4.7 Descriptive Statistics of Variables

Descriptive analysis was carried out to determine the mean scores and standard deviations for the variables. Based on 350 valid cases being examined for seven independent variables and one dependent variable, the statistic output as shown in Table 4.9 was obtained.

Table 4.9
Descriptive Statistics for All Principal Variables (N= 350)

Variables	No of Items	Mean	Standard Deviation
Customer service orientation	6	3.91	0.759
Reward	5	3.3	0.816
Training	6	3.71	0.669
Empowerment	4	3.64	0.727
Affective organizational commitment	4	3.9	0.739
Role stressors	6	2.39	0.575
Emotional exhaustion	6	2.33	0.779
Service recovery performance	5	3.64	0.595

Apparently, the mean scores for all variables are above 3.3 except for role stressors and emotional exhaustion which is only at 2.39 and 2.33. Customer service orientation and affective organizational commitment mean was the highest which is 3.91 and 3.90 as shown in table 4.3. It is understandable in the industry that require interaction and to maintain long term business between customer service employees and customers, customer service orientation and affective organizational commitment is very important in carrying out their task. Role stressors and emotional exhaustion mean is found with lowest mean which is 2.33 and this show that the customer service employee are having less stress and fatigue in handling customer problems.

Standard deviations for the seven independent variables and one dependent variable were in the ranges of 0.575 to 0.816. This shows the presence of significantly small variability within the data set. The variation value signifies that all the answers given by the respondents in the survey questionnaires towards research variables were not much diverse from one respondent to other respondent. This indicates the presence of small differences in responses. As a result, the variables are now prepared for the next analysis.

4.8 Restatement of Hypotheses

Based on results from factor, reliability and correlation analysis, the original hypotheses of the present research has to be slightly changed to integrate the principal factors that in fact represent the research variables. Therefore the hypotheses proposed in chapter 2 were restated as the following:

- H1: Customer service orientation will positively affect on the service recovery performance
- H2: Rewards will be a positively affect on the service recovery performance
- H3: Training will positively affect on the service recovery performance.
- H4: Empowerment will positively influence on the service recovery performance.
- H5: Affective organizational commitment will positively affect on the service recovery performance
- H6: Role stressors will negatively affect on the service recovery performance
- H7: Emotional exhaustion will influence negatively on the service recovery performance

- H8a: Employment status moderated the link between customer service orientation and service recovery performance
- H8b: Correlation between rewards and service recovery performance moderated by employment status
- H8c: Employment status moderated the link between training and service recovery performance.
- H8d: Relationship between empowerment and service recovery performance will be moderated by employment status
- H8e: Correlation between affective organizational commitment and service recovery performance moderated by employment status
- H8f: Employment status moderated the association between role stressors and service recovery performance
- H8g: Employment status moderated the correlation between emotional exhaustion and service recovery performance

4.9 Hypotheses Testing

Simple and multiple regressions were used to test hypotheses for H1, H2, H3, H4, H5, H6 and H7. This method was utilized to test direct relationship between independent and dependent factors. Results of regressions are tabulated in Table 4.10, 4.11 and 4.12. With Table 4.10, hypotheses no one been tested. Hypotheses no one is testing direct association between organizational factor (customer service orientation) and service recovery perform.

Table 4 10
Regression for Organizational Factor (Customer Service Orientation)

Predictor variable	Service recovery performance	
	Beta	t - value
Customer service orientation	0.39	10.73***
F – value	115.05	
Durbin Watson	1.57	
R square	0.25***	
Adjusted R square	0.25***	

***p<0.001

From the output of regression to test involving customer service orientation and service recovery performance, the variable was tested statistically significant with (p<0.001), F = 115.05 and t- value of 10.73. There was three cases of outlier had been removed. The regression tests demonstrated a very weak inference with R square of 0.25. Generally 25 percent differences of service recovery performance can be explained by customer service orientation. The adjusted R value is 0.25. The normality requirement of the sample was revealed by a bell shape histogram. P-P plots also demonstrated no sign of normality of the error. The Durbin-Watson coefficient of 1.57 was between the acceptable ranges of 1.5 to 2.5. The tolerance above 0.1, variance inflation factor values were below10 and the condition limit indices were below the safety limit of 30 which indicated the multicollinearity problems did not exist (appendix c). The regression analysis showed that the following tested constructs were statistically significant at $p<0.001$ - a 99.9 percent degree of confidence. The beta value (standardize coefficients) of

customer service orientation ($\beta=0.39$) shows that the independent construct are positively linked to service recovery performance. Therefore hypothesis H1 is supported.

Table 4.11
Multiple Regression for Human Resource Factors (Reward, Training and Empowerment)

Service recovery performance		
Predictor variable		
	Beta	t – value
Reward	-0.06	-0.18
Training	0.46	9.50***
Empowerment	0.14	3.15***
<hr/>		
F – value	72.3	
Durbin Watson	1.68	
R square	0.39***	
Adjusted R square	0.38***	

***p < 0.001

From the output of multiple regressions to test between human resource management variables (reward, training, empowerment) and service recovery performance, the variable were tested statistically significant with ($p<0.001$), $F = 72.30$. A case of outlier had been removed. The regression tests demonstrated a weak inference with R square of 0.39. Generally 39 percent differences of service recovery performance can be explained by reward, training and empowerment. The adjusted R value is 0.38. The normality requirement of the sample was revealed by a bell shape histogram. P-P plots also demonstrated no sign of normality of the error. The Durbin-Watson coefficient of 1.68 was between the acceptable ranges of 1.5 to 2.5. The tolerance above 0.1, variance inflation factor values were below 10 and the condition limit indices were below the safety limit of 30 which indicated the multicollinearity problems did not exist

(appendix d) The regression analysis showed that the following tested constructs were statistically significant at $p < 0.001$ - a 99.9 percent degree of confidence. The beta value (standardize coefficients) of training ($\beta = 0.46$) shows that the training variable are positively associated to service recovery performance and for empowerment beta value ($\beta = 0.14$) shows that the empowerment construct are positively correlated to service recovery performance. Reward construct was found not statistically significant. Therefore the result supported H3 and H4 only while H2 was rejected.

Table 4.12
Multiple Regressions for Personal Factors (Affective Organizational Commitment, Role Stressors and Emotional Exhaustion)

Predictor variable	Service recovery performance	
	Beta	t – value
Affective organizational commitment	0.11	3.71***
Role stressors	-0.72	-18.75***
Emotional exhaustion	-0.06	-2.31*
F – value	218.87	
Durbin Watson	1.78	
R square	0.66***	
Adjusted R square	0.65***	

*** $p < 0.001$, * $p < 0.05$

From the output of multiple regressions to test between personal variables (affective organizational commitment, role stressors and emotional exhaustion) and service recovery performance, the variable were tested significant with ($p < 0.001$), $F = 218.87$. There were three cases of outlier had been removed. The regression tests demonstrated a strong inference with R square of 0.66. Generally 66 percent variations of

service recovery performance can be explained by affective organizational commitment, role stressors and emotional exhaustion. The adjusted R value is 0.65. The normality requirement of the sample was revealed by a bell shape histogram. P-P plots also demonstrated no sign of normality of the error. The Durbin-Watson coefficient of 1.78 was between the acceptable ranges of 1.5 to 2.5. The tolerance above 0.1, variance inflation factor values were below 10 and the condition limit indices were below the safety limit of 30 which indicated the multicollinearity problems did not exist (appendix e) The regression analysis showed that the following tested constructs were statistically significant at $p < 0.001$ - a 99.9 percent degree of confidence and $p < 0.05$ - a 95.0 percent degree of confidence. The beta value (standardize coefficients) of affective organizational commitment ($\beta = 0.11$) shows that the affective organizational commitment constructs are positively linked to service recovery performance. The beta value (standardize coefficients) of role stressors beta value ($\beta = -0.72$) and emotional exhaustion beta value ($\beta = -0.06$) indicates that the role stressors and emotional exhaustion variables are negatively related to service recovery performance. Therefore the result supported H5, H6, and H7.

Hierarchical Regression was used to test hypotheses for H8a to H8h. This method was used because in this research the model consist of moderator and able to test interaction between independent and dependent construct successfully. In examining the existence of a moderator, interaction effects have to be initially developed by multiplying the values of all independent constructs by the value of the moderator construct. This involves three steps and in the three steps hierarchical regression process, a dependent construct is initially regressed with the independent constructs, secondly by the

moderator and lastly the interaction terms (the interaction between independent constructs and moderators).

As demonstrated in Table 4.13, when the organizational factor (customer service orientation) is entered into the regression equation in step one, the coefficient determination (R square) was found to be 0.24 representing 24.0 percent of service recovery performance is explained by customer service orientation. In step two, employment status was entered into the equation in order to measure its impact as a moderator. The R square improved from 24 percent to 27.1 percent indicating a change of 3.1 percent which is statistically significant at $p < 0.001$. Finally, in the third step, the interaction terms were entered accordingly into the model. The increase in variance explained by the interaction terms (1.4 percent) was statistically significant implicating that there is moderation effect of employment status on the relationship between customer service orientations with service recovery performance. Thus, the present result supported H8a.

Table 4.13
Hierarchical Regression for Customer Service Orientation

Predictor variable	Standard Beta 1	Standard Beta 2	Standard Beta 3
Customer service orientation	0.38***	0.37***	0.40***
Moderating Variable Employment status(ES)		-0.22***	0.52
Interaction Terms, ES*Customer service orientation			-0.19*
R square	0.24	0.271	0.29
Adjusted R square	0.24	0.267	0.28
R square change	0.24	0.033	0.014
F change	108.37	15.58	6.72
Sig F change	0	0	0.01

* p < 0.05, *** p < 0.001

Table 4.14
Hierarchical Regression for Human Resource Management (Reward, Training and Empowerment)

Predictor variable	Standard Beta 1	Standard Beta 2	Standard Beta 3
Reward	0.00	-0.11	-0.07
Training	0.46***	0.45***	0.48***
Empowerment	0.14**	0.14**	0.19***
Moderating Variable		-0.24***	0.16
Employment status(ES)			
Interaction Terms;			
ES* Reward			0.19*
ES*Training			-0.16
ES*			
Empowerment			-0.10
R			
square	0.39	0.42	0.44
Adjusted R square	0.38	0.42	0.43
R square change	0.39	0.04	0.02
F			
change	72.3	22.53	4
Sig F change	0.000	0.000	0.008

* p < 0.05, *** p < 0.001

As shown in Table 4.14, when the human resource management factors (reward, training and empowerment) were entered into the regression equation in step one, the coefficient determination (R square) was found to be 0.39 demonstrating 39.0 percent of service recovery performance is explained by reward, training and empowerment. In step two, employment status was entered into the equation in order to gauge its impact as a moderator. The R square improved from 39 percent to 42 percent indicating a change of 3 percent which is statistically significant at $p < .001$. Finally in the third step, the interaction terms (ES* Reward, ES*Training and ES*Empowerment) were entered

accordingly into the model. The further variance explained by the interaction terms (2.0 percent) was evidently significant at $p < 0.01$, implicating that there is a moderation impact of employment status on the relationships between rewards with service recovery performance.

Based on results from Table 4.14, interaction term (ES*Reward) was significant at the 0.05 level. Therefore Hypothesis 8b was supported. The interaction terms (ES*Training and Empowerment ES*) was observed not statistically significant. Therefore Hypotheses H8c and H8d were not supported.

Table 4.15
Hierarchical Regression for Personal Factors (Affective Organizational Commitment, Role Stressors and Emotional Exhaustion)

Predictor variable	Standard Beta 1	Standard Beta 2	Standard Beta 3
Affective organizational commitment	0.12***	0.08*	0.03
Role stressors	-0.72***	-0.83***	-0.9***
Emotional exhaustion	-0.05*	-0.55*	-0.06*
Moderating Variable		0.23***	-1.05**
Employment status(ES)			
Interaction Terms;			
ES*Affective organizational commitment			0.14*
ES*Role stressors			0.25*
ES* Emotional exhaustion			0.14
R square	0.66	0.69	0.7
Adjusted R square	0.66	0.68	0.69
R square change	0.66	0.03	0.01
F change	222.68	28.98	2.51
Sig F change	0.000	0.000	0.060

* p < 0.05, *** p < 0.001

As indicated in Table 4.15, when the personal factors (affective organizational commitment, role stressors and emotional exhaustion) were entered into the regression equation in step one, the coefficient determination (R square) was found to be 0.66 representing 66.0 percent of service recovery performance is explained by affective organizational commitment, role stressors and emotional exhaustion. In step two, the employment status was entered into the equation in order to measure its impact as a moderator. The R square improved from 66 percent to 69 percent indicating a change of 3

percent which is statistically significant at $p < 0.001$. Finally in the third step, the interaction terms (ES* Affective organizational commitment, ES* Role stressors and ES* Emotional exhaustion) were entered accordingly into the model. The further variance explained by the interaction terms (1.0 percent) was not statistically significant implicating that there is a no moderation effect of employment status on the relationships between affective organizational commitment, role stressors and emotional exhaustion with service recovery performance.

Based on results from Table 4.15, the interaction terms ((ES* Affective organizational commitment, ES* Role stressors and ES* Emotional exhaustion) were observed not significant. Therefore Hypotheses H8e, H8f and H8g were not supported.

4.10 Summary

In overall 14 hypotheses have been examined. Eight hypotheses have been accepted and six hypotheses were rejected. The result has been summarized in Table 4.16. The findings in this chapter will be discussed intensely in the subsequent chapter.

Table 4.16

Summary of Hypotheses Testing

Hypotheses	Results
H1: Customer service orientation will positively affect on the service recovery performance	Accepted
H2: Rewards will be a positive affect on the service recovery performance	Rejected
H3: Training will positively affect on the service recovery performance.	Accepted
H4: Empowerment will positively influence on the service recovery performance	Accepted
H5: Affective organizational commitment will positively affect on the service recovery performance.	Accepted
H6: Role stressors will negatively affect on the service recovery performance	Accepted
H7: Emotional exhaustion will influence negatively on the service recovery performance.	Accepted
H8a: Employment status moderated the link between customer service orientation and service recovery performance	Accepted
H8b: Correlation between rewards and service recovery performance moderated by employment status	Accepted
H8c: Employment status moderated the link between training and service recovery performance.	Rejected
H8d: Relationship between empowerment and service recovery performance will be moderated by employment status	Rejected
H8e: Correlation between affective organizational commitment and Service recovery performance will be moderated by employment status	Rejected
H8f: Employment status moderated the association between role stressors and service recovery performance	Rejected
H8g: Employment status moderated the association between emotional exhaustion and service recovery performance	Rejected

CHAPTER FIVE

DISCUSSION AND CONCLUSION

5.1 Introduction

In this chapter contains discussion that describes the findings and compares with previous studies result, managerial implications suggest ways that executive can apply the findings to their firms, research limitations and suggestions based on the results and what is required for future research and the conclusion that recap the goal of this research paper.

5.2 Recapitulation of the Study

This research intends to understand potential impact organizational, personal and human resource management variables on the customer service employees service recovery performance whether working as part time and full time in life insurance industry setting. There is a need to understand how the factors will influence the service recovery performance of customer service employees which require human interactions in selling and promoting life insurances policy. This study also aims to understand whether employment status (part time and full time customer service employees) act as moderator for the relationship between organizational, human resource management, personal factors and service recovery performance. This framework is based on the equity theory. The findings of the research will consequently answer the subsequent questions:

1. Do organizational factors have the relationship with service recovery performance?
2. Do human resource management factors have the relationship with service recovery performance?

3. What is the relationship between personal factors and service recovery performance?
4. Does employment status moderate the correlation between organizational factors and service recovery performance?
5. Does employment status moderate the correlation between human resource management factors and service recovery performance?
6. Do employment status moderate the association between personal factors and service recovery performance?

There were 14 hypotheses being tested to answer these research questions. This section presents the major findings.

5.3 Discussions of Major Findings

This section addresses the discussion of research findings on the basis of the research questions posited in the study.

5.3.1 Organizational Factors and Service Recovery Performance

In order to answer research question one, one hypothesis (H1) were tested using simple regression analysis.

The finding indicated that customer service orientation was positively linked to service recovery performance. As life insurance industries view long-term relationships with customers as central to business strategies therefore customer service oriented employees culture are essential (Nor Azila & Azli, 2005). A customer centric approach was also emphasized by Masood and Tripti (2010). The result was supported by previous findings (Ardahan, 2006; Rod et al., 2006; Rod & Ashill, 2010b; Kirkbir & Cengiz,

2007, Liao & Chuang, 2004) The influence of creating a customer service orientation in life insurances culture mean creating desire to advice other people besides customer preferences, customer satisfaction and repurchase intention by ensuring the participation of customers in the process. Customer service employees have customer service orientation will have the joy in carrying out their duty and therefore they can simply get used to their actions to suit the requirements of their customers. This is applicable with customer service employees in life insurance industry that work with minimum close supervision but with high level of independence which needs individual motivation and control (Matteson, Ivancevich & Smith, 1984) Therefore customer service employees that apply customer oriented method in their selling activities will help to improved service recovery performance successful.

5.3.2 Human Resource Management Factors and Service Recovery Performance

In order to answer research question two, three hypotheses (H2, H3 and H4) were tested using multiple regression analysis. The result indicated that reward was not related to service recovery performance while training, empowerment was positively linked to service recovery performance.

An interesting finding is the non significant linked of employee rewards on service recovery performance. It can be explained as the absence of an importance of monetary or nonmonetary rewards to encourage the customer service employees to provide excellence quality services to customers and motivating them when treating with client complaint on service recovery performance. The result from this research was inline with previous studies (Ardhan, 2006; Ashill et al., 2005; Rod et al., 2006; Yavas et al., 2003).

Rewards for customer service employees in Malaysia life insurance industry only based on variable salary which concentrating on commission and bonus (Ong, Yip & Teh, 2012). Based on this rewarding system the life insurances companies in Malaysia have not clearly linking rewards to customer service and satisfaction. According to Tyagi (1985) the insurances companies need to understand customer service employees' desire as rewards. This will help employees pay effort to manage client problems or complaints effectively and the quality of the service presented to clients and solutions of clients' problems or complaints will be better. Therefore customer service employees that depends their salary on commission and bonus will work in achieving higher sales productivity only without looking into customer service and satisfaction.

Training was found significant predictor of service recovery performance was emphasized in the result of the study. This finding is supported by previous empirical studies (Crawford & Kozub, 2011; Yavas et al., 2010; Ardahan, 2006; Yavas et al., 2003, Kirkbir & Cengiz, 2007; Babakus et al., 2003; Emad, 2013) which mentioned training is important to provide best service quality and to manage client complaints. Life insurance companies that employ with the essential of training customer service employees in treating clients courteously and handling customer complaint professionally among their workforce will be success in service recovery. The staffs require being fully willing to take actions on behalf of the complaining client and having adequate skills to handle the complaints. It was suggested by Fan and Cheng (2006) that life insurance companies necessitate to train the sales personnel in the area of solve problem, communication, technology information knowledge, customs compatibility, emotional intelligence, collective ability and ethics to improve service quality. According to Niriender et al

(2012b) most of life insurance companies in Malaysia emphasize on four main areas namely knowledge, attitude, skills and habits in their training programmed. Therefore all the areas of training need to be highlight in building the agents confidence when approaching and handling people effectively and in making service recovery successful. Furthermore with customer service employees are educated minimum 'Sijil Pelajaran Malaysia' qualification and this will help life insurance companies in conducting better training to improve the soft and hard skills.

Empowerment influence service recovery performance and this finding is supported by previous study which mention that authorized job environments allow staffs give attention to client, keep the clients coming back and sustaining good client relations (Lytle & Timmerman, 2006; Yavas et al., 2003, Kirkbir & Cengiz, 2007; Babakus et al., 2003; Ashill et al., 2005; Yavas et al., 2010; Niriender et al., 2012; Emad, 2013) Authorized employees can give better service recovery performance (Bowen & Lawler, 1992). The empowerment of employees to take customer concerns seriously, manage complaints fast, solve with the minimum of delay, answer additional queries, provide response and reward for any cost is vital in customer satisfaction and strengthening positive behavior towards the relationship with the life insurance companies. Empowerment means improving customer service employee capability and motivation to develop talents and experience. A clear understanding by customer service employees in dealing with service failures reduces misunderstanding and anxiety when deal with service shortfalls. This clarity gives the staff a directive, motivation and the self belief to handle service shortfalls.

5.3.3 Personal Factors and Service Recovery Performance

In order to answer research question three, three hypotheses (H5, H6 and H7) were tested using multiple regression analysis. The finding shows that affective organizational commitment was positively linked to service recovery while role stressors and emotional exhaustion negatively associated with service recovery performance.

There was present of a positive affect of affective organizational commitment factor on service recovery performance. It can be explained as the present of faith in the goals and values of the firm, equal between personal and firm goals and desire to be a part of firm. The finding in this research was in line with previous literatures (Ashill et al., 2005; Ashill et al., 2006; Rod et al., 2006; Kirkbir & Cengiz, 2007 Rod & Ashill, 2010; Babakus et al.,2003). When the customer service employees are highly committed, they can contribute to the success of firms through individual performance. Therefore improving service recovery performance is one of the ways to show commitment.

Based on previous finding role conflict had inverse correlation with service recovery performance (Rod et al. (2008) while role ambiguity also had negative affect on service recovery performance (Ashill et al., 2005; Rod et al., 2006; Rod et al., 2008; Kirkbir & Cengiz, 2007;Yavas et al., 2003). According to Kahn (1980), Kemery, Mossholder and Bedeian (1987) and Jagdip (2000) role conflict can be a pair with role ambiguity to create role stressors. In this study, role conflict and ambiguity was combined become role stressor and the finding also shows the indirect relationship with service recovery performance and supported by previous finding. For instance Dubinsky and Mattson (1979) and Walker, Churchill and Ford (1975) have reported that retail salespeople and boundary personnel do experience role conflict and role ambiguity and

these factors appear to be negatively associated to work achievement and satisfaction. Thus, customer service employees in life insurance appear to be subjected to conflicting expectations between the organizations and the customer if the anticipation of both parties were not similar for example management (increased sales) on the one hand customer (claims). This will cause customer service employees feel tension and unhappy which shows in emotional behavior and relations with the customer and finally will affect the service recovery performance. In another part if employees feel uncertain about expectation and lack of skill for performing a task efficiently will cause lower quality of the services delivered to clients and reduces client fulfillment. Therefore in order for customer service employees to perform well in handling customer problem the reduction of possibility of staffs being uncertain of what is anticipated of them or being worn out apart by conflicting anticipations is essential.

In the current study, emotional exhaustion was discovered to be inversely related with customer service employees' service recovery performance which was supported by previous findings (Taegoo et al., 2012; Ashill et al., 2009; Karatepe et al., 2009). Emotional exhaustion is a frequent occurrence in the sales person (Jagdip et al., 1994). Sales person that experience emotional exhaustion will less open minded, less driven, more lazy and orientation toward customer satisfaction suffers (Jagdip et al., 1994). The significant negative relationship in this studied also indicates that customer service employees in customer oriented tasks (life insurance) experience prominent levels of requirements imposed on them and thus deteriorated service recovery performance. This is not surprising due to emotionally fatigued staffs are lacking of the crucial support from organizations to show encouraging attitudinal and behavioral results.

5.3.4 Moderating Effect of Employment Status to the Relationship between Organizational Factors and Service Recovery Performance

In order to answer research question four, one hypothesis (H8a) were tested using hierarchical regression analysis. The results show that employment status moderated the link between customer service orientation and service recovery performance.

The result shows that the link between customers service orientation and service recovery performance have differences for part time and full time customer service employees. It indicated that in life insurance the customer service orientation provided by part time and full time was different in satisfying customers' needs and handling customer problems. It is understand that part time employees tend to be persons who have other obligations toward their jobs but in this study the customer service orientation provided by them are better than full time. There is no empirical result from previous finding to support the findings in this study. This could happen because the part time customer service employees are handling fewer customers and have more time to take care customer. The customer really wanted the customer service employees that cared to get to know them very well on a personal level and respond to their needs and wants, not just from a customer service employee perspective. Therefore the customer service orientations provided by part time employees' are better compared to full time.

5.3.5 Moderating Effect of Employment Status to the Relationship between Human Resource Management Factors and Service Recovery Performance

In order to answer research question five, three hypotheses (H8b, H8c and H8d) were tested using hierarchical regression analysis. Result shows that employment status moderated the correlation between rewards and service recovery performance. The result

also indicated that employment status do not moderate the link between training, empowerment and service recovery performance

The current research shows that the correlation between rewards and service recovery performance are moderated by customer service employees' employment status. This finding was supported by Ong, Yip and Teh (2012) stated that the part time employee typically does not meet the criteria for all the obtainable benefits such as holiday or vacation as the full-time employee entitled. Part time workers will counter in different manner to rewards as will full time workers and the motivational dimensions assumed to apply to full time workers may not play a role just as effectively for part time workers. Even though rewards are almost equivalent for either part-time or full-time which based on performance (Ong et al., 2012) but the full-time whom work more and harder in handling customer problem and complaints will get more reward in terms repurchase intention and positive word of mouth.

There is no difference in terms of training for full time and part time customer service employees of service recovery performance in Malaysia life insurance industry. The result was contracting from previous studies (Wotruba, 1990). The authors suggested that part timers may cost more per sales dollar to train than would full-timers. The part timers may not be familiar with their employer's procedures and sales approaches as are full timers. This problem may be critical in situations that involve high levels of provider customer contact. In Malaysia full time and part time customer service employees in life insurance industry are strongly encouraged to educate, pursue higher and more advanced training programmers' according to their development needs. According to Life Insurance Association Malaysia (2004) the customer service employees are required to

complete 20 hour training within the first 6 months of appointment involved skills and knowledge based programmed. The life insurance companies also need to identify the training initiatives according to business focus and marketing strategy (Life Insurance Association Malaysia, 2004). This proved that training programmers carry out by life insurances follow the LIAM guidelines and there is no differences in training whether customer service employees working as part time or full time basis.

The finding shows that the relationship between empowerment and service recovery performance are no variances for part time and full time customer service employees. It indicated that in life insurance the authority given to part time and full time were the equal in handling customer problems and dissatisfaction. Even though the finding was contracting against previous finding (Thomas & Tymon, 1994, Fulford & Enz, 1995) that mention an empowerment varies by employment status. Therefore suggested efforts to empower part time and full time equally were practical to influence in their jobs to enhance satisfaction, loyalty, performance and service delivery. Employees that given empowerment can make fast decisions and recommendations that will enhance excellent customer service deliveries and deal well with dissatisfied customers during service recovery (Flohr & Host, 2000).

5.3.6 Moderating Effect of Employment Status to the Relationship between Personal Factors and Service Recovery Performance

In order to answer research question six, three hypotheses (H8e, H8f and H8g) were tested using hierarchical regression analysis. The results show that employment status does not moderated the link between affective organizational commitment, role stressors, emotional exhaustion and service recovery performance.

The present research shows the correlation between affective organizational commitment and service recovery performance are no differences for part time and full time customer service employees. This result contracting with Bradley and Clark (2004) which found full time salespeople are less job mobile than their part time counterparts, they are less free to express lower levels of organizational commitment in terms of lower levels of performance. Part time customer service employees are equally committed to their service recovery performance as compared to full-time workers and this was inline with studies in job performance (Krausz, Sagie & Bidermann, 2000; McGinnis & Morrow, 1990; Still, 1983; Darden et al., 1993). These relationships may be diluted for part time salespeople by considerations outside the work place; they may also be diluted for full time salespeople from by such considerations as conflicts between professional and organizational commitments. Therefore the efforts to build organizational commitment among part time and full-time salespeople may have similar payoffs (Darden et al., 1993)

There is no difference in terms of link between role stressors and service recovery performance for part time and full time customer service employees. This showed that the role stressors (role conflict and role ambiguity) are the same for part time and full time customer service employees. Previous finding shows inconsistent result for example part time workers had more role conflict than their full-time worker (Hall & Gordon 1973) while Blaug, Kenyon and Lekhi (2007) found full time worker is associated with higher levels of role stressor than part-time employment. Sales person that linked with customer normally faced role stressors which affect the performance of job (Boles et al., 1997, Walker, Churchill & Ford, 1977). Where else in this studied found that role stressors

faced by both customer service employees are same. Therefore clear instruction, clear goal and set proper directions whether the customer service employees working as part time or full time in carrying out their tasks very important. This will ultimately lead for better service recovery performance.

In this research revealed that part time and full time customer service employees have no differences in the relationship between emotional exhaustion and service recovery performance. The emotional exhaustion faced by part time and full time employees were same related to service recovery performance. There is no previous result to support this findings but the salesperson and frontlines that have contact with customer will faced emotional exhaustions which deteriorated job and service recovery performance (Babakus et al., 1999; Cropanzano et al., 2003; Ashill et al., 2009; Karatepe et al., 2009). It means in this study the customer service employees whether working as part time or full time will faced same level of emotional exhaustion occurrence that caused the levels of customer service reduce and inability to satisfy the customers. As consequences the service recovery performance suffers, negative word of mouth and potential business losses for the insurances companies.

5.4 Implications

The implication of this research should be examined in a managerial point of view to outline effective policies to improve service recovery by life insurance firms in order to satisfied customers.

5.4.1 Theoretical Implications

This study provides a research framework in examining factors affecting service recovery performance with employment status as moderators. The framework was based on Adam's (1965) equity theory which mention exchanged concept. This study have identified that positive and significant relationship between customer service orientation, training, empowerment, organizational affective commitment and service recovery performance while emotional exhaustion and role stressors (role conflict and role ambiguity) had negative and significant relationships with service recovery performance. Employment status was also to be a moderator and impacting the relationship between customer service orientation, rewards and service recovery performance.

The research framework model in this research which based on equity theory was supported. In this study discovered that rewards was not significant affect to service recovery performance. It is due the rewards system was not bind with customer satisfaction and therefore in exchange the service recovery performance was not delivered successful. Where else other factors such as customer service orientation, training, empowerment, emotional exhaustion, role stressors (role conflict and role ambiguity) was supported by organization and in exchange service recovery performance was successful. Therefore this research have contributed and added the new findings for the equity theory.

Another interesting finding is regarding the combination of role conflict and role ambiguity as role stressors that were discovered in this research. These further support the existing literatures which are limited and scarce. The findings also help researcher to understand further the impact of role stressors on service recovery performance since the

studies on this area very limited (Boshoff & Allen,2000) In addition the two roles can be combined together in carrying out studies.

Researchers in Malaysia can use this model for future research in service sector field such as banking, retailing and hotel to replicate and compare this finding. Currently there is limited research on factors affecting service recovery performance of part time and full time customer service employees and this research indicates need to be understood further. The model needs to be enhanced further to understand requirements by employees for service recovery performance

Furthermore the instruments used in this research are valid and reliable. Most of the results from this study show the similarities with studies done elsewhere except for the finding that role conflict and ambiguity was identified as single construct instead of multi construct.

5.4.2 Managerial Implications

Our research findings recommend a number of essential managerial implications. Customer service orientation, training, empowerment, affective organizational commitment, role stressors (role conflict and role ambiguity) and emotional exhaustion are significant predictors of service recovery performance by customer service employees of life insurance industry. Employment status was also found to be a moderator and impacting the link between customer service orientation, rewards and service recovery performance. This suggests that management in life insurance industry should clearly design and establish a range of organizational strategies

As the result of this study the customer service orientation is among the factors affecting service recovery performance. In today's marketing understanding, product oriented understanding is replaced by customer service orientation. It is acknowledged among practitioners that customer service employees are anticipated to handle with various customer needs and complaints and solving complaints towards satisfaction of the client. This is especially important for marketing service, which is an abstract concept. As customer service employees understand even though the switching cost for the customer are high to stop the insurance they bought, the customer can distribute negative word of mouth to their friends and relative to make sure new policy purchase is not being done through them if they experience the service failure. Therefore, managers should create a job environment where customer service employees will perceive the essential of customer service orientation that is supported to improve service recovery performance.

In order to increase the level of service recovery performance, managers should establish high standards for superiority in service delivery confidence in customer service employees for making decision. Therefore management should take steps to give more empowerment such as the power to deliver independent decisions, freedom to help customer and recover service failures. This will improve service recovery performance. In addition it will help the managers reduce in handling customer complaint and put more effort on other related policy matters (Yavas et al., 2003)

The employees should be trained continuously accordance to the needs in technical and functional skills such as social skills training, problem solving training and others related to improving their working performance, growth and development. This

will help customer service employees to handle customers' problems, calm down customer anger and improved effectiveness of recovery effort. Therefore the management should make job training as priority and compulsory to all the customer service employees.

Affective organizational affective commitment is the extent to put in effort, harder, time and skills by employees in order to assist the firms to be successful and in good position. In affective organizational commitment, customer service employees care about the future of the life insurance company and are proud to tell others about their firm. Customer service employees that have affective organizational commitment thought consider their life insurance firm reputation and will channel their actions and behavior during the service failures in a good manner. Therefore the life insurance firm managers need to apply internal marketing to market the organization goal of service superiority to customer service employees.

Role stressors (role ambiguity and role conflict) influences service recovery performances of customer service employees in life insurance industry and reduces the quality of the services delivered to customers and reduce customer satisfactions. In solving customer service employee's role stressors the executives should clearly communicate anticipations, clearly explain how performance evaluated, define functions clearly, responsibilities and levels of empowerment and make clear the reporting systems in order for the employees avoiding to answer many conflicting demands. This will help improved the service recovery performance.

The emotional exhaustion is another factor affecting service recovery performance. In order for customer service employees that involve in personally contact

with customers to deliver services with friendly and happily should not felt exhausted at all times. Therefore the managers should find relevant solution to reduce emotional exhaustion by developing and raise a positive organizational environment through organizational support and career advancement. In addition recruitment and selection of individual for customer service employees should be based on view that there is fit between the requirement of the tasks and the employees.

The customer service orientation provided by part time and full time customer service employees was different whereby part time are giving better service. The full time customer service employees are depending solely on sales for their salary compare to part time for extra income. Therefore the full time customer service employees will maximize the sales and do not have enough time to service and respond the customer immediately. The management can establish procedure and policies by controlling the sales quota and performance measures based on customer satisfaction. This will help the customer service employees to give better customer service.

The reward received by part time and full time customer service employees was different when handling customer problem. Even though the pay is based on commission and bonus but the rewards received may be in terms of repurchase intention and positive word of mouth given by the customer are higher for full time employees. Therefore the manager should establish monetary and non monetary rewards that have the relationship with customer service and satisfaction. This will improve the reward method attractiveness and the customer expectation on the customer service employees' professionalism will be increase.

5.5 Limitations and Implications for Future Research

As with any research undertaking, this research also have a range of limitations that confine the generalization of the result and open ways for future study. First, from a methodological standpoint, convenience sampling was used in this study consisting 350 responses but issues such as location and representativeness of the sample may have affected the findings. It would be useful in future study to overcome this limitation by obtaining a broader sample of customer service employees and randomly chosen sample which may give a more inclusive result.

The second limitation refers to the sample of customer service employees that taken from one industry and the study area was undertaken in Northern Region of Peninsular Malaysia. The selection of a small geographical areas and single service setting may increase concerns for the issue of generalization to all industries. Future researches must encompass a number of service sectors such as manufacturing, servicing, trading, financing and educational industries for the measurement of research variables and the provision of practical support for our findings. It is also suggested the study to be widen to all regions of Malaysia, particularly Sabah and Sarawak. The will helps to generalize better the findings of the study.

The third limitation is regarding the potential affects of constructs such as supervisor support on service recovery performance was not being measured. In upcoming researches, the inclusion of these constructs in the study framework may improve the understanding toward their affects on service recovery performance.

The fourth limitation is the factors such as burnout, work family conflict, role overload, service leadership, interpersonal conflict and service technology was not being

examined. Furthermore the results of service recovery performance of customer service employees such as job satisfaction and turnover intentions, perceived customer satisfaction, perceived recovery value, service quality, or profitability also was being not studied. Therefore these factors and outcomes can be added for future studies.

In addition, upcoming studies may think about some other moderating constructs in the correlation between factors affecting service recovery performance. Among these constructs, the researcher suggests employee gender and personality.

Finally in this study factors effecting service recovery performance in Islamic life insurance (takaful) was not being examined. A comparison of Islamic and conventional settings would be interesting for upcoming research.

5.6 Conclusion

There are various studies regarding service recovery performance in western countries such as financial, retail and lodgings but not particularly in life insurance industry. The results also have been inconsistent and failed to obtain conclusive findings that can be generalized in the Malaysia context. We have attempted in this research to examine the factors influencing service recovery performance of customer service employees in life insurances industry setting from three main factors namely organizational (customer service orientation and top management commitment), human resource management (rewards, teamwork, training and empowerment) and personal (affective organizational commitment, role ambiguity, role conflict and emotional exhaustion). The study also examined employment status (part time and full time) as moderators for the relationship between organizational, human resource management,

personal factors and service recovery performance. By doing so, the research makes vital and clearly expressed contribution whereby customer service orientation, training, empowerment, affective organizational commitment, role stressors(role conflict and ambiguity), emotional exhaustion were supported towards service recovery performance. While concerning employment status as a moderator found impacting the relationship between customer service orientation, rewards and service recovery performance.

The results from this research enhance and widen our understanding of variables that affect on part time and full time customer service employees' service recovery performance. Continued study is required to enhance this research and to deal with the limitation of current research. As such, it is expected that this research will provide a preliminary insight and understanding on the factors affecting service recovery performance of customer service employees for life insurance industry in Malaysia context.

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Appendix A – Pilot Survey Questionnaire

Cover letter

^{1st} July 2012

Dear Sir / Madam,

Survey on the Factors Affecting Service Recovery Performance of Insurance Agents with Employment Status as Moderator: A Study of Northern Peninsular Malaysia

I AM the Doctorate students from Universiti Utara Malaysia, Sintok, Kedah, engaged in a study to examine **Factors Affecting Service Recovery Performance of Insurance Agents with Employment Status as Moderator: A Study of Northern Peninsular Malaysia**. In connection with this study, a survey is being carried out to collect information on the significant relationship between organizational, human resource management and personal factors towards service recovery.

You have been selected to participate in this survey due to your involvement in supporting customer in life insurance industry. A questionnaire is attached together with this letter for completion. All information provided in the questionnaire would be held in strict confidence and any information about your institution will not be revealed to any person. Your questionnaire will only be used along with other questionnaires for statistical analysis.

Thank you for your cooperation. Your contribution towards this study is highly appreciated.

Yours sincerely,

Niriender Piaralal
Researcher
Enclosure: Questionnaire

A2: Questionnaire

A Survey on Factors Affecting Service Recovery Performance of Insurance Agents with Employment Status as Moderator: A Study of Northern Peninsular Malaysia

Questionnaire

This is a research conducted by Niriender Kumar Piaralal to study the “**Factors Affecting Service Recovery Performance of Insurance Agents with Employment Status as Moderator: A Study of Northern Peninsular Malaysia**”. Data will be collected and aggregated, but no identifying information about the respondents will be released without your prior permission.

Section 1.0: Demographic Information

1.1 Gender

- ☐ Male
- ☐ Female

1.2 Race

- ☐ India
- ☐ Chinese
- ☐ Malay
- ☐ Others

1.3 Employment status

- ☐ Fulltime
- ☐ Part-time

1.4 Age

- ☐ 20-25 ☐ 26 – 30 ☐ 31 – 35 ☐ 36 & Above

1.5 Level of Education

- ☐ Diploma and lower
- ☐ Degree and higher

1.6 Years of Service

- ☐ 1-5 years ☐ 6 – 10 years ☐ 11 – 15 years ☐ 16 years & Above

1.7 Employees for (you can tick more than one)

- ☐ AIA ☐ GELA ☐ Aliaaz Life ☐ Others please state _____

Section 2.0: Organizational, human resource management and personal factors variables

In this section, please rate the following statements with regards to organizational, human resource management and personal factors. For each of the statements, please indicate the degree of extent of practice in your organization by circling the appropriate number shown on the right column. A five-point Likert scale is used as indicators.

1 = Strongly disagree, 2 = Disagree, 3 = Neutral, 4 = Agree, 5 = Strongly Agree

Item No.	Organizational, human resource management and personal factors variables	Rating				
A	Customer Service Orientation					
1.	This firm measures customer satisfaction on a regular basis.	1	2	3	4	5
2.	This firm understands its customers' needs.	1	2	3	4	5
3.	This firm sets objectives in terms of customer satisfaction.	1	2	3	4	5
4.	This firm is totally committed to serving its customers well.	1	2	3	4	5
5.	A reputation for good service is stressed in my firm.	1	2	3	4	5
6.	In my firm, prompt service is a priority.	1	2	3	4	5
B	Top management commitment					
1.	Senior management of this firm is committed to doing its best for the customer.	1	2	3	4	5
2.	Senior managers in this firm talk a lot about customer satisfaction.	1	2	3	4	5
3.	Senior managers' actions back up a verbal commitment to customer service.	1	2	3	4	5
4.	Senior managers in this firm go out of their way to ensure that customers are satisfied	1	2	3	4	5
C	Affective Organizational Commitment					
1.	I find that my values and the firm's values are very similar.	1	2	3	4	5
2.	I really care about the future of this firm.	1	2	3	4	5
3.	I am proud to tell others that I work for this firm.	1	2	3	4	5
4.	I am willing to put in a great deal of effort beyond that normally expected in order to help the firm to be successful.	1	2	3	4	5
5.	For me, this is the best of all possible organizations for which to work.	1	2	3	4	5
D	Rewards					
1.	If I improve the level of service I offer customers, I will be rewarded.	1	2	3	4	5

2.	The rewards I receive are based on customer evaluations of service	1	2	3	4	5
3.	Employees in this firm are rewarded for serving customers well.	1	2	3	4	5
4.	Employees of this firm are rewarded for dealing effectively with customer problems.	1	2	3	4	5
5.	I am rewarded for satisfying complaining customers.	1	2	3	4	5
E	Training					
1.	Employees in this firm receive continued training to provide good service.	1	2	3	4	5
2.	Employees in this firm receive extensive customer service training before they come into contact with customers.	1	2	3	4	5
3.	Employees of this firm receive training on how to serve customers better.	1	2	3	4	5
4.	Employees of this firm are trained to deal with customer complaints.	1	2	3	4	5
5.	Employees of this firm receive training on dealing with customer problems.	1	2	3	4	5
6.	Employees in this firm receive training on how to deal with complaining customers.	1	2	3	4	5
F	Teamwork					
1.	Everyone in my firm contributes to a team effort in serving customers.	1	2	3	4	5
2.	I feel that I am part of a team in my department.	1	2	3	4	5
3.	My fellow department employees and I cooperate more often than we compete	1	2	3	4	5
G	Empowerment					
1.	I am encouraged to handle customer problems by myself.	1	2	3	4	5
2.	I do not have to get management's approval before I handle customer problems.	1	2	3	4	5
3.	I am allowed to do almost everything to solve customer problems.	1	2	3	4	5
4.	I have control over how I solve customer problems.	1	2	3	4	5
H	Role Ambiguity					
1.	I have clear, planned goals and objectives for my job.	1	2	3	4	5
2.	I know exactly what is expected of me.	1	2	3	4	5
3.	I know what my responsibilities are.	1	2	3	4	5
4.	I feel certain about the level of authority I have.	1	2	3	4	5

I	Role conflict					
1.	I work with two or more groups who operate differently.	1	2	3	4	5
2.	I receive incompatible requests from two or more people.	1	2	3	4	5
3.	I have to do things that should be done differently.	1	2	3	4	5
J	Emotional Exhaustion					
1.	I feel emotionally drained from my work.	1	2	3	4	5
2.	I feel fatigued when I get up in the morning and have to face another day on the job.	1	2	3	4	5
3.	Working with people all day is really a strain for me.	1	2	3	4	5
4.	I feel burned out from my work.	1	2	3	4	5
5.	I feel frustrated by my job	1	2	3	4	5
6.	I feel like I am at the end of my rope	1	2	3	4	5
L	Service Recovery Performance					
1.	Considering all the things I do, I handle dissatisfied customers quite well	1	2	3	4	5
2.	I don't mind dealing with complaining customers	1	2	3	4	5
3.	No customer I deal with leaves with problems unresolved.	1	2	3	4	5
4.	Satisfying complaining customers is a great thrill to me.	1	2	3	4	5
5.	Complaining customers I have dealt with in the past are among today's most loyal customers.	1	2	3	4	5

Appendix B –DBA Thesis Survey Questionnaire

Cover letter

29th Nov 2012

Dear Sir / Madam,

Survey on the Factors Affecting Service Recovery Performance of Insurance Agents with Employment Status as Moderator: A Study of Northern Peninsular Malaysia

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You have been selected to participate in this survey due to your involvement in supporting customer in life insurance industry. A questionnaire is attached together with this letter for completion. All information provided in the questionnaire would be held in strict confidence and any information about your institution will not be revealed to any person. Your questionnaire will only be used along with other questionnaires for statistical analysis. Please return the duly completed questionnaire by 15th Jan **2013**

Should you have any queries or if you are interested to know the outcome of this study, please do not hesitate to contact my academic supervisor (s) or me.

Thank you for your cooperation. Your contribution towards this study is highly appreciated.

Yours sincerely,

Niriender Kumar Piaralal
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019-5930362
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Enclosure: Questionnaire

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A2: Questionnaire

A Survey on Factors Affecting Service Recovery Performance of Insurance Agents with Employment Status as Moderator: A Study of Northern Peninsular Malaysia

Questionnaire

This is a research conducted by Niriender Kumar Piaralal to study the “**Factors Affecting Service Recovery Performance of Insurance Agents with Employment Status as Moderator: A Study of Northern Peninsular Malaysia**”. Data will be collected and aggregated, but no identifying information about the respondents will be released without your prior permission.

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- ☐ Female

1.2 Race

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- ☐ Chinese
- ☐ Malay
- ☐ Others

1.3 Employment status

- ☐ Fulltime
- ☐ Part-time

1.4 Age

- ☐ 20-25 ☐ 26 – 30 ☐ 31 – 35 ☐ 36 & Above

1.5 Level of Education

- ☐ Diploma and lower
- ☐ Degree and higher

1.6 Years of Service

- ☐ 1-5 years ☐ 6 – 10 years ☐ 11 – 15 years ☐ 16 years & Above

1.7 Employees for

- ☐ AIA ☐ GELA ☐ PRUDENTIAL ☐ ETIQA ☐ ALLIAZ ☐ MCIS ZURICH
- ☐ TOKIO- MARINE ☐ MANULIFE ☐ ING ☐ Others please state_____

Section 2.0: Organizational, human resource management and personal factors variables

In this section, please rate the following statements with regards to organizational, human resource management and personal factors. For each of the statements, please indicate the degree of extent of practice in your organization by circling the appropriate number shown on the right column. A five-point Likert scale is used as indicators.

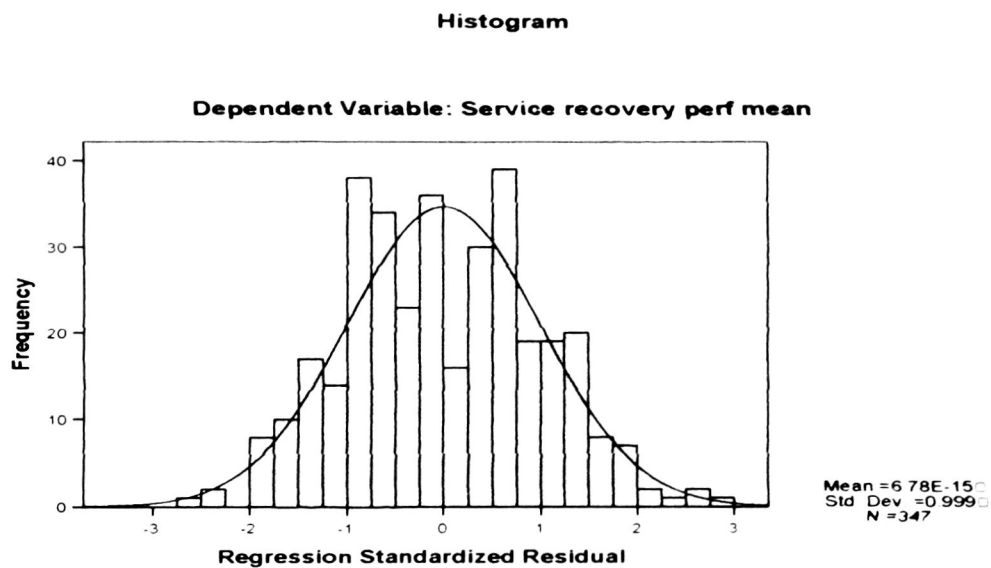
1 = Strongly disagree, 2 = Disagree, 3 = Neutral, 4 = Agree, 5 = Strongly Agree

Item No.	Organizational, human resource management and personal factors variables	Rating				
1.	This firm measures customer satisfaction on a regular basis.	1	2	3	4	5
2.	This firm understands its customers' needs.	1	2	3	4	5
3.	This firm sets objectives in terms of customer satisfaction.	1	2	3	4	5
4.	This firm is totally committed to serving its customers well.	1	2	3	4	5
5.	A reputation for good service is stressed in my firm.	1	2	3	4	5
6.	In my firm, prompt service is a priority.	1	2	3	4	5
7.	Senior management of this firm is committed to doing its best for the customer.	1	2	3	4	5
8.	Senior managers in this firm talk a lot about customer satisfaction.	1	2	3	4	5
9.	Senior managers' actions back up a verbal commitment to customer service.	1	2	3	4	5
10.	Senior managers in this firm go out of their way to ensure that customers are satisfied	1	2	3	4	5
11.	If I improve the level of service I offer customers, I will be rewarded.	1	2	3	4	5
12.	The rewards I receive are based on customer evaluations of service.	1	2	3	4	5
13.	Employees in this firm are rewarded for serving customers well.	1	2	3	4	5
14.	Employees of this firm are rewarded for dealing effectively with customer problems.	1	2	3	4	5
15.	I am rewarded for satisfying complaining customers.	1	2	3	4	5
16.	Employees in this firm receive continued training to provide good service.	1	2	3	4	5
17.	Employees in this firm receive extensive customer service training before they come into contact with customers.	1	2	3	4	5
18.	Employees of this firm receive training on	1	2	3	4	5

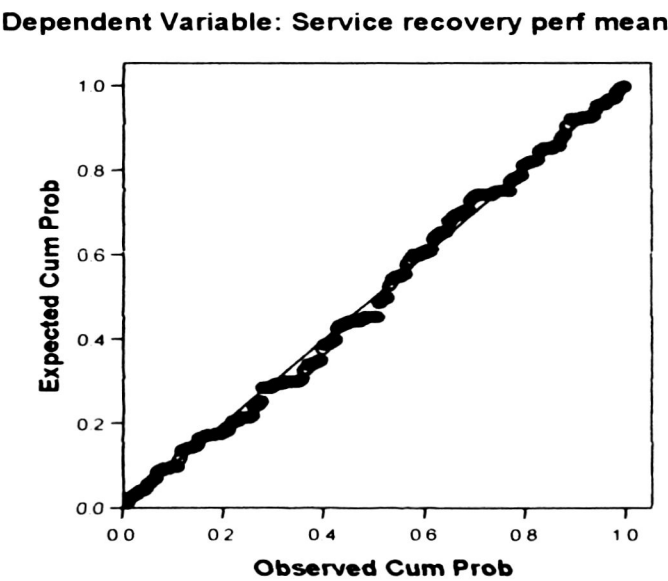
	how to serve customers better								
19.	Employees of this firm are trained to deal with customer complaints	1	2	3	4	5			
20.	Employees of this firm receive training on dealing with customer problems	1	2	3	4	5			
21.	Employees in this firm receive training on how to deal with complaining customers	1	2	3	4	5			
22.	Everyone in my firm contributes to a team effort in serving customers	1	2	3	4	5			
23.	I feel that I am part of a team in my department	1	2	3	4	5			
24.	My fellow department employees and I cooperate more often than we compete	1	2	3	4	5			
25.	I am encouraged to handle customer problems by myself	1	2	3	4	5			
26.	I do not have to get management's approval before I handle customer problems	1	2	3	4	5			
27.	I am allowed to do almost everything to solve customer problems	1	2	3	4	5			
28.	I have control over how I solve customer problems	1	2	3	4	5			
29.	I find that my values and the firm's values are very similar	1	2	3	4	5			
30.	I really care about the future of this firm	1	2	3	4	5			
31.	I am proud to tell others that I work for this firm	1	2	3	4	5			
32.	I am willing to put in a great deal of effort beyond that normally expected in order to help the firm to be successful	1	2	3	4	5			
33.	For me, this is the best of all possible organizations for which to work	1	2	3	4	5			
34.	I have clear, planned goals and objectives for my job	1	2	3	4	5			
35.	I know exactly what is expected of me	1	2	3	4	5			
36.	I know what my responsibilities are	1	2	3	4	5			
37.	I feel certain about the level of authority I have	1	2	3	4	5			
38.	I work with two or more groups who operate differently	1	2	3	4	5			
39.	I receive incompatible requests from two or more people	1	2	3	4	5			
40.	I have to do things that should be done differently	1	2	3	4	5			
41.	I feel emotionally drained from my work	1	2	3	4	5			
42.	I feel fatigued when I get up in the morning and have to face another day on the job	1	2	3	4	5			

43.	Working with people all day is really a strain for me	1	2	3	4	5
44.	I feel burned out from my work	1	2	3	4	5
45.	I feel frustrated by my job	1	2	3	4	5
46.	I feel like I am at the end of my rope	1	2	3	4	5
47.	Considering all the things I do, I handle dissatisfied customers quite well	1	2	3	4	5
48.	I don't mind dealing with complaining customers	1	2	3	4	5
49.	No customer I deal with leaves with problems unresolved.	1	2	3	4	5
50.	Satisfying complaining customers is a great thrill to me.	1	2	3	4	5
51.	Complaining customers I have dealt with in the past are among today's most loyal customers.	1	2	3	4	5

Appendix C - Normality and Multicollinearity Result for Organizational Factor



Normal P-P Plot of Regression Standardized Residual



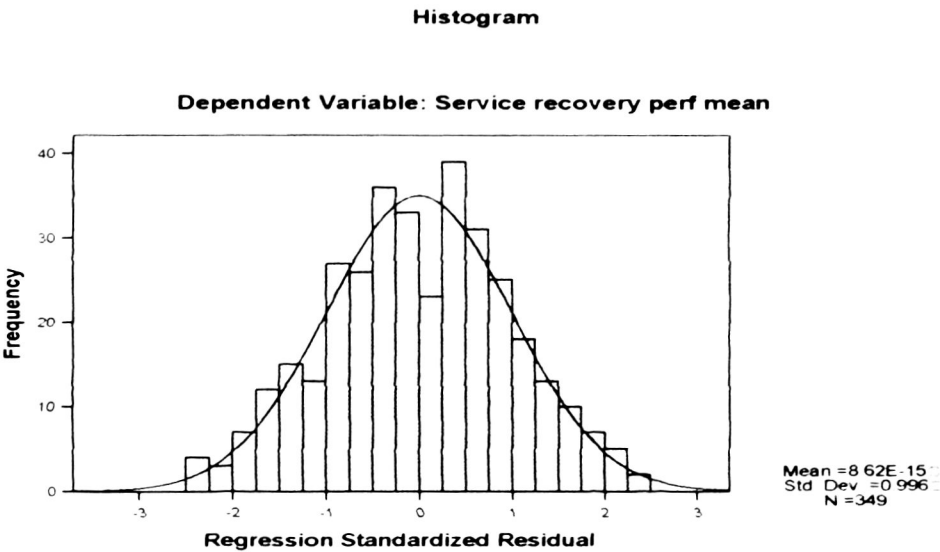
Tolerance and VIF

		Collinearity Statistics	
Model		Tolerance	VIF
1	Custommer service		
	orientation	1.0	1.0

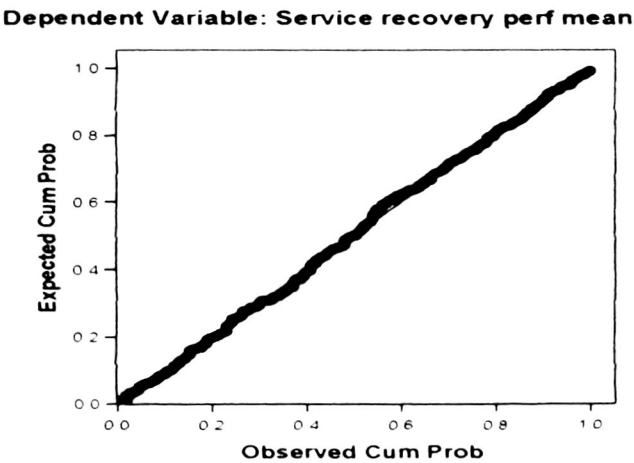
Condition Index

		Condition		Variance Proportions	
Model	Dimenson	Index	Constant	Customer Service	Orientation
1	1	1.00	0.01	0.01	
	2	10.48	0.99	0.99	

Appendix D - Normality and Multicollinearity Result for Human Resource Management Factors



Normal P-P Plot of Regression Standardized Residual



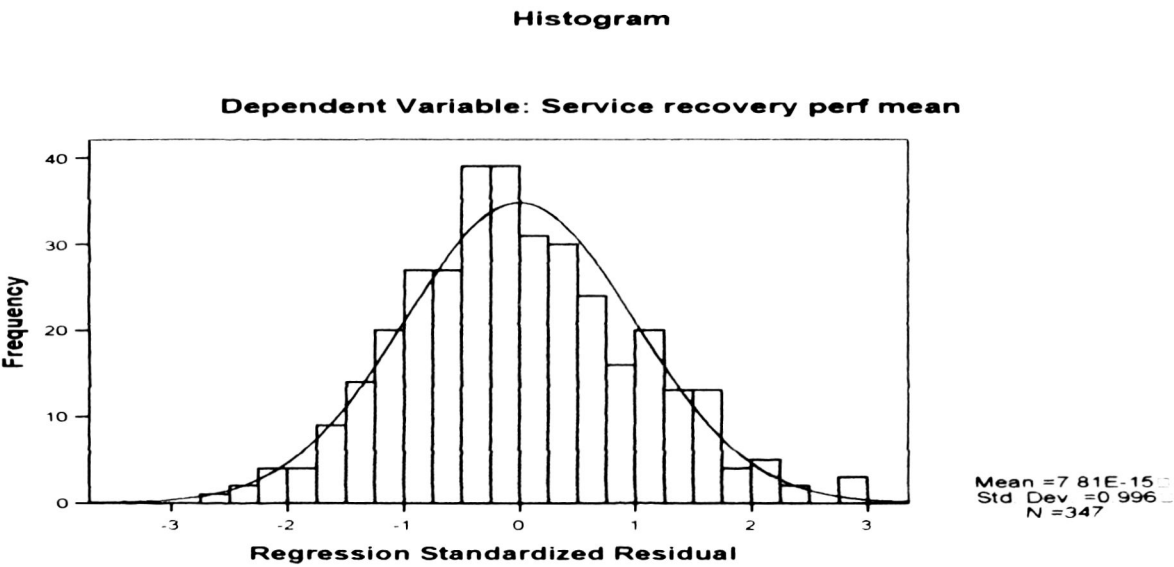
Tolerance and VIF

Model		Collinearity Statistics	
		Tolerance	VIF
1	Training	0.615	1.625
	Reward	0.886	1.129
	empowerment	0.639	1.565

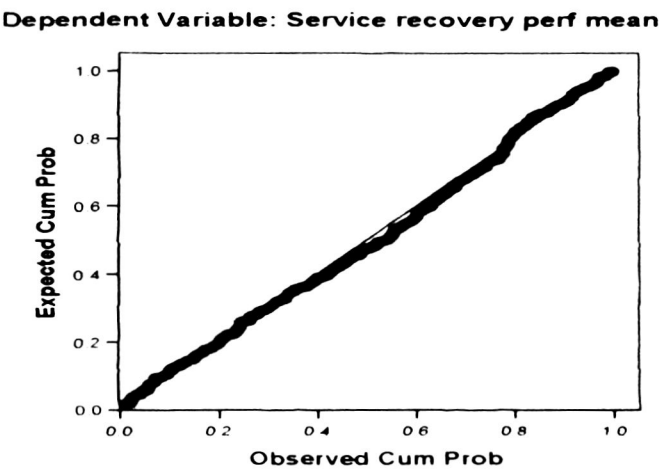
Condition Index

Model	Dimenson	Condition Index	Constant	Variance Proportions		
				Training	Reward	Empowerment
1	1	1.00	0.00	0.00	0.00	0.00
	2	9.89	0.01	0.02	0.92	0.11
	3	14.49	0.85	0.44	0.08	0.41
	4	17.15	0.14	0.54	0.00	0.49

Appendix E - Normality and Multicollinearity Result for Personal Factors



Normal P-P Plot of Regression Standardized Residual



Tolerance and VIF

Model		Collinearity Statistics	
		Tolarance	VIF
1	Role Stressors	0.712	1.405
	Emotional Exhaustion	0.904	1.106
	Affective Organizational		
	Commitment	0.698	1.433

Condition Index

			Variance Proportions				
			Condition	Constant	Role	Emotional	Affective
Model	Dimenson	Index			Stressors	Exhaustion	Organizational Commitment
1	1	1.00		0.00	0.00	0.01	0.00
	2	6.46		0.01	0.02	0.49	0.11
	3	8.31		0.00	0.44	0.42	0.05
	4	24.66		0.99	0.54	0.09	0.84