
THE EFFECT OF JOB SATISFACTION ON CUSTOMER ORIENTATION IN NIGERIAN BANKING INDUSTRY

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Abstract-- This study aimed to investigate the relationships between job satisfaction and customer orientation of employees in Nigerian banking industry. A convenience sample of 221 frontline bank employees in Nigeria were selected as respondents in the study. Questionnaires served as the main instrument of the study for data collection and regression analysis was used for data analysis. Theory of internal marketing and the big five personality theories were used to underpin the research framework. Results showed direct significant relationships between job-satisfaction and customer orientation. Findings from this study serve as future guidelines for Nigerian banks to incorporate attractive job-satisfaction and employee welfare packages as a core strategy in order to meet employees' demands and fulfill customers' needs.

Keywords—4G, 5G, IOT, technology integration

I. INTRODUCTION

Bank reform in Nigeria has placed a great burden on the banking institution in the country, which has negatively affected the customers' orientation on the individual banking institutions in Nigeria [1] [2]). This reform was due to the fact that, most Nigerian banks could not perform satisfactorily as a result of the huge population of the country of which led to the directive given by the central bank of Nigeria CBN [1]. In view of this, bank management has to shed most of the burdens on their employees by tasking them to consolidate the bank reserve, attract more customers and solidify the bank's brand. As such, bank employees have to work across the clock, work extra hours, with extra efforts and energy. In order to meet up with these tedious responsibilities, bank employees have to strive, think and worry at the same time so as to meet the daunting task of their new challenges and of course retain their jobs. This unwarranted condition that the bank employees have found themselves has made the bank institution to experience low customers' orientation. This is because the employees do not have extra time or the desire to help in purchase making, nor chance to assist the customers as well as no time to assess the needs of the customers because they are engulfed with their huge occupational responsibilities [3]). The first step in 5G technology development was the advancement of communication technology and the unification of networking and mobile services and its protocols [8] [9].

Some components of the 5G technology are now in the

II. JOB SATISFACTION AND CUSTOMER ORIENTATION

Several studies have justified that there is a relationship between job satisfaction and customer orientation [4] [5]). In

addition, Customer-orientation behaviour is seen as certain undertakings shown by individuals through employee job satisfaction and services in respect of satisfying customers [6]; [7]). Inadequate job satisfaction in place and motivation might affect organization functionality and inclination to meet customer needs in an organization [8]; [9]; [10]). The above-cited studies are yet to provide empirical evidences on how job satisfaction relates with customers' orientation. This is due to the fact that, they just made assertions and propositions that if job satisfaction is inadequate in any organization it could affect the functionality of customers' orientation. A more recent study found that job satisfaction is stronger in experienced salespersons than the inexperienced one [11]. It therefore implies that concise efforts must be put in place to ensure that marketing personnel and staffs derive maximum satisfaction from their job which will later increase the customer orientation [12]; [13]. These studies did not equally empirically justify that job satisfaction influences or relates with customers' orientation but just make logical deduction that if job satisfaction could be stronger in the experienced sales persons, it could be inferred that firms could laid more emphasis on employee job satisfaction in order to improve customers' oriented behaviour. In relative to banking industry context, [14]) affirmed that factors including job performance and customer satisfaction are very vital towards better organizational functionality in the banking system. In the Nigerian banking context [15]) stated that there is an urgent need to provide a better understanding of customers' behaviour and orientation in the relationship to better job performance of the employees in the industry. In addition, [16] [17], [18], [19], [20] and Bettencourt and [21] found that there is need for deliberations on the customer orientation and idealisation. Customer orientation might be termed as behaviour. Therefore, [22], [23] and [24] stated that external customer orientation could be influenced by open-mindedness of employees' job satisfaction. The above-cited

literatures have succeeded in establishing the importance of job satisfaction in improving customers' orientation in an organization. However, the studies have not established the empirical connection between job satisfaction and customers' orientation. Therefore, several studies have investigated the empirical relationship between job satisfaction and customers' orientation. For example, [24] conducted empirical study to investigate the association between employee attitudes, job satisfaction and customer orientation with 118 employees from Indian. The major finding from the study there is significant correlation between job satisfactions and customers' orientation. However, the measures of job satisfactions seems not to be adequate due to the fact that, the researcher just use two factors to measure job satisfaction. More so, the relationship between job satisfaction and customer oriented behavior was investigated by [25] among 136 Malaysian nurses. The result shows that there is significant relationship between job satisfactions and customers' orientation among Malaysian nurses. However, this reported study is not conducted in the banking sector, which is the major focus of the present study.

[24], examined the relationship between job satisfaction and customer orientation. It was found that customer orientation significantly influence job satisfaction. This cited study was conducted in the banking sector nor carried out in a nutshell, it could be seen from all the literatures that despite that, most of these literatures have not accurately examined the relationship between job satisfaction and customer orientation. In none of the studies have been conducted in banking sector. Meaning that, regarding investigating relationship between job satisfaction and customer orientation there is gap in the literature, which is needed to be filled. As such, job satisfaction and customer orientation is very vital to banking industry in Nigeria in view of quality and prompts service, dedication and improved performance. Based on this, it has been hypothesized that: H1: Job satisfaction significantly influences customer orientation in Nigerian banking industry

III. CONCEPTUAL FRAMEWORK

Based on theory, model and different studies reviewed, this current study suggests extensive combination of mediated theory of internal marketing of [27] and the big five-personality model by [28] to investigate the mediating roles of employee personality and job satisfaction on the relationship between internal marketing and customer orientation among Nigerian bank employees. The conceptual framework of this study is mainly based on four factors (i.e., employee personality, job satisfaction, internal marketing and customer orientation) served as map to provide related references towards achievement of the objectives of this study.

Job satisfaction and customer orientation constructs, [29] affirmed that job satisfaction represents one of the most

complex areas for managers to manage their employees. In the context of banking industries, according to [30], the study developed a model comprising job satisfaction, employee retention and customer orientation in Nigerian Banking Industry. [31] also justified that there is a relationship between job satisfaction and customer orientation. [32] suggested supports on employee influenced job commitment. Furthermore, scholars such as Wagner and Hollenbeck (2014) [33], Yang and Hwang (2014) [34], Musek (2007) [35] and Matthews et al. (2003) [36] suggested the big five personality model for relationship between job satisfaction and customer orientation in the service organizations. Study by Owoseni (2014) [37] in the context of Nigeria also supported that personality factors have impact on many entrepreneurs prior to the establishment of any new business. The established model of big five personality factors as proposed by Matthews et al. (2003) [38] is used as measures of Nigerian bank employee personality constructs in this study. Based on the discussions, Figure 2.1 indicates the conceptual framework for this study.

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behaviour and orientation in the relationship to better job performance of the employees in the industry. In addition, [5]), [2]), [18], [19], [20] and [21] found that there is need for deliberations on the customer orientation and idealisation. Customer orientation might be termed as behaviour. Therefore, [18], [23] and Homburg et al. (2011) [59] stated that external customer orientation could be influenced by open-mindedness of employees' job satisfaction. Studies have not established the empirical connection between job satisfaction and customers' orientation.

Therefore, several studies have investigated the empirical relationship between job satisfaction and customers' orientation. For example, [6]) conducted empirical study to investigate the association between employee attitudes, job satisfaction and customer orientation with 118 employees from Indian. The major finding from the study there is significant correlation between job satisfactions and customers' orientation. However, the measures of job satisfactions seems not to be adequate due to the fact that, the researcher just use two factors to measure job satisfaction More so, the relationship between job satisfaction and customer oriented behavior was investigated by [25]) among 136 Malaysian nurses. The result shows that there is significant relationship between job satisfactions and customers' orientation among Malaysian nurses. However, this reported study is not conducted in the banking sector which is the major focus of the present study.

VI. METHODS

This study adopted cross-sectional research design. The major reason for adopting this design is that, it enables researcher to compare many different variables, groups and populations at a single point in time as well as suitable to prove or disapprove assumptions [6]), which is one of the characteristics of the present study. This design is suitable because it makes it easy to examine the relationship between job satisfaction and customer orientation. It also makes it easy to obtain information from the bank employees within a specific period at once. Equally, the study is motivated to use the design due to the fact that, it provides a quick and easy way for data collection [2].

The population for this study comprises all employees in twenty-one selected commercial banks in Nigeria. These banks are approved and recommended for operation after so many approaches in respect of economic stability through the reformation of operating systems in the Nigerian banking system. Studies also justified to use the frontline employees for job satisfaction and customer orientation in context of banking industry [3]. The frontline employees include – the teller/cashiers, the customer service personnel, and the marketing staff of the twenty-one selected Nigerian banks, this total up to 2326 personnel across the selected banks.

Sample sizes of 200 appropriate for regression and any variance analysis is sufficient [6]; [4]; [5]; [6]). This study uses 200 sample sizes in line with the sample size assumption.

Statistical Package for the Social Sciences (SPSS) as analytical tools for descriptive statistics and regression analysis were used in this study. A total of 420 questionnaires were administered to the target audience in which 341 respondents returned theirs. Less than 220 of the returned questionnaire were fully answered. The remaining were removed because of low response rate.

The reliability test on the questionnaires was conducted via SPSS version 17 software for Windows. A reliable Cronbach alpha value should be above 0.7 [7]; [8]; [69]). In this study, Cronbach's alphas of each scale were statistically reliable: job-satisfaction value was 0.777 and customer orientation. The reliability reports supported adequacy of the internal consistency of the overall of this study. Table 1 provides empirical evidence on the construct reliability of the instruments suggested for this study.

Table 1
Cronbach's Reliability test for the Constructs

Constructs	Cronbach Alpha	Number of items
Job satisfaction	0.777	5
Customer orientation	0.804	4

IV. DATA ANALYSIS

This current study considered as component factor analysis (i.e., variance analysis). Factors are transformed to observed factor using SPSS software version 17.0 to match with regression analysis. Thus, regression analysis was used to test the influence of job- satisfaction on customer orientation. Profile of the respondents

Majority of the participants in this study were male accounting for 124 (56.1%) of the sample size, while 97 (43.9%) of the participants were females. As for the age group distribution, 88 (39.8 %) of the sample was within age groups of less than 25 years. This was followed by 107 (48.4 %) participants that represented sample groups within the age bracket of 25 to 34 years. The least represented age group was participants that were 45 years and above. Also, participants with 11 to 15 years of experience indicated 77 (34.8%) and participants with above 16 years' experience accounted for 22 (10%) of the total participants, this also can be relating with fear of been unemployed if you try to change jobs.

Report

As revealed in table2, Job satisfaction has direct effect on customer orientation ($\beta = .23, p < 0.023$).

Table2 Coefficientsa								
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	.913	.225		4.050	.000		
	Job satisfaction	.023	.058	0.19	.044	.004	.643	1.555
a. Dependent Variable: customer orientation								

V. CONCLUSION

The results show that H1 is supported. This means that the relationships between job satisfaction and customer orientation is supported in the context of Nigerian banks. The findings of the present study showed that there is significant effect of job satisfaction on customer orientation in Nigerian banking industry. The findings could be because of salary and welfare [23] How and when does customer orientation influence frontline employee job outcomes? A meta-analytic evaluation. *Journal of Marketing*, 76(3), 21–40. packages for the employees in the banking industry especially for those who newly got position in the bank and are quite happy for the new job. [25]..Personality traits and customer-oriented behaviour of Malaysian nurses.

[17] Waheed 2010 *International Business Management*,10(13), 2579 – 2584.[7] observed that on customer orientation has relationship with job satisfaction

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