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Customer control and employees' reaction: A novel study on Bank Employees

Abstract

Recent developments in the technological area has given more power and control to the customers. Customer, who was passive, is not only more active and well informed now but also his opinion matters a lot.

In order to keep employees aligned with these organizational objectives, Management Control Systems (MCS) are adapted. MCS was mostly focused on the internal environment, yet the external environment such as market and customer has proved its importance. We defined customer control as the power given to the customer to evaluate employees. This transformation was accelerated by technological development that expedites customers' interactions.

This new customer role has put employees in a conflicting situation. Customer control can improve social needs among employees but can also cause powerlessness and role ambiguity. This study will help to understand the impact of customer control on employees' behaviors such as commitment and job involvement.

The objective of this research is to study employees' reactions to the customer control and factors such as organizational and supervisory support that can moderate this relation. This is a novel study on banking industry employees.

Keywords: Customer control, employee behavior, management control system, organizational and supervisory support, bank employees.

1. Introduction

"Customer is a king," "Customer is a boss," "Customer is always right," these phrases traced back to early 1900s. These are part of the business world for almost a century but recently adapted in its true spirit. Digitalization has changed how things were done in the past (Warner & Wäger, 2019). It has eliminated the distance from knowledge to the action. Management uses digits and figures to take actions and this sometimes causes division between the controller and the controlee (Quattrone, 2016). These transformations not only modified the traditional means of doing business but also changed the roles of business parties; customer role from "passive" is changed to the "active" participant (Rogers, 2016; Chen, Chen, & Lin, 2015).

The customer was always important for the business success especially through feedback (Erdogan & Uzkurt, 2010) but now has control over all the variables such as product design, price and delivery channels, which were previously in control of marketers (Wathieu et al., 2002). The case of Dell is the best example to understand customer control; Dell suffered a lot because of its weak customer care and feedback collection service. It has to launch a separate site "IdeaStorm" just for the customer's feedback and complaints (Archer, 2015). Importance of customer can be examined through the priority given to the customer's feedback and reviews by all top brands in all industries such as Amazon, eBay, Uber, Netflix, Airbnb, Paytm, Hilton hotel, Slack and Twitter. Customer feedback, which was previously a marketing variable, is becoming a management control tool used to influence employees' behavior.

Customer empowerment/control is the topic of interest for marketers. Most of the past research is focused on the marketing side (Yi et al., 2011), ignoring the effect of customer behavior from management control's perspective. Therefore, the aim of this research is to study this phenomenon from management control's side.

The importance given to the customers' opinion and this customer empowerment has raised some tension among the marketers who think that it is a transfer of power from marketers to consumers (Pires et al., 2006). How do suppliers see this shift of power; may be an interesting study. Yi, Nataraajan & Gong (2011), discussed different perspectives that customers are part of the organization's human resource and they affect the employees of the organization. They believe that customers are not a passive but active part of this human resource chain and influences employees' behavior. This role swap has put the foundation of "customer control". This new role has given a lot of power to the customer; Sperber (2019) suggested that customer is the manager in this internet era.

The above situation has put organization in an ambivalent state: at one hand, the managers want to satisfy its customer but on the other hand, it does not want to affect its employee's well-being. Over and above, there is also no clear indication in the literature about how this 'customer control' is exercised on employees. Customer control's significance in today's world cannot be ignored and yet it is still an understudied concept especially from human resource and management control's perspective. There is a plethora of research that suggests that customer control is a cause of negative behavior in employees (Yang, Yu, & Huang, 2018) but that research was only focused on from the marketing side and mostly concerned with customer satisfaction. There is a dearth of research on the role of customer control and its effect on employee behaviour and has mixed finding about customer control effects on employee behavior. Prior to 2007, customer control is not focused on by many scholars (Harmeling et al., 2017).

Therefore, this study will contribute to the literature by answering the following questions raised from the above dilemma; is customer the new manager? What are the key factors that are central to the customer control? Does customer control influence employee behavior? Does organizational and supervisory support strengthen the customer control and employee behavior's relation? This is an exploratory research and it will not only contribute to the management control's literature but also to HRM.

To answer these questions; we have selected banking industry. Banks are important part of economic development of every country. Employees working in branches have to serve hundreds of customers on daily basis. Therefore, the interaction between customer-employee is very important for the success of any bank. We have collected data by using online survey. The results show that customer control has a positive correlation with employees' behavior, which is opposite to our proposed theory that customer control has a negative impact on employees' commitment and job involvement. However, our proposed moderating effect of organizational and supervisory support on customer control and employees' behavior is supported by these results.

The first section is a literature review that discusses the different variables used in the study and hypotheses development. The second section is methodology, it explains the targeted population and different scales adapted to measure these variables and the last section discusses results.

2. Literature review

Customer's power in a dyadic relation is increasing gradually. Marketing researchers are also focusing on finding new techniques and procedures to offer more control to the customer. The focus was always to satisfy customer side in the service relationship, ignoring the employee. Recently, influence of customer on employee and firm has gain a lot of attention from researchers (Li & Hsu, 2016; Chan et al., 2010). According to Malek et al. (2018), marketing elements (such as customer) outside of an organization also has a potential to influence employee's behavior. Firms when designing management control systems should also focus on the pulls and pushes employee has to face from external environment. Managerial functions especially control is an important managerial function and is essential for the proper implementation of organizational objectives.

Hopwood (1974) presented Modes of control (Chiapello, 1996). According to Hopwood, control system is a six steps flow process. Source of influence (Who or what) is a first step in the control process; control is initiated by a person or a situation. The object of control (On what or whom); the person, thing or situation that is controlled. Reaction and attitude in response to control; how people or things react to the control. The reaction may be positive, negative, mixed or no reaction at all. The moment when control was exercised, control may be carried out before, during or after the service or process. Mostly, control is an ongoing process. The process by which the influence is exercised; control may be applied by using cybernetic or non-cybernetic process. Finally, the means and the medium used to exercise this control; the channels used to exercise the control such as market forces and technology.

2.1. Control and management

It is not easy to define the organizational control system but Abernethy & Chua (1996) has categorized it as "a combination of control mechanisms designed and implemented by management to increase the probability that organizational actors will behave in ways consistent with the objectives of the dominant organizational coalition" (p. 573). Organizational control is "attempts by the organization to increase the probability that

individuals and groups will behave in ways that lead to the attainment of organizational goals" (Flamholtz, Das, & Tsui, 1985). Organizational control is exercised through management control. According to (Malmi & Brown, 2008), "systems, rules, practices, and other activities management put in place to direct employee behavior should be called management control" (p. 290).

MCS from traditional quantifiable practices has been moved towards a much broader concept. Today's MCS include all internal and external environmental factors and information related to markets, customers, competitors, informal procedures which can guide managers (Malek et al., 2018; Chenhall, 2003). Management controls can be classified in a variety, based on their nature and focus such as output, technical, bureaucratic, normative, behavioral (Rennstam, 2017).

According to William G. Ouchi (1979), there are two types of control strategies. One is to use performance evaluation for control. In this strategy, the manager monitors and then rewards the performance. It is known as the cybernetic process. Output and behavioral controls are examples of this kind of control. While, in behavioral control, actions and behaviors of members are monitored and any deviation from organizational policies and procedures are corrected. Along with all these management controls; customer control is also used in organizations but without proper understanding and is still an understudied area and profound research is required.

2.2. Customer control

2.2.1. A first definition

Customer control is an area rarely studied by management scholars. Previously, customer satisfaction and control is discussed mostly from only customer or marketing side (e.g., Joosten et al., 2016), ignoring its influence on the organizational workforce. We were unable to find any clear definition of customer control in past literature. Therefore, by keeping in view Hopwood (1974) modes of control and the service model of Raaij & Pruyn (1998), we tried to define customer control as "A process through which one party (customer) has the power (which has given by management to gain a competitive advantage) to influence the other party (employee/management) by using different mediums." Another way of defining customer control is "Customer control is the set of processes that empower the customer to have a certain degree of control over the management/employee of a certain organization. These processes in turn also increase the efficiency and output of an organization; thus, benefiting all the parties and their relationships."

Our proposed theoretical model is based on Hopwood's (1974) modes of control. We have designed a 'customer control' tool and studied how management is using customers to direct employees' behaviour. According to our proposed model customer is the source of influence. Customers' control the actions and behaviours' of the employees through feedback. Customers use different mediums and channels to interact with management and employees. These mediums mostly includes social sites, company's personal websites, emails and chat applications. Newton's third law of motion, every action has an equal and opposite reaction fits the reaction to the control. Employees may have a positive or negative reaction to the control depending upon the management's approach of carrying out the control. Control is an ongoing process, sets in motion even before the start of the service, and remains in action even after the end of process as a corrective measures taken after receiving customers' feedback.

Who controls? (1)	What do you control? (2)	What is the reaction of control? (3)	When the control did takes place? (4)	What are the processes of control? (5)	What are the means of control? (6)		
Customer	The actions and the results of the employees	Employee commitment Job involvement Alienation (Detachment, Isolation)	Before the action During the action After the action	Cybernetics Non-Cyber (Controllability)	Technology		

Customer control in an organization

Source: Translated and adapted from Hopwood (1974) modes of control (Chiapello, 1996)

By referring to Hopwood (1974) modes of control and the service model of Raaij & Pruyn (1998), "customer control" may be divided into two dimensions. (I) Behavioral control (actions of employees) (II) Output control (results of employees). Therefore, it can be said that 'customer control' not only includes customer evaluation of employee behaviors but also controls the employee's future modus operandi through feedback.

2.2.2. Behavioral customer control

In service sector, dyadic interaction between customer and employee plays a critical role especially in a service encounter. Customer judges this encounter based on the behavior of other party. Unfortunately, employee behavioral assessment by customer and its impacts are scarcely studied. Customer encounters may vary from situation to situation and there may be a single or multiple interactions between customer and service provider (Liljander & Mattsson, 2002). Positive employee behavior positively influences the service delivery to customers that as a result helps organizations to attain competitive edge. Significance of employee behavior in customer satisfaction has forced many service industries such as banks to train their employees to know how to behave during service encounter (Zameer et al., 2018). Employee's behavior influence on customer satisfaction plays a vital role in an organization's profitability (Chang, 2016).

We have defined behavioral control to our research context. We have explained behavioral control as "customer evaluates employee's performance based on his actions, regardless of results". Conceptualizing of a behavioral control as a construct that measures the degree to which employee involves in information sharing, recommendations, and becoming a part of service delivery and value creation process. When customer controls the employee's actions and approach during service process then it is referred as 'behavioral control.' There is no denying the significance of customer's participation in a service process but its relationship with employee behavior is not well explored both theoretically and empirically.

2.2.3. Output customer control

The customer experience of the whole service process is a difficult concept to understand. Every customer has unique characteristics, which makes it complex to comprehend things from the customer's point of view. Customer's feedback, reviews and suggestions facilitate to understand customer's perception about entire service experience (Raaij & Pruyn, 1998). Customer feedback is one of the basic elements of the evaluation stage.

Information coming directly from the customer about satisfaction or dissatisfaction of service or product is known as customer feedback. Customer's opinion and feedback is an important source of understanding and fulfilling the needs of the customer. The information is obtained from the customer through different marketing tools such as surveys, emails or phone calls (Nasr et al., 2014).

We presume that customer evaluation of employee at the end of service process is referred as an output control. The feedback of customer about whether employee met his expectations or not is part of his evaluation of an employee. Customer feedback helps companies to understand what is the perception of the customer about the company (Vargo & Lusch, 2008). It also helps companies to improve their products and services and fix the problems (Wirtz et al., 2010).

This is the era of the digitalization and no one can deny the power of social media. Novelist and playwright Edward Bulwer-Lytton in 1839, in his historical play Cardinal Richelieu wrote: "The pen is mightier than the sword". Impact of the customer whether it's an oral or written has a strong impact on other customers and is known as "customer-driven influence" (CDI) (Blazevic et al., 2013). There are two types of customer feedback; solicited and unsolicited. When a company is asking for feedback it is solicited but when the customer itself wants to talk about his experience about product and service it is called unsolicited feedback (Sampson, 1996).

According to McAfee & Brynjolfsson (2012), companies which frequently use customer feedback are more productive and profitable than their opponents. The technological development is affecting the relationship between customers and companies more as today's customer has more access to the market and with his single click; he can either build or destroy the image of a company (Libai et al., 2010). Great value has given to the customer feedback in research (Ordenes et al., 2014).

The customer wants to be a part of the whole service process from beginning to the end. Customers when perceiving that they have a final say; their sense of control and negative feelings convert to the positive and their opinion about firm improves (Guo et al., 2015).

2.3. Employee reactions to the control

This study is focusing on several aspects of organizational behavior. It captures not only control but also human reactions to it. The study is established on two very important theories. Etzioni's compliance theory (1961, 1970) focuses on how control makes people to obey. Moreover, the reactions against power include moral, calculative and alienation involvements of employees.

The other is the motivational theory, basic psychological needs of self-determination theory. Deci and Ryan (1985), Self-determination theory's three basic psychological needs are considered as the universal needs and in order to be satisfied and motivated, fulfilment of these needs is necessary (Gagne & Deci, 2005; Deci & Ryan, 1985). Employee workplace behaviours are result of motivation or de-motivation. Motivation is based on the satisfaction of some basic needs (Souders, 2020). According to Deci, Olafsen, & Ryan, (2017) for wellbeing of an individual, satisfaction of some basic needs is important. There is always place for addition of needs but currently there are three basic needs: autonomy, competence and relatedness. The satisfaction of these needs is important but dissatisfaction leads to more threatening outcomes. Autonomy refers to the freedom of choice. When it is satisfied, it

supports the positive behaviour by providing a sense of accomplishment or authenticity. However, dissatisfaction of it arise conflicting feelings and leads towards an undesired path. Humans beings as social animals, desire for belongingness and bonding but when it is not met it may cause loneliness and alienation. Competence is related to one's ability, skilfulness and expertise. Encouraging self-confidence and taking advantage of opportunities but its absence may result in helplessness or failure. These needs help to understand how behavioural outcomes are adjusted in social environment (Vansteenkiste et al., 2020).

Organizational commitment and job involvement are considered as important aspects in organizational success (Abdallah et al., 2017). Therefore, it will be interesting to study the effects of control on employee behaviour by focusing on employee commitment and job involvement.

2.3.1. Paradoxical findings from past studies

The past research on customer control has shown mixed finding on the effect of customer participation on employee behaviors and attitudes (Chan et al., 2010). In customer control, customer dominates the employee-customer relationship. Customer's aspiration to be a part of the service process is driven by an intrinsic appeal towards the desire for high-quality service (Larsson & Bowen, 1989). "Customer control in sales relationship reveals customer's yearning to exhibit capability, authority, and mastery" (Mullins et al., 2015). To use the customer as a co-producer and co-creator of service and product is to enhance customer satisfaction and thus such control is given to the customer (Roggeveen, Tsiros, & Grewal, 2012).

The scholars in support of customer control and participation suggest that it helps to build strong connection and understanding between customer and employee (Claycomb et al., 2001) and help employees to fulfil their social needs (Eisenberger et al., 1986).

The scholars against customer control argue that Customer participation could create employee job stress in three ways: (1) loss of power and control (2) increased input uncertainty, and (3) incompatible role expectations and demands. Increase in customer control is the suppression of employee control and power and with a feeling of loss of power may create job stress. Loss of power will confuse the new roles for both customers and employees and may create more hurdles than convenience (Solomon et al., 1985). The employee will also show resistance for the control. Losing control causes an uneven delivery of service for employees (Chase, 1978). Employees feel more stressed when a customer tries to challenge their knowledge by asking non-regular or tricky questions (Chan et al., 2010). This customer behavior leads to role uncertainty and task complexity for employees and leads to job dissatisfaction (Larsson & Bowen, 1989). To meet the expectations of both customers and supervisors, employees have to spend more time on learning and acquiring new skills (Hsieh, Yen, & Chin, 2004).

In addition to that, customer demands are not always reasonable and to handle such demands that require a lot of effort at employee sides and they have to keep in check their emotions and be polite at the same time and it will eventually lead to the emotional burnout and low performance (Brotheridge & Grandey, 2002). It is not necessary that customers may understand their roles and this role confusion may create more problems for service providing employee who will take more time to make customers understand it and will create work overload and job stress for employees (Hsieh & Yen, 2005).

Front line employees may react to high customer control in several ways. They may ignore customers or try to distract them (Rafaeli, 1989). High customer control may also promote the deviant and unwilling behavior among employees as employees try to find other avenues

to get their frustration out (Chan et al., 2010). Moreover, high customer control effects employee adaptive selling behavior and encourages them to involve in unethical selling practices (Yang et al., 2018).

The high customer control during service encounters may also cause a sense of uncertainty for the employees. High customer demands and unpredictable behavior may hurt service employees (Lengnick-hall, 1996). Customer's demands for active participation in the business process, though it helps in providing performance feedback and helping employees to improve and solving problems but as discussed above it has more negative effects. Therefore, it can be assumed that customer control has a double-edged sword effect on employees (Chan et al., 2010). As employee feels under constant pressure, feel strained, and stressed all the time.

Organizational commitment and job involvement are considered as important aspects of organizational success (Abdallah et al., 2017). Etzioni's compliance theory (1961, 1970) focuses on how control makes people dutiful. Moreover, the reactions against power include moral, calculative and alienation involvements of employees. Therefore, it will be interesting to study the effects of control on employee behavior by focusing on employee affective commitment and job involvement.

2.3.2. Employee commitment: The three-component model of commitment

Employee commitment is the attachment and bond of an individual with its organization on the base of experiences. High commitment is linked with satisfaction, low turnover and less absenteeism. An individual who feels more committed towards his job and organization will exhibit behavior that is more positive. In today's competitive business environment, committed workforce gives an edge to the management and becomes an asset in overall organizational performance. Hence, proving the significance of studying the factors that can produce more committed workforce (Princy & Rebeka, 2019).

Commitment literature is incomplete without mentioning of Allen & Meyer (1990) threecomponent model of commitment. The number of scholars has conceptualized commitment over the years and there are various conceptualizations of commitment (Meyer & Maltin, 2010) but we are using TCM by Allen and Meyer (1990) as this is the most widely accepted model. According to (Allen & Meyer, 1990) there are three types of organizational commitments. An employee is emotionally attached to his organization and feels part of it, is an **affective commitment** (**AC**) when an employee assesses the opportunity cost of leaving current job/organization, it is known as **continuous commitment** (**CC**). He feels committed to the organization because he fears that if he leaves this job he may suffer monetary, professional or social loss. **Normative commitment** (**NC**) an individual feels committed to the organization due to a sense of loyalty or obligation. He does not want to leave the organization has spent money and time on him (Meyer & Maltin, 2010). We have only selected affective commitment for our study because the other two commitments are mostly attached to the monetary benefits.

H1: Behavioural control has a negative impact on employee affective commitment. H2: Output control has a negative impact on employee affective commitment.

2.3.3. Job involvement

Organizational growth depends on the involvement of its employees, it should not be incorrect to say that employee's behavior and satisfaction plays an important role in the organization's overall success. Management must focus on the strategies that can make members of the organization more involved in their jobs, follow rules and policies, shows dedication to their work and participates actively in decision-making process etc. (Allam & Habtemariam, 2009). Employees who are willing to do their work without any supervision and think themselves as part of the organization are the need of every organization (Amah & Ahiauzu, 2013).

According to Lodahl & Kejner (1965) job involvement is "the degree to which a person identified psychologically with his/her work or the importance of work in his/ her total selfimage." A person who is fully involved with his work, the company, co-workers all are an important part of his life then the person is said to be involved in his job (Lodahl & Kejner, 1965). Later on, their work was further elaborated by Kanungo (1982). He differentiated between Job and work involvement. According to Kanungo (1982), Job involvement means that an employee is actively participating in his present job, whereas work involvement is a general work environment not related with the current working position of the person (Sethi & Mittal, 2016). "Job involvement (JI) concerns the degree to which employees identify with their job. It may be influenced by the level of satisfaction of one's needs, be they intrinsic or extrinsic" (Pathak, 1983, p.297). Job involvement is considered as one of the core components of organizational success and has grabbed the attention of many researchers (Abdallah et al., 2017). Job involvement is a means to success and growth. It increases the organizational productivity and increases motivation and satisfaction of employees by integrating the goals of organization and employees (Mgedezi et al., 2014).

Hence, based on the discussion in the above paragraphs, we can presume that customer control has more negative than positive effect on employee work behavior. Customer control may be beneficial for the organization's financial growth but from the employee's perspective, it has more issues and problems. Therefore, it can be concluded that customer control is a double-edged sword for organizations.

H₃: Behavioural control has a negative impact on employee affective job involvement. H₄: Output control has a negative impact on employee job involvement.

2.4. Perceived organization and supervisor support

The business changes are not only the result of technological advancement but the key challenge faced by service provider is the change in customer behavior (Heinonen & Strandvik, 2017). This change in customer behavior has made him more dominant and put employee in a unique position (Rogers, 2016). Employee has to keep balance between both management and customer demands. Both organizational member (management) and non-member (customer) has different expectations from him. This conflict in interests can affect employee's performance resulting in a dissatisfied management and unhappy customer. A thorough literature review on front line employees suggested that (a) Supervisor and management play a vital role through its practices and policies to influence customer contact employee's approach towards service quality (b) Customer's perception of service quality depends on the response he/she gets from front line employees (Yoon, Seo, & Yoon, 2004; Chebat & Kollias, 2000).

When it comes to the satisfaction of customers it cannot be achieved without winning over the employees (Yavas & Babakus, 2010). The connection between front line employees and customers is the most crucial one due to the boundary-spanning role of employees and demands utmost attention of management (Babakus et al., 2003).

Yavas & Babakus (2010) defined organizational support as "a set of enduring policies, practices, procedures and tools that: diminish the demands of the job; and/or assist employees in achieving their work goals and stimulate their personal growth/development. Such support may be physical, psychological or social in nature and may be located at the organizational and task levels, in interpersonal/social relations and the organization of work". Management can show its organizational support in forms of providing accurate and timely performance feedback, improving skill sets through proper training, providing empowerment and job security, salary and bonuses, supervisory support, growth opportunities and service technology support (Yavas & Babakus, 2010; Babakus et al., 2003).

Training programs helps to gain new and improve old skills, supports employees to handle and cater for customer needs, personalities and demands more efficiently. A trained employee displays more positive work attitudes and provides high level of customer service (Boshoff & Allen, 2000). Receiving monetary benefits (reward, bonus) encourages employees to be at their best behavior during service delivery and pleasantly handle difficult situations. In contrast, lack of financial benefits reduces motivation and leads towards the negative behaviors. Service technology support enables employees to complete routine tasks quickly and have more time to handle customers. Technological support also helps employees to enhance customer service (Lytle et al., 1998).

Supervisory support refers to the willingness of the supervisors to go an extra mile for their subordinates (Bell et al., 2004). The notion behind it is the support and care supervisor shows for his subordinates. According to the reciprocity rule when employees perceived, that they are treated well by their supervisors, they will reciprocate the same. Supervisory support is based on the following activities and practices, such as employee empowerment by providing more authority and control. Empowered employees feel more in control and work with full potential, which helps to take in timely decisions and increase problem solving techniques. Empowered employees give best customer service and make customers more satisfied (Ergeneli et al., 2007). Employee commitment is one of many factors which play important role in organization success (Keskes, 2014).

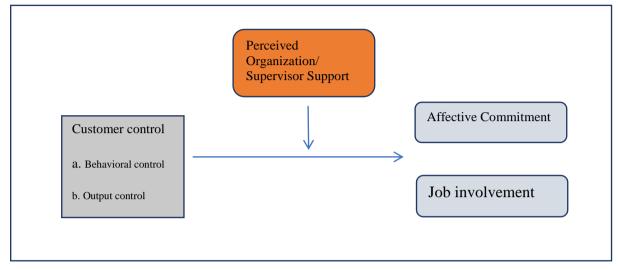
Employees work motivation is linked to the support from the supervisors (Gillet et al., 2013). Supervisor support is often divided into emotional and instrumental (Greenhaus, Ziegert, & Allen, 2012; Bhanthumnavin, 2003). Supervisor support encourages the positive work attitudes among subordinates and inclination towards extra role behaviours by emotional and instrumental support (Uzun, 2018). Supervisor's emotional support is connected to the employee emotional and psychological well-being and care (Thacker & Stoner, 2012; Reblin & Uchino, 2008). In contrast, when supervisor assists employee in his job by offering physical aid/resource then it is instrumental support (Thacker & Stoner, 2012; Greenhaus et al., 2012).

The supervisor play an important role in organization by being available for employees through listening to their issues and complaints, offering timely and constructive feedback, supporting and encouraging achievements and guiding to gain new skills. Employee who perceives greater supervisory support shows more positive work attitudes and performs better (Samsudin & Ismail, 2019) and have more satisfied customers.

According to Chebat & Kollias (2000) manager and organization has a strong connection with customer contact employee's positive behavior. They can control employee's behavior through policies and procedure resulting in a satisfied customer. Therefore, there is a need to study perceived organizational and supervisory support with respect to customer control and employee behavior. Based on the above discussion, we propose the following hypotheses:

H₅: Higher the level of employee perception of organizational and supervisory support, lower the negative impact of customer control on affective commitment.

H₆: Higher the level of employee perception of organizational and supervisory support, lower the negative impact of customer control on job involvement.



Conceptual framework

3. Methodology

Banking sector plays an important role in overall economic growth and in minimizing unemployment. Banks as a part of service industry always try to meet up with customer expectations but technological change has made things more challenging. Today's customer is more informative and demanding and has more access to social media and governing bodies. The direct interaction between the bank's customer and employee is higher than in other sectors. Since customers are becoming more powerful, the employees as the representatives of their organizations have to bear more pressure. Banks are a vital part of the service sector, which emphasizes the need to study customer control's effect on bank employee's behaviour.

3.1. Research setting and sample

This study is focused on the influence of customer control on Bank employee's behaviour. To test the hypotheses, we collected data from Pakistani bank employees working in different banks. The data was collected using Likert-type questionnaires. We collected data through questionnaires from employees who are working in bank branches and are in direct contact with customers. We used personal contacts and online social sites to gather data. We used whatsapp, facebook, linkedin and email to share the online questionnaire (google form). We shared 500 questionnaires through the online link among the bank managers and other senior executives of different banks and requested them to collect the data from their employees working in branches. We received total 410 responses. The response rate was 82%. All responses were self-reported by the employees.

3.2. Measurement Development

We have adapted already developed and tested scales and modified them according to our study and workplace requirements. To avoid confusion for readers, we kept all constructs

using 5-point Likert scales, all scales response options were between (1) strongly disagree to (5) strongly agree.

3.3. Scales

3.3.1. Customer control

After extensive literature review on customer control, we were able to find only one "customer control" scale developed by Yang, Yu & Huang (2018), 04 items were used in this scale. This scale was not fulfilling the purpose of our study. Therefore, after analyzing different studies on customer control (e.g., Joosten, Bloemer, & Hillebrand, 2017; Guo, Lotz, Tang, & Gruen, 2015; Yi & Gong, 2013; Yoon et al., 2004; Raaij & Pruyn, 1998; Chiapello, 1996) we designed a new customer control scale by compiling already developed and tested scales relevant to our study.

We have adapted two scales to measure customer control. To measure 1st dimension **behavioral control**, we have adapted **Employee service quality (Customer evaluation) scale** adapted and developed by Yoon, Seo, & Yoon, (2004), 09 items were used in this scale with cronbach alpha (.898). We have adapted **Output Control scale** from two scales output and process control scales developed by Evans, Landry, Li, & Zou, (2007), 05 items were used in this scale with cronbach alpha (.729).

3.3.2. Perceived organization support

We have adapted the **perceived organization support scale** from Yoon et al., (2004) who has adapted it from Eisenberger, Huntington, Hutchison, & Sowa, (1986), 07 items were used in this scale with cronbach alpha (.916).

3.3.3. Perceived supervisor support

We have adapted the **perceived supervisor support scale** from Yoon et al., (2004) who has adapted it from Teas, (1983), 04 items were used in this scale with cronbach alpha (.896).

3.3.4. Affective commitment

We have adapted the **affective commitment scale created by** Meyer, Allen, & Smith (1993) (Meyer & Allen, 2004), 06 items were used in this scale with cronbach alpha (.887).

3.3.5. Job involvement

We have adapted the Job involvement scale created by Kanungo (1982a), 10 items were used in this scale with cronbach alpha (.896).

According to Hair et al. (2006), the value of cronbach's alpha is considered good if it is more than 0.7. All scales used in this study have Cronbach alpha's above 0.7, which confirms that their reliability is good.

3.4. Data screening

Once we have all data, we started initial data screening using IBM SPSS statistics 24. We have no missing values in the data because we used online google forms and for successful submission of form all questions must be responded. We have found unengaged responses. After deletion of unengaged responses (35, 73,279, 281, 296,350, 217, 145,300, 315, 406, 323, 322, 311,196, 170, 361, 93, 394, 97,284) we were left with total 389 valid responses. We used over 3 and less than -3 value rule to measure Skewness and Kurtosis and found only 1 item (BC8) which is a bit over 3 while measuring Kurtosis, so we decided to keep it. Results

3.5. Descriptive analysis

The demographic data details are as follows: **Male** respondents (80.5%) and female respondents (19.5%). Respondents' age group 18-25 (9.3%), 26-33 (39.1%), 34-41 (40.4%), 42-49 (6.4%), 50 or more (4.9%). (14.9%) were graduates, (59.9%) were masters, (21.1%) MS/M.Phil., (0.8%) had doctorate degree and (3.3%) had other education. (20.1%) had basic technical expertise, (59.9%) had moderate and (20.1%) had advanced level of technical expertise. Once we have done initial data screening and analysis we moved towards measurement data analysis.

3.6. Measurement analysis

3.6.1. Exploratory Factor Analysis (EFA)

We conducted exploratory factor analysis on our data to check the inter item correlation, significance and reliability. The KMO test is above (.920) shows that we have good sample size and our data is significant as well. We used Principal component matrix as extraction method and Varimax as a rotation. As, we have 6 variables measuring our model so we selected the fixed factors options and chose 6. After running initial EFA by including all IVs, DVs and moderating variable's items, we found 4 items loading under other variables or cross loading. These are AC1, OC1, JI1 and JI7. So, we removed these items from our model. After removal of these 4 items, all items are loading under their expected variables.

Table I: KMO and Bartlett's Test						
Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.920				
Bartlett's Test of Sphericity	Approx. Chi-Square	8599.866				
	df	666				
	Sig.	.000				

Table II	: Extraction: Princip	oal component	matrix, Ro	tation: Vai	rimax. Expl	loratory fac	ctor analysis
Sr.	Items			Fac	tors		
		1	2	3	4	5	6
1	BC1	.758					
2	BC2	.717					
3	BC3	.691					
4	BC4	.751					
5	BC5	.823					
6	BC6	.779					
7	BC7	.697					
8	BC8	.649					
9	BC9	.708					
10	OC2						.681
11	OC3						.611
12	OC4						.767
13	OC5						.676
14	Org_Supp1		.685				
15	Org_Supp2		.765				
16	Org_Supp3		.744				
17	Org_Supp4		.768				
18	Org_Supp5		.812				
19	Org_Supp6		.737				
20	Org_Supp7		.702				
21	Sup_Supp1					.791	
22	Sup_Supp2					.779	
23	Sup_Supp3					.783	
24	Sup_Supp4					.798	
25	AC2				.675		

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26	AC3	.796
27	AC4	.790
28	AC5	.737
29	AC6	.671
30	JI2	.607
31	JI3	.562
32	JI4	.748
33	JI5	.806
34	JI6	.708
35	JI8	.793
36	JI9	.747
37	JI10	.643

3.6.2. Confirmatory Factor Analysis (CFA)

To check model fitness, we ran confirmatory factor analysis in IBM SPSS AMOS version 21. CMIN is 1316.694 and DF is 614. CFI for our data is 0.915, SRMR is 0.053, RMSEA is 0.054 and PClose is 0.040. All these measures depicts an acceptable model fit (Gaskin, J. & Lim, 2016; Hu & Bentler, 1999).

Table III:	Confirmatory	factor analysis	(Model fit)

Fitness indices	Estimate	Threshold	Interpretation
Chi-square /DF	2.144	< 3	Excellent
P-value	0.00	< 0.05	Significant
CFI	0.915	>0.95	Acceptable
SRMR	0.053	< 0.08	Excellent
RMSEA	0.054	< 0.06	Excellent
PClose	0.040	>0.05	Acceptable

3.6.3. Validity and reliability (Convergent validity and discriminant validity)

We have no discriminant validity issues as all values of MSV are lower than AVE. CR is greater than 0.7 for all the constructs that depicts the high reliability of constructs. Convergent Validity, the AVE for BC and OC is less than 0.50 which should be greater than 0.50. (Gaskin, J. & Lim, 2016a; Hair et al., 2010; Hu & Bentler, 1999). Compare to CR, AVE is more strict measure of convergent validity. "AVE is a more conservative measure than CR. On the basis of CR alone, the researcher may conclude that the convergent validity of the construct is adequate, even though more than 50% of the variance is due to error." (Malhotra & Dash, 2011, p.702). Therefore, we can conclude that we have no validity and reliability issues.

		Та	ble IV:	Convergen	nt/ discrimi	nant validi	ty and reli	ability		
	CR	AVE	MSV	MaxR(H)	BC	Org_Sup	JI	AC	Sup_Supp	OC
BC	0.899	0.500	0.163	0.904	0.707					
Org_Sup	0.916	0.611	0.464	0.919	0.234***	0.782				
JI	0.898	0.525	0.470	0.903	0.243***	0.441***	0.725			
AC	0.889	0.617	0.470	0.900	0.101†	0.570***	0.685***	0.786		
Sup_Supp	0.897	0.685	0.464	0.902	0.131*	0.682***	0.391***	0.472***	0.828	
OC	0.747	0.433	0.234	0.793	0.403***	0.484***	0.462***	0.346***	0.319***	0.658

P < 0.100, * p < 0.050, ** p < 0.010, *** p < 0.001

3.6.4. Correlation matrix

Table V shows the correlation matrix, mean, standard deviation and reliability coefficients for all the constructs. The first two variables BC (behavioral control) and OC (output control) are two dimensions to measure the CC (customer control). The correlations between all variables except BC to AC are positive and significant at the 0.01 and 0.05 level. The correlation between two dimensions of CC, with organizational support is positive. BC has a weak positive correlation (.224^{**}) whereas OC has a moderate positive correlation (.415^{**}). AC

(affective commitment) has no relation with BC (.090) and positive weak with OC (.289**). JI (job involvement) has a weak positive relation with BC $(.220^{**})$ but moderate positive with OC (.379^{**}). Org Supp (Perceived organization support) has a strong and moderate relation with both AC (.517^{**}) and JI (.402^{**}). Sup_Supp (Perceived supervisor Support) has a weak positive relation with both BC (.123^{*}) and OC (.270^{**}) moderate positive relation with both AC (.423^{**}) and JI (.347^{**}).

Table V: Direct correlations, means, and standard deviations of all variables								
Variable	Mean	SD	1	2	3	4	5	6
(1) BC	3.90	.671	(.898)					
(2) OC	3.64	.715	.367**	(.729)				
(3) Org_Supp	3.41	.875	.224**	.415**	(.916)			
(4) Sup_Supp	3.54	.992	.123*	$.270^{**}$.615**	(.896)		
(5) AC	3.84	.788	.090	.289**	.517**	.423***	(.887)	
(6) JI	3.63	.731	.220**	.379**	.402**	.347**	.607**	(.896)

N=389, ** Correlation is significant at the 0.01 level (2-tailed), () = Alpha * Correlation is significant at the 0.05 level (2-tailed).

4. Results

Table VI shows the moderating effect of perceived organizational and supervisory support on the customer control (BC + OC) and employee behaviors (AC + JI). We have divided data into low and high level of employee perception about organizational and supervisory support to study the moderating effect. The results show that when employees have low perception about organizational support; the effect of BC is non-significant with both AC (-.087) and JI (.095). OC is non-significant with AC (.034) and weak significant with JI (.186^{*}). Whereas, when level of organizational support perception is high then BC has a weak to moderate positive significant impact on both AC (.232^{**}) and JI (.292^{**}). On the other hand, OC has a moderate to strong positive significant impact on both AC (.362^{**}) and JI (.411^{**}). In case of moderating effect of supervisory support, in low level BC has a non-significant relation with both AC (-.036) and JI (.129). OC has a non-significant with AC (.082) and a significant weak to moderate JI (.228^{**}). In case of high, BC has a positive weak significant impact on both BC (.155^{*}) and JI (.261^{**}). OC has a both moderate positive significant impact on both AC (.377^{**}) and JI (.432^{**}).

	Table VI: Moderati Variables	ng effect analysis	T 1.0	
	Level of moderating variable			
Independent	Moderating	Dependent	Low Level	High Leve
Behavioural	Perceived Organizational	Affective	087	.232**
Control	Support	Commitment		
		Job Involvement	.095	$.292^{**}$
	Perceived Supervisor Support	Affective	036	$.155^{*}$
		Commitment		
		Job Involvement	.129	.261**
Output Control	Perceived Organizational	Affective	.034	.362**
-	Support	Commitment		
		Job Involvement	$.186^{*}$.411**
	Perceived Supervisor Support	Affective	.082	.377**
	- ••	Commitment		
		Job Involvement	$.228^{**}$.432**

^{*}Correlation is significant at the 0.01 level (2-tailed).

^{*}Correlation is significant at the 0.05 level (2-tailed).

Table VII (a) and VII (b) shows the moderating effect of perceived organizational and supervisory support. The R^2 indicates how much of the total variation in the dependent variable, AC and JI, can be explained by the independent variable, BC and OC. In this case, in low level, R^2 is lower in all cases but has an increase in high level. We can see that perceived organizational and supervisory support both are significant when perception is high, which shows the moderating effect of Org_Supp and Sup_Supp on the relationship between Independent variables (BC, OC) and dependent variables (AC, JI).

Variables	Dependent Variable	Per	Perceiv	ed Orga	nizational S	Support			
			Ĺ	ōw			I	ligh	
		В	\mathbf{R}^2	F	Sig.	В	\mathbf{R}^2	F	Sig.
BC	AC	094	.008	1.432	.233	.247	.054	11.304	.001
OC		.040	.001	.221	.639	.325	.131	29.773	.000
BC	JI	.092	.009	1.719	.191	.345	.085	18.456	.000
OC		.195	.035	6.689	.010	.411	.169	40.199	.000

	Table VII (b): Moderating analysis								
Variables	Dependent Variable	Perceiv	ed Supe	rvisory S	upport	Percei	ved Sup	ervisory S	upport
			L	0W			I	ligh	
		В	\mathbf{R}^2	F	Sig.	В	\mathbf{R}^2	F	Sig.
BC	AC	047	.001	.184	.669	.151	.024	5.996	.015
OC		.103	.007	.937	.335	.347	.142	40.544	.000
BC	JI	.143	.017	2.367	.126	.271	.068	17.849	.000
OC		.247	.052	7.671	.006	.423	.186	56.127	.000

Table VIII: The results of hypotheses

	Hypotheses	Results
H_1	Behavioural control has a negative impact on employee affective commitment.	Rejected
H_2	Output control has a negative impact on employee affective commitment.	Rejected
H_3	Behavioural control has a negative impact on employee job involvement.	Rejected
H_4	Output control has a negative impact on employee job involvement.	Rejected
H ₅	Higher the level of employee perception of organizational and supervisory support, lower the negative impact of customer control on affective commitment.	Accepted
H ₆	Higher the level of employee perception of organizational and supervisory support, lower the negative impact of customer control on job involvement.	Accepted

5. Conclusion and discussion

This is an exploratory research based on the conceptual model. The results show the positive correlations between customer control (OC) and employee behaviors (AC and JI) whereas, there is no relation found between behavioral control and affective commitment. There is a positive correlation between behavioral control and job involvement. Hence, based on these results we have to reject our first four hypotheses H_1 , H_2 , H_3 and H_4 . It may be due to various reasons; past research on customer control has taken customer participation, co-creation and

co-production as a customer control in a service process and tested its impact that also has mix findings. In our study, our complete interest was only in the factors that are observed by customers to evaluate the employees or service process. This is the first time that these variables are tested in this kind of research setting as per our knowledge. Therefore, no absolute past links have been found by us. We have also modified the behavioral control and output control scales as per our research design. These scales are always used from organizational and supervisor's perspective, when studying its impact on employees. We cannot ignore the cultural factor as well. Asian culture is more power distance culture and supervisory support, our last two hypotheses H_5 and H_6 are accepted. When organizational and supervisory support is low, the impact is non-existent or weak but as it increases, the strength of relation also increases. It supports the past research findings that if employee's perception about organizational and supervisory support is positive and he believes that his efforts are reciprocated, it will stimulate his behavior positively.

6. Managerial implications

The proposed framework has several implications. First of all, it is not easy to do a detail or deep literature review on the past connections between these suggested hypothesized correlations. There is not an extensive research available in this area. We have also highlighted that this is the first time that this kind of subject has been studied. When we said that the past opinions about customer control then it was not specifically the "customer control". But these are the judgments based on past customers' interactions with employees and how these interactions have effected those employees. There is no proper definition and explanation of customer control in previous literature. We have adapted the "control" model of Hopewood and modified it with "customer control". This alone is a big contribution in the control literature. This study results highlight the importance of employee's satisfaction during customer dominant business environment. Organizational and managerial support promotes the positive work culture and environment and may minimize the work overload and unjustified feelings from employees. The results of this study has important implications for both practicing managers and researchers. This study shows that managers must work for employee's welfare and provide opportunities for employees to train and improve their job skills. Employee perception about organization and manager has a direct impact on their affective commitment and job involvement.

The marketing research also supports that the increase in these behaviors leads to the employee job satisfaction and eventually resulting in customer satisfaction. The study concluded that to have a better working environment both management and supervisors have to play their role. If they will try to avoid their responsibilities, it will affect the employee behaviors. In the service industry, profitability depends on how well you deal with your internal and external customers. If your internal customers are happy then your external customers will be satisfied as well. A mentally relaxed person can put all efforts in his work and can deliver double times. Hence, the responsibility of top management is to select empathetic and understanding individuals as managers and promote employee well-being culture in the organization, which as a result will affect the employees' work behavior positively and will benefit in promoting customer satisfaction. Today, the business world is facing numerous challenges and to meet these challenges companies are investing in their employees and infrastructure. Companies are spending millions on employee's training and purchasing costly infrastructure. However, these companies overlooked that sometimes these are not the only requirements for success. They need to pay more attention to the employee's

needs and the root cause of unrest among these employees. Findings from this study will help to solve many organizational issues.

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Appendix

Questionnaire

Dear respondent!

We are investigating the influence of customer on employee's attitudes and how organization and supervisor can play its role in this relationship.

Please note that participation in this study is voluntary and the responses will be kept confidential and anonymous and the results are for educational purposes only. Your participation will help us to understand these relationships better. Please pay attention to all the instructions provided and answer all the questions to the best of your ability.

This survey should take approximately 10-15 minutes to complete.

We hope the best cooperation from you.

Thanks and regards.

Gender

Male Female

Age

18-25 26-33 34-41 42-49 50 or more

Qualification

Graduation Masters MS/M.Phil Doctorate Other

Technological expertise Basic

Moderate Advanced

Reply depends upon how much you agree or disagree with the following statements. In answering the following questions, please focus ONLY on customer feedback/ customer service.

Behavioral Control

- 1. My customer monitors and evaluates my ability to, Provide prompt service.
- 2. My customer monitors and evaluates my ability to, Never being too busy to respond to his/her (customer) request.
- 3. My customer monitors and evaluates my ability to, Instill confidence in him/her (customer).
- 4. My customer monitors and evaluates my ability to, Courteousness.

- 5. My customer monitors and evaluates my ability to, adequate knowledge to answer his/her (customer) questions.
- 6. My customer monitors and evaluates my ability to, Individual attention he/she (customer) received.
- 7. My customer monitors and evaluates my ability to, Personal attention.
- 8. My customer monitors and evaluates my ability to, having his/her (customer) best interests at heart.
- 9. My customer monitors and evaluates my ability to, Understanding his/her (customer) specific needs.

Output Control

- 1. My customer evaluates the extent to which I attain pre-defined customer service standards.
- 2. My customer informs me on whether I met his/her expectations.
- 3. If my customer service standards are not met, I am answerable to my customer.
- 4. I receive feedback from my customer concerning the extent to which I achieve customer service standards.
- 5. I receive frequent performance feedbacks from my customers.

Organizational support

- 1. My organization values my contribution to its well-being.
- 2. My organization strongly considers my goals and values.
- 3. Help is available from my organization when I have a problem.
- 4. My organization really cares about my well-being.
- 5. My organization cares about my opinions.
- 6. My organization takes pride in my accomplishments at work.
- 7. My organization tries to make my job as interesting as possible.

Supervisory support

- 1. My immediate supervisor is friendly and approachable.
- 2. My immediate supervisor helps make my job more pleasant.
- 3. My immediate supervisor treats all workers as his equals.
- 4. My immediate supervisor looks out for the personal welfare of group members.

Affective commitment

- 1. I would be very happy to spend the rest of my career with this organization.
- 2. I really feel as if this organization's problems are my own.
- 3. I feel a strong sense of "belonging" to my organization.
- 4. I feel "emotionally attached" to this organization.
- 5. I feel like "part of the family" at my organization.
- 6. This organization has a great deal of personal meaning for me.

Job Involvement

- 1. The most important things that happen to me involve my present job.
- 2. To me, my present job is a big part of who I am.
- 3. I am very much personally involved in my job.
- 4. I live, eat, and breathe my job.
- 5. Most of my interests are centered around my job.
- 6. I have very strong ties with my present job, which would be difficult to break.
- 7. I feel connected to my job.
- 8. Most of my personal life goals are job-oriented.
- 9. I consider my job to be very central [sic] to my existence.
- 10. I like to be involved in my job most of the time.