



ORIGINAL

Managing Human Capital for Better Impact of Emotional Intelligence and Customer Satisfaction

Gestión Del Capital Humano Para Un Mayor Impacto de La Inteligencia Emocional y La Satisfacción Del Cliente

Franky Franky¹  , Jubery Marwan¹, Watriningsih Watriningsih¹ , Novita Damayanti¹ 

¹Universitas Prof. Dr. Moestopo (Beragama), Jakarta, Indonesia.

Cite as: Franky F, Marwan J, Watriningsih W, Damayanti N. Managing Human Capital for Better Impact of Emotional Intelligence and Customer Satisfaction. Salud, Ciencia y Tecnología - Serie de Conferencias. 2024; 3:1222. <https://doi.org/10.56294/sctconf2024.1222>

Submitted: 11-03-2024

Revised: 19-07-2024

Accepted: 20-10-2024

Published: 21-10-2024

Editor: Dr. William Castillo-González 

Corresponding author: Franky Franky 

ABSTRACT

Organizations should foster participatory decision-making environments that encourage emotional intelligence to stimulate idea generation and improve organizational performance. This study aims to answer the practice of human resource contribution to creating customer satisfaction. This study uses a Likert scale in a questionnaire to obtain primary data. 180 lecturers and education staff surveyed and 168 respondents gave answers. The research results show that; 1) Individual ability, work professionalism, organizational commitment, and knowledge sharing do not contribute significantly to emotional intelligence directly. But work discipline contributes significantly to emotional intelligence directly; 2) Individual ability, work discipline, and organization commitment do not contribute significantly to consumer satisfaction directly. But work professionalism, and knowledge sharing contribute significantly to consumer satisfaction directly; 3) Emotional intelligence contributes significantly to customer satisfaction directly; and 4) Human resources (individual abilities, work professionalism, work discipline, organizational commitment, and knowledge sharing) indirectly contribute to creating consumer satisfaction. This study highlights the complex interplay between Human Resource factors, emotional intelligence, and customer satisfaction in educational organizations, revealing that work discipline, professionalism, and knowledge sharing have significant direct or indirect impacts. The findings emphasize the importance of emotional intelligence as a mediator, suggesting that organizations should focus on developing this competency alongside traditional HR metrics to enhance customer satisfaction.

Keywords: Customer Satisfaction; Emotional Intelligence; Human Capital; Management.

ABSTRACT

Las organizaciones deben fomentar entornos participativos de toma de decisiones que favorezcan la inteligencia emocional para estimular la generación de ideas y mejorar el rendimiento organizativo. Este estudio pretende responder a la práctica de la contribución de los recursos humanos a la creación de satisfacción del cliente. Este estudio utiliza una escala de Likert en un cuestionario para obtener datos primarios. Se encuestó a 180 profesores y personal docente, y respondieron 168 personas. Los resultados de la investigación muestran que: 1) La capacidad individual, la profesionalidad en el trabajo, el compromiso organizativo y el intercambio de conocimientos no contribuyen significativamente a la inteligencia emocional de forma directa. 2) La capacidad individual, la disciplina laboral y el compromiso organizativo no contribuyen de forma significativa a la satisfacción del consumidor. Pero la profesionalidad en el trabajo y el intercambio de conocimientos contribuyen significativamente a la satisfacción del consumidor de forma directa; 3) la inteligencia emocional contribuye significativamente a la satisfacción del consumidor de forma directa;

y 4) los recursos humanos (capacidades individuales, profesionalidad en el trabajo, disciplina en el trabajo, compromiso organizativo e intercambio de conocimientos) contribuyen indirectamente a crear satisfacción en el consumidor. Este estudio pone de relieve la compleja interacción entre los factores de recursos humanos, la inteligencia emocional y la satisfacción del cliente en las organizaciones educativas, y revela que la disciplina laboral, la profesionalidad y el intercambio de conocimientos tienen importantes repercusiones directas o indirectas. Los resultados subrayan la importancia de la inteligencia emocional como mediadora, lo que sugiere que las organizaciones deberían centrarse en desarrollar esta competencia junto con las métricas tradicionales de RRHH para mejorar la satisfacción del cliente.

Palabras clave: Satisfacción del Cliente; Inteligencia Emocional; Capital Humano; Gestión.

INTRODUCTION

The role of human resource management in increasing organizational effectiveness is an issue that has been researched before. Human resource management plays a crucial role in customer satisfaction, both directly and indirectly, as effective organizations depend on their members' capabilities and interactions to create a conducive atmosphere. Intellectual ability is an individual's capacity to carry out mental activities, while physical ability is the ability to carry out tasks that require stamina, skill, and similar characteristics.⁽¹⁾ Knowledge and skills possessed by individuals will direct behavior. Meanwhile, the behavior will produce performance. The ability (knowledge and skills) that a person has in carrying out work will encourage them to perform superiorly.⁽²⁾ Employees can carry out the authority and responsibility given to them.⁽³⁾ The responsibilities of the human resource management unit do not only cover staff presence or other simple matters but more importantly consider motivation, a satisfaction of spiritual needs, providing space for growth and creativity as well as a safe and healthy environment with meeting the material needs of employees.⁽⁴⁾

Organizations should prioritize their workforce by ensuring human resource management provides suitable conditions for talented employees, fostering individual abilities, work professionalism, discipline, commitment, a positive climate, and knowledge sharing to enable high-quality performance. Strategies for evaluating staff performance can be carried out so that employees are ready to work better.⁽⁵⁾ They can only achieve this ability if they receive sufficient education, training, and experience.

In recent decades customer satisfaction literacy is still the backbone of service marketing.^(6,7,8,9,10) For some service providers, including universities, focusing on service performance in creating customer satisfaction is a core strategy for their institutions⁽¹¹⁾ because customer satisfaction belongs to consumers on the response to a service product or services feature that provides a pleasant level of consumption for customers.⁽¹²⁾ Another finding is that service quality, especially in banks, has a large impact on customer satisfaction.⁽¹³⁾ The reliability of the services delivered and the customer's experience with the service delivery process also have an impact on satisfaction with banking services.⁽¹⁴⁾

Social benefits received by consumers positively influence customer satisfaction, emphasizing relationship-oriented interactions with employees over outcome-focused results.⁽¹⁵⁾ When a company exceeds customer expectations regarding service quality, products, and prices, it achieves high customer satisfaction and creates delight.⁽¹⁶⁾ A high level of service will result in customer satisfaction making customer retention make loyal clients with concerning each other for company profitability.^(17,18) Winning the competition is an achievement that must be upheld in improving service quality for client satisfaction⁽¹⁹⁾ because the success of a company in providing good service is always based on providing good quality services and maintaining relationships with clients. The level of loyalty and client satisfaction from a company will provide good service.⁽²⁰⁾

New research indicates that personality factors cannot predict individual traits related to customer satisfaction patterns in services supported by technology like credit cards and cell phones.^(21,22) But in other findings that personality factors and individual aspects are related to behavior.⁽²³⁾ Predicting better academic performance with personality traits combined with high awareness of low neuroticism. As, happiness and extraversion have very high positive effects and low neuroticism in everyday life^(24,25). Empirical studies reveal a link between personality and consumer behavior: extraversion correlates positively with consumer emotions, while neuroticism does not. This highlights emotions' critical role in customer satisfaction, influenced by individual preferences.

Three aspects of quality consisting of, aspects of satisfaction, trust, and commitment. The satisfaction, trust, and commitment have a positive impact on behavior. Trust affects activism negatively, while commitment negatively affects perceived switching costs. The critical link between customer and employee satisfaction, highlighting its impact on service quality and organizational effectiveness, where committed employees demonstrate loyalty and pride, enhancing work dedication and task completion. In addition to work commitments, work discipline is also a management action to uphold organizational standards.

A tool that managers rely on to communicate with employees/ can change behavior, such as employees being late for work, ignoring safety procedures, and ignoring job details required by their jobs so that their behavior is unprofessional. With work discipline employees will behave positively in the form of attitudes, behavior, and actions that are by following per under applicable regulations, both written and unwritten. In addition, the organizational climate, influenced by factors such as top management support, employee involvement, encouragement of new ideas, and reward systems, strongly influences knowledge sharing within the organization. With the existence of an organizational climate, the perception of sharing among members of the organization is related; regulations, practices, and procedures in both formal and informal organizations can be implemented. When the organizational climate is unsupportive, it discourages knowledge sharing. A supportive climate fosters trust among individuals and with the organization, enabling free flow of information and tolerance for reasonable failures, guided by positive norms. Emotional intelligence positively influences organizational behavior, enhancing employee motivation and self-awareness, thereby improving overall organizational performance.

Literature review

Individual Ability

Individual ability encompasses both intellectual and physical capacities, with intellectual ability governing mental tasks and physical ability determining performance in tasks requiring stamina, skill, and strength, varying uniquely among individuals. Individuals who are healthy and strong could have the opportunity to complete their duties and obligations well. Individual abilities are individual activities to carry out various tasks in certain jobs that are distinguished by intellectual abilities and physical abilities.⁽¹⁾ Intellectual ability is an individual's capacity to carry out mental activities, while physical ability is the ability to carry out tasks that require stamina, skill, and similar characteristics.

Individual abilities are divided into 2 (two) dimensions, namely intellectual abilities, and physical abilities. Where each dimension there are several indicators. Individual intellectual ability comprises seven key indicators: numerical intelligence, verbal understanding, perceptual speed, inductive reasoning, deductive reasoning, spatial visualization, and memory.

Physical ability encompasses three main dimensions: strength (including dynamic, lower body, static, and explosive strength), flexibility/dexterity (reach and dynamic), and other factors (body coordination, balance, and stamina).

Work Professionalism

Work professionalism is the reliable and expert execution of tasks with high quality, timeliness, care, clear procedures, comprehensive client service, and organizational commitment. Work professionalism measured through five dimensions: dedication to the profession, social obligations, independence, and belief in professional regulations, and relationships with fellow professionals. These dimensions encompass commitment to work, recognition of societal impact, autonomous decision-making, trust in peer evaluation, and professional networking. Through this professional association, professionals build awareness of their profession.

Work Discipline

Work discipline is a managerial tool to communicate expectations, modify employee behavior, and ensure compliance with regulations, ultimately leading to professional and efficient work execution. Work discipline is an attitude of action to always obey the rules. But it is also an attitude that is very necessary and gets attention in every job done by everyone to improve performance to achieve organizational goals.

Work discipline comprises four key indicators: attendance (punctuality and consistency), adherence to superiors (task execution and relationship maintenance), work awareness (adherence to hours and rules), and responsibility (accountability for work results).

Work discipline is measured by dimensions; time efficiency; responsibility; and compliance. Work discipline indicators include time efficiency (punctual task execution and optimal use of work hours) and responsibility (adherence to plans and procedures, self-evaluation, and willingness to accept accountability for work outcomes).

Organizational Commitment

Work commitment is an employee's psychological bond to the organization, characterized by a desire to maintain membership, willingness to work hard, and belief in organizational values, fostered through education and training that emphasize job-specific skills rather than rewards.

In this study, organizational commitment is measured by the collaborative findings that work commitment encompasses three dimensions: affective (emotional attachment to organizational values), continuance (economic benefits of staying), and normative (moral obligation to remain).

Knowledge Sharing

Knowledge sharing is defined as a process in which individuals share knowledge from the results of social interaction, experience, and skills of all employees in the organization. Exchanging knowledge is meant to be able to create knowledge. Knowledge sharing stimulates critical and creative thinking, generating new knowledge beneficial to organizations striving for continuous improvement and competitive advantage. Knowledge sharing encompasses organizational factors such as proximity, culture, systems, rewards, structure, opportunities, resource access, feedback, and learning retention. For the organization to be able to adjust the distance between the work desks of the members of the organization they are close enough but still respect the privacy of each member of the organization (proximity).

Organizations can foster knowledge sharing by creating accessible discussion spaces and cultivating a supportive, team-oriented culture that values collaboration and mutual support. Organizations should implement user-friendly information systems tailored for knowledge sharing, ensuring accessibility and ease of use, facilitating seamless knowledge exchange among members. Organizations can also develop reward systems related to knowledge-sharing activities. One of them is by giving bonuses or awards to members of the organization who actively share knowledge. So, the organization also needs to develop an organizational structure that allows participatory decision-making. The process of sharing knowledge can occur in a participatory decision-making process.

Organizations need to expand opportunities for members of the organization to share knowledge in the form of meetings, discussions, sharing sessions, opportunities to write journal and magazine articles, and so on. In addition, organizations need to ensure the adequacy of the team or work unit resources (adequacy) within the organization both in terms of human resources, financial resources, and other resources needed by the team in carrying out their duties. Organizations need to provide/access to learning resources for members of the organization such as online forums, seminars, journal access, and others. Organizations need to encourage feedback (Feedback on Learning) on learning activities in organizations. One approach is to integrate learning activities into performance appraisals. Organizations should prioritize retaining the knowledge generated through training by encouraging participants to document their insights and findings in articles stored in the organization's database. Knowledge sharing involves both donating (communicating personal knowledge) and collecting (gathering information from colleagues), processes that are largely influenced by individual initiative rather than direct organizational control.

The cultural attributes are crucial in determining the level of knowledge-sharing behavior, which is vital for maintaining and developing organizational knowledge. Sharing knowledge within the organization allows everyone to contribute and enrich the collective knowledge base. Organizational success in managing knowledge-sharing activities will create a competitive advantage. In line with these findings, motivation and belief significantly influence knowledge-sharing behavior, focusing primarily on electronic mail for explicit knowledge, excluding tacit knowledge. The key activities in knowledge sharing include contributing (donating) and acquiring (gathering) knowledge.

Furthermore, knowledge sharing has a positive and significant influence on innovation behavior. Increasing the intensity of knowledge sharing will encourage increased innovative behavior in employees. The findings of Aditya organizations should facilitate knowledge sharing through appropriate spaces and incentives, as it enhances employee innovation while improving efficiency and effectiveness in human resource development. Organizations need to recruit employees who are potential and highly competent so that there is a lot of knowledge provided. One strong factor that supports knowledge sharing is leadership. Furthermore; knowledge sharing has a positive and significant influence on innovative behavior. Increasing the intensity of knowledge sharing will encourage an increase in employee innovative behavior.

Emotional Intelligence

Emotional intelligence encompasses self-awareness, self-management, motivation, social awareness, and relationship management, enabling individuals to recognize and regulate emotions in themselves and others, fostering effective interpersonal interactions and personal growth. Emotional intelligence is a series of personal, emotional, and social abilities that affect a person's ability to succeed in dealing with environmental demands and pressures. A relational workplace environment allows individuals to exhibit a variety of positive or negative behavioral effects on the organization and its members. Emotional intelligence has a strong and positive influence on organizational behavior. Emotional intelligence allows employees to play an important role in displaying this behavior because emotions are one of the main factors shaping human behavior. The emotional intelligence can increase positive employee discretionary behavior and reduce their negative discretionary behavior, in organizations.

Consumer Satisfaction

Consumer satisfaction is the emotional response and evaluation resulting from the comparison between expected and experienced service quality, with high satisfaction achieved when experiences exceed

expectations. Such good evaluations result in psychologically favorable responses to online buying experiences and vice versa. Customer satisfaction is an emotional evaluation that reflects the extent to which customers trust service providers in generating positive feelings. Consumer satisfaction is measured by their reaction to a specific purchase and their overall experience with a product or service over time, both of which influence. Why that consumer satisfaction is the consumer's response to the evaluation of the perceived difference between previous expectations and the actual performance of a product or service after consumption.

The customer satisfaction is influenced by five key factors: competitive pricing, high-quality service delivery, superior product quality, emotional appeal of the brand, and overall efficiency in purchasing and using the product or service.

METHOD

This research is included in quantitative research; its type is categorized as explanatory research using hypotheses. The primary data was obtained from the results of distributing questionnaires to all the stakeholders Universitas Prof. Dr. Moestopo (Beragama) uses a Likert scale. This research has the involvement of independent and dependent variables which are measured directly from each indicator to answer how the practice of human resources contributes to creating customer satisfaction either directly or indirectly. The sampling technique uses the entire population of 168 people as a sample (census). Analysis of the model equation using path analysis (path analysis).

RESULTS

Data Analysis

To assess validity, researchers conduct bivariate correlations between each indicator score and the total score of the construct. Beyond validity, reliability is also crucial, ensuring measurement consistency over time. A reliable instrument, indicated by a Cronbach's alpha greater than 0,70, consistently yields similar results across repeated measurements as shown on the following table 1.

Table 1. Validity and Reliability Test Results for All Constructs in the Research Model Equation					
Variable	Validity All Statement Items are Greater or Less Than 0,196	Cronbach Alpha	# of Valid Items	Decision	
Individual Ability	Bigger	0,931	22	V	R
Work Professionalism	Bigger	0,901	08	V	R
Work Discipline	Bigger	0,895	08	V	R
Organizational Commitment	Bigger	0,968	06	V	R
Knowledge Sharing	Bigger	0,966	14	V	R
Emotional Intelligence	Bigger	0,880	05	V	R
Consumer Satisfaction	Bigger	0,879	08	V	R
Notes: V = Valid; R = Reliable					
Source: Primary data processed, 2022					

In addition to testing the validity and reliability, the quality of data must be normally distributed, shown on the following table 2.

Table 2. Research Data Normality Test Results								
One-Sample Kolmogorov-Smirnov Test								
		1	2	3	4	5	6	7
N		168	168	168	168	168	168	168
Normal Parameters ^{a,b}	Mean	0,0500684	0,0266009	0,0289308	0,0705482	0,0328270	0,0195171	0,0635956
	Std. Deviation	0,94417656	0,96927446	0,96339794	0,88583608	0,95101697	0,96707772	0,92694442
Most Extreme Differences	Absolute	0,137	0,172	0,194	0,320	0,273	0,273	0,126
	Positive	0,137	0,172	0,194	0,320	0,273	0,273	0,126
	Negative	-0,100	-0,165	-0,113	-0,237	-0,184	-0,191	-0,109
Test Statistic		0,137	0,172	0,194	0,320	0,273	0,273	0,126
Asymp. Sig. (2-tailed)		0,102 ^c	0,082 ^c	0,095 ^c	0,105 ^c	0,118 ^c	0,120 ^c	0,097 ^c
Notes: a. Test distribution is Normal; b. Calculated from data; c. Lilliefors Significance Correction.								
(1) Individual Ability; (2) Work Professionalism; (3) Work Discipline; (4) Organization Commitment; (5) Knowledge Sharing; (6) Emotional Intelligence; (7) Consumer Satisfaction								
Source: Primary data processed, 2022								

The statistical test results of all model equations' indirect contribution to this study can be seen in the path coefficient in the model equation shown on figure 1 below.

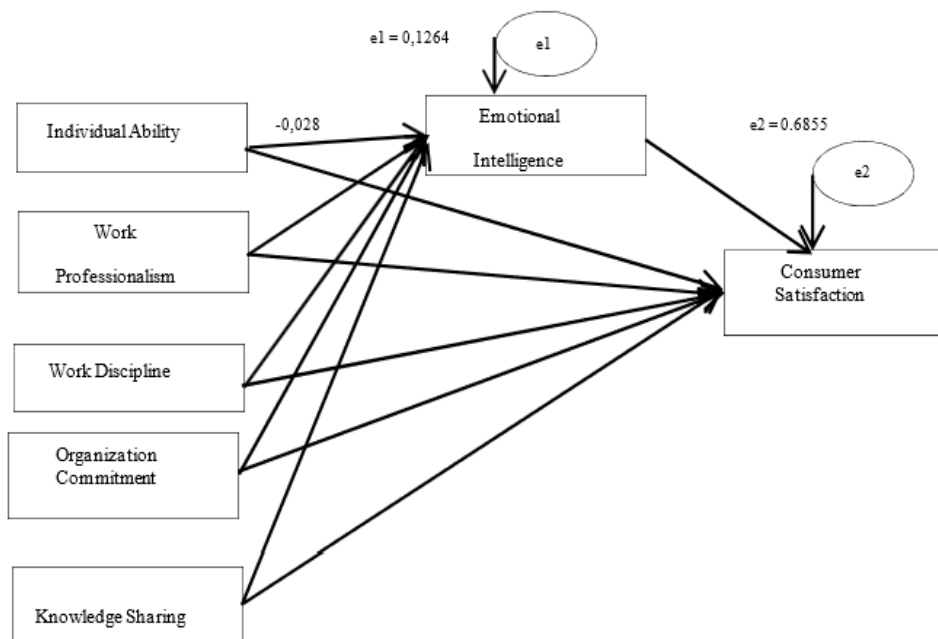


Figure 1. Path Coefficient in the Model Equation

DISCUSSION

The result of the analysis, human resource variable in practice can create customer satisfaction not directly, but through emotional intelligence. Researcher found several research findings contained in this finding equation model:

Individual Ability Makes a Positive Contribution to Consumer Satisfaction Through Emotional Intelligence

In the model, the direct path coefficient ($-0,075$) of individual abilities to customer satisfaction is larger than the indirect path coefficient ($-0,01307$), indicating that individual abilities influence customer satisfaction primarily through emotional intelligence.

These findings pointed the contribution of emotional intelligence in creating customer satisfaction. Emotional intelligence enables individuals to manage their emotions effectively, fostering better relationships with others, including customers, which can lead to more harmonious and influential interactions. This finding is also in line with previous findings⁽¹⁾ which stated that individual intellectual and physical abilities, combined with knowledge and skills, shape behavior and ultimately determine employee performance and service quality.

⁽¹⁾ The idea is that a person's abilities (knowledge and skills) in their work lead to superior performance. When these abilities are complemented by emotional intelligence in customer interactions, customers experience higher satisfaction.

Work Professionalism Makes a Positive Contribution to Consumer Satisfaction Through Emotional Intelligence

The path analysis results show that the direct path coefficient ($0,296$) of work professionalism to customer satisfaction is greater than the indirect path coefficient ($0,000$). This indicates that work professionalism contributes to customer satisfaction primarily through emotional intelligence.

This finding pointed that professional behavior, rooted in emotional intelligence and job expertise, leads to high-quality, timely, and efficient work performance.

The emotional intelligence is crucial in fostering customer satisfaction. Employees with high work professionalism can effectively manage their emotions, leading to better interactions with customers. Professional employees demonstrate integrity, persistence, and commitment to their work, striving for excellence and minimizing errors. This combination of emotional intelligence and professionalism directly and indirectly contributes to enhanced customer satisfaction by ensuring high-quality service delivery and positive customer interactions.

Work Discipline Contributes to Consumer Satisfaction Through Emotional Intelligence

The path analysis results indicate that the direct path coefficient ($-0,094$) of work discipline to customer satisfaction is larger than the indirect path coefficient ($-0,0172$). This suggests that work discipline significantly

influences customer satisfaction through its impact on emotional intelligence.

The good work discipline, including neat appearance, politeness, punctuality, friendliness, and smiling while serving customers, directly improves customer satisfaction by enhancing service quality. Emotional intelligence plays a key role in fostering customer satisfaction by improving work discipline and relationships. Employees who effectively manage their emotions tend to overcome work challenges more easily, demonstrate better work ethic, and fulfill their responsibilities more diligently. This combination of emotional intelligence and disciplined work behavior ultimately contributes to higher levels of customer satisfaction.

Organizational Commitment Contributes to Consumer Satisfaction Through Emotional Intelligence

The path coefficient analysis shows that the direct contribution of organizational commitment to customer satisfaction is 0,094, which is greater than the indirect path coefficient of -0,01447. This indicates that organizational commitment influences customer satisfaction primarily through its impact on emotional intelligence.

This result is confirmed that organizational commitment enhances employee performance and customer satisfaction by promoting logical thinking, adaptability, and innovative service approaches through emotional intelligence.

Knowledge sharing Contributes to Consumer Satisfaction Through Emotional Intelligence

The path analysis results indicate that the direct path coefficient (0,716) of knowledge sharing to customer satisfaction is significantly greater than the indirect path coefficient (0,000467). This suggests that knowledge sharing predominantly influences customer satisfaction through its impact on emotional intelligence.

This result confirmed that knowledge sharing positively influences innovation behavior and service performance by fostering critical thinking and creativity through emotional intelligence. This process encourages employees to develop new ideas and approaches, leading to improved organizational control and a more humanistic work environment. As employees share knowledge and apply their emotional intelligence, they enhance their service performance, ultimately resulting in increased customer satisfaction. Organizations should foster a structure that encourages participatory decision-making and knowledge sharing through various channels. By providing adequate resources and opportunities for team collaboration, organizations can ensure all members actively engage in knowledge exchange. This inclusive approach, combined with the application of emotional intelligence, enables employees to better understand and meet customer needs, ultimately leading to improved customer satisfaction.

CONCLUSIONS

Human resources play a crucial role in creating customer satisfaction through individual and organizational factors. Individual factors include abilities, professionalism, and work discipline. Employees' knowledge and skills contribute significantly to customer satisfaction, as does their professionalism, which ensures integrity, diligence, and consistency in their work. Adhering to quality standards and demonstrating a high level of accuracy, disciplined employees minimize mistakes and remain committed to organizational procedures.

On the organizational side, factors like commitment and knowledge sharing are key. Employees who are dedicated to their organization's values, exhibit strong moral and ethical resilience, and show loyalty to their responsibilities can enhance cooperation and knowledge sharing within the organization. Utilizing their emotional intelligence, these employees foster a positive work environment that ultimately leads to higher customer satisfaction.

REFERENCES

1. Robbins SP, Judge TA. Organizational behavior (15th ed.). New York: Pearson Education; 2012.
2. Hutapea P, Thoha N. Competencies plus. Jakarta: PT Gramedia Pustaka Utama; 2008.
3. Kharis A. Pengaruh kualitas sumber daya manusia terhadap pelaksanaan sistem pengendalian intern pada PT. Avia Avian [The influence of the quality of human resources on the implementation of the internal control system at PT. Avian Avian] [undergraduate thesis]. [Surabaya]: National Development University "Veteran" of East Java; 2010.
4. Kavanagh MJ, Gueutal HG, Tannenbaum SI. Human resource information systems: Development and application. Boston: PWS-KENT; 1990.
5. Buddin R, Zamarro G. Teacher qualifications and student achievement in urban elementary schools. J Urban Econ. 2009 Sep 1;66(2):103-115. <https://doi.org/10.1016/j.jue.2009.05.001>

6. Zeithaml VA, Bitner MJ, Gremler DD. Services marketing. 4th ed. New York: McGraw-Hill; 2006.
7. Blackwell RD, Miniard PW, Engel JF. Consumer behavior. 10th ed. Mason, OH: Thomson South-Western; 2007.
8. Lovelock CH, Wirtz J. Services marketing: people, technology, strategy. 6th ed. Upper Saddle River: Pearson/Prentice Hall; 2007.
9. Solomon MR. Consumer behavior: Buying, having, and being. 8th ed. Upper Saddle River: Pearson Prentice Hall; 2009.
10. Evans M, Jamal A, Foxall G. Consumer behavior. Hoboken: John Wiley and Sons, Ltd.; 2009.
11. Martensen A, Gronholdt L, Kristensen K. The drivers of customer satisfaction and loyalty: Cross-industry findings from Denmark. *Total Qual Manag.* 2000;11(4-6):544-553. <https://doi.org/10.1080/09544120050007878>
12. Oliver RL. Satisfaction-behavioral perspective on the consumer. New York: McGraw-Hill; 1997.
13. Levesque T, McDougall GH. Determinants of customer satisfaction in retail banking. *Int J Bank Mark.* 1996;14(7):12-20. <https://doi.org/10.1108/02652329610151340>
14. Jamal A, Naser K. Factors influencing customer satisfaction in the retail banking sector in Pakistan. *Int J Commer Manag.* 2003 Feb 1;13(2):29-33.
15. Reynolds KE, Beatty SE. Customer benefits and company consequences of customer-salesperson relationships in retailing. *J Retail.* 1999;75(1):11-32. [https://doi.org/10.1016/S0022-4359\(99\)80002-5](https://doi.org/10.1016/S0022-4359(99)80002-5)
16. Rust RT, Oliver RL. Should we delight the customer?. *J Acad Mark Sci.* 2000;28:86-94. <https://doi.org/10.1177/0092070300281008>
17. Reichheld FF, Sasser WE. Zero defections: Quality comes to services. In: Lewis M, Slack N, editor. *Operations management*. London: Psychology Press; 1990. p. 105-111.
18. Kumar M, Tat Kee F, Charles V. Comparative evaluation of critical factors in delivering service quality of banks: An application of dominance analysis in modified SERVQUAL model. *Int J Qual Reliab Manag.* 2010;27(3):351-377. <https://doi.org/10.1108/02656711011023320>
19. Duncan E, Elliott G. Efficiency, customer service and financial performance among Australian financial institutions. *Int J Bank Mark.* 2004;22(5):319-342.
20. Lymperopoulos C, Chaniotakis IE, Soureli M. The importance of service quality in bank selection for mortgage loans. *Manag Serv Qual: Int J.* 2006;16(4):365-379. <https://doi.org/10.1108/09604520610675702>
21. Carraher SM, Cash R. The big five personality factors and their impact on customer services in the USA and Switzerland. *Acad Mark Stud.* 2009;14(1):1-5.
22. Ade JP, Costas V, Garcia-Godos B, Iglesias J, Llerena L, Ramic A, Carraher SM, Pratt Y, Brown N, Woodside L. The big five personality and their impact on customer services in Russia, China, Albania, and the USA. *Allied Academies International Conference. Acad Mark Stud. Proceedings.* 2010;15(1):1-7.
23. Larsen RJ, Buss DM. *Personality psychology - domains of knowledge about human nature*. 2nd ed. New York: McGraw-Hill; 2005.
24. Cheng H, Furnham A. Personality, self-esteem, and demographic predictions of happiness and depression. *Personal Individ Differ.* 2003;34(6): 921-942. [https://doi.org/10.1016/S0191-8869\(02\)00078-8](https://doi.org/10.1016/S0191-8869(02)00078-8)
25. Yik MSM, Russell JA. Predicting the big two of affect from the big five of personality. *J Res Personal.* 2001;35(3):247-277. <https://doi.org/10.1006/jrpe.2001.2322>

ACKNOWLEDGEMENT

The authors would like to express their sincere gratitude to Dr. Fx. Sugianto, SE., MM. for his invaluable guidance and insightful feedback throughout the course of this research. We also acknowledge the support of the Universitas Moestopo (Beragama) Research Fund, which provided financial assistance for this study and publication.

FUNDING

This research did not receive any specific grant from funding agencies in the public, commercial, or not-for-profit sectors.

CONFLICT OF INTEREST

The author declares no conflicts of interest related to the research, including financial, personal, or professional affiliations that could influence or bias the work presented in this paper.

AUTHORSHIP CONTRIBUTIONS

Conceptualization: Franky.

Data curation: Watriningsih.

Formal analysis: Novita Damayanti.

Investigation: Jubery Marwan.

Methodology: Watriningsih.

Project administration: Jubery Marwan.

Resources: Jubery Marwan.

Software: Novita Damayanti.

Supervision: Franky.

Validation: Watriningsih.

Visualization: Novita Damayanti.

Writing - original draft: Franky.

Writing - review and editing: Watriningsih.