

# POSITIVE IMPACT OF SERVICE QUALITY AND SOCB: IMPLEMENTATION AND EVALUATION FROM THE PERSPECTIVE OF BANKING EMPLOYEES AND CUSTOMERS

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**ABSTRACT:** *So far there has been no research that begins with customer evaluation of the Banking Employees' Service Organizational Citizenship Behavior (SOCB) and Service Quality (Servqual), from which the customer evaluation results are then considered in training, and the training results are finally re-evaluated by customers. This study aims to identify the effectiveness of the training conducted, see differences in customer assessment of employee performance before and after attending the training, and analyze changes in banking employee's behavior and skills related to SOCB and service quality. This study was conducted using associative and comparative approaches involving 330 respondents, consisting of 30 banking employees and 300 banking customers. This study used a questionnaire as a primary data collection tool. The results of the research indicate that the training carried outreaches level one of effectiveness which is the presence of the trainee's positive response to the learning process with the resource persons, there is an increase in knowledge after attending the training especially in SOCB scores, there is no difference in the results of the study, both before or after the training, that S-OCB has a significant positive effect on Servqual, and there are changes in employee behavior and skills related to SOCB and Servqual.*

**Keywords:** Service-Oriented Organizational Citizenship Behavior; Service Quality

## 1. INTRODUCTION

The creation of customer satisfaction is the dream of all businesses because customer satisfaction can create loyalty, positive word of mouth, re-purchases, and advocacy from customers which ultimately will improve the company's financial performance. The process of creating customer satisfaction is not easy. It is related to many factors and often takes a long time. The factors include service quality, product quality, price, trust, and many more. Therefore, the discussion of these factors, especially service quality, will never end. Viewed from many aspects, all of these factors are very important and interesting, because customer satisfaction and loyalty always begin, one of which is, from service quality.

There have been many studies related to service quality. One of the important studies widely used as a reference in service quality research is the study conducted [1] that describes the dimensions of service quality consisting of (a) technical quality (what the customer gets) and (b) functional quality (how the customer gets). The next is the study conducted by Parasuraman, et al involving 800 customers aged over 25 years. The results show that there are 22 determinants of service quality that are summarized in five dimensions of service quality: tangible, reliability, responsiveness, assurance, and empathy [2].

The influence customers to be able to accept sharia banking services, especially for Muslims, are products and services, reliability, and availability of outlets. However, for non-Muslim customers, products and services are even the most important factors, in addition to the reliability, availability of outlets, and religion. The results of this study also reveal that non-Muslim customers are willing to accept sharia services not only because of the Islamic brand, but also because of several other factors, such as ethical organization, service convenience, and service perception [3].

Another factor that often attracts researchers' attention in relation to customer satisfaction and loyalty is the behavior of staff or employees interacting in these business activities, and researchers often refer it as Organizational Citizenship

Behavior (OCB). OCB is defined as the behavior exhibited by employees who perform not only to meet their obligations and responsibilities but also for the benefit of the organization although without any reward received from the organization. From the marketing perspective [4,5]. OCB is a specific aspect that supports marketing in the service sector and plays a role in improving service to customers.

In another study, revealed that the presence of OCB in employees can increase customer satisfaction [5]. The results of this study are also consistent with the results of research conducted by Jain, Malhotra, and Guan that the behavior outside the role is Service-Oriented Organizational Citizenship Behavior (SOCB) which contributes to the management of the company's relationship with customers, shapes customer perceptions about excellent service quality and leads to customer loyalty [6]. Thus, it can be concluded that the OCB dimensions are customer facilitation, organizational involvement, and sportsmanship.

The results of research conducted by Harsono, et al (2017) show that the greatest influence of the SOCB dimension on service quality is at Bank Pembangunan Daerah (BPD), with 6 dimensions, and the second is at Bank Perkreditan Rakyat (BPR) [7]. The SOCB of the employees of BPD and BPR has a significant positive effect on service quality (servqual) at the two banks [7, 12].

## 2. THEORETICAL FRAMEWORK

Service quality, if implemented correctly and consistently, will create loyalty. The dimensions of service quality are (a) technical quality (what the customer gets) and (b) functional quality (how the customer gets) [1]. To create customer loyalty, service quality should be implemented well and consistently by management. The dimensions of service quality are performance, reliability, conformance, durability, serviceability, aesthetics, and perceived quality [9]. Research related to service quality and proposed ten dimensions of service quality: (1) reliability; (2) responsiveness; (3) competence; (4) access; (5) politeness; (6) communication; (7) credibility; (8) security; (9) ability to understand

customers, and (10) physical evidence. In its development, however, considering the application of the concept of service quality in various fields that have different characteristics, the results of the research also show some differences [9]. Therefore, Parasuraman, *et al.* modified the concept of service quality from previous research by summarizing from ten dimensions to five dimensions of service quality: (1) responsiveness, (2) assurance, (3) empathy, (4) tangible, and (5) reliability [2].

Since service quality had had multi-dimensions and caused a lot of debate, Brady and Cronin proposed the main dimensions of service quality: (1) interaction quality (the contact taking place in the service delivery process between service providers and consumers), (2) environment quality, and (3) outcome quality [13]. In line with the opinion of Brady and Cronin, Gronroos emphasizes that the interaction quality is the quality that is closely related to how the service process is delivered, which is seen from the interaction process of service provider employees to their customers [13, 14].

Despite a lot of debate about the dimensions of service quality, there is a kind of unwritten agreement from the researchers that service quality in organizations and companies varies greatly. This is due to differences in operational aspects, organizational culture, local or regional culture, and even the scope, whether local, domestic, or international [12].

To create service quality, the company always wants to have employees who are committed to the company, who are willing to make extra contributions outside of their main duties and obligations, who are willing to serve customers and carry out tasks not only during working hours, but also outside of their routine work hours and days without expecting anything in return, and who are willing to do product or service promotion activities to consumers that will bring benefits to the company. The behavior which is carried out by employees voluntarily, with no formal reward system, that supports organizational effectiveness and efficiency is called Organizational Citizenship Behavior (OCB) [15]. Research conducted by Kumar shows that employees' OCB can increase customer satisfaction [5]. From a marketing point of view, OCB is a specific aspect that supports marketing in the service sector and plays a role in improving service to customers [4,15]. Behavior outside the actual role is called Service-Oriented Citizenship Behavior (SOCB) which contributes to the management of the company's relationship with customers and will shape customer perceptions about excellent service quality and can lead to customer loyalty. So, there are three dimensions of SOCB: employee loyalty, service, and participation that can shape customer loyalty [6]. The OCB dimensions consist of customer facilitation, organizational involvement, and sportsmanship [4].

The behavior that exceeds the role and function of employees and supports the achievement of organizational goals is called Organizational Citizenship Behavior (OCB) [15]. While the positive behavior carried out by employees in the workplace that exceeds their role and function and is customer-oriented is called Service-oriented OCB (SOCB) [16]. Employees strive to provide the best service to customers. In addition to

doing their duties, they do service activities to ensure that customers are not only satisfied but also very satisfied.

The SOCB performed by employees will affect customer perceptions about the service quality provided by the company. SOCB positively influences customer perceptions of the quality of services provided by the company. This means that the quality-oriented work behavior of employees will lead to customer assessments of perceived service quality. Therefore, SOCB needs to be developed in employees so that the companies can improve the quality of services provided to customers [16].

Another dimension of SOCB is service orientation. Employees who have SOCB can be seen from the level of orientation of the services provided to customers, such as feeling happy when getting the task to provide services to customers, because involvement in helping customers is the best job for employees. They feel proud to be able to provide the best service to customers so as to be able to satisfy customers [17]. Altruism is the main dimension of SOCB which is reflected in the willingness of employees to provide services that exceed the standards and strive to satisfy customers [18].

The existence of SOCB is reflected in the desire of employees to pay attention to customers, the need to know customer needs, the need to deliver services, and the need to establish personal relationships with customers [19]. The willingness of employees to educate customers about their rights as consumers, the willingness to provide alternative services and information to solve service problems, the willingness to provide personal solutions, and the willingness to solve problems related to technology are a reflection of the existence of SOCB on employees. [20].

Positive work behavior which is oriented to customer service at the bank can be fostered by a strong learning climate in the organization. Banks can develop SOCB by having a role model that provides an example in SOCB [7]. In addition, employees are encouraged to be willing to share their knowledge and skills to educate customers about products and services available at the bank.

The rapid development of technology in the banking sector requires banks to be able to adjust to the demands of the 4.0 era. For this reason, banks also need to educate not only employees but also customers about technology related to bank products and services. Impact of OCB, which is oriented to technology-based services, on the efficiency of individual tasks. In addition, OCB also affects the efficiency of the type of activities and complexity of the task associated with technology. Therefore, customer-oriented OCB theory is relevant to be studied more specifically in relation to the service behavior of individuals working in the field of information technology. The development of SOCB in this technological era is very important for the Bank because SOCB is needed in the interaction between employees and their customers in the context of the use of technology in bank products and services [20].

Developing SOCB in employees, especially in frontline employees, is part of the role and function of the leader [18]. Empowerment and the creation of a learning climate about customers will also lead to the formation of SOCB. The application of Empowering leadership will provide space and

flexibility for employees in serving customers and give authority to employees to provide services that exceed standards and lead to customer satisfaction.

**3. RESEARCH METHOD**

The research instrument used in this study is a questionnaire by adopting the dimensions of service quality developed by Parasuraman et al. [2] consisting of tangibles, reliability, assurance, empathy, and responsiveness with twenty-two (22) question items. This study also adopts the dimensions of SOCB developed by Sabiote and Roman [4] consisting of customer facilitation, organizational involvement, and sportsmanship. To measure this research instrument, a five-point Likert scale is used, starting from strongly disagree (score 1); disagree (score 2); neither agree nor disagree (score 3); agree (score 4); strongly agree (score 5). The population of this research is the employees and customers of Bank Pembangunan Daerah (BPD). The samples in this study are employees and customers of BPD at 6 branch offices. The research data were collected through questionnaires distributed to the employees selected by management and banking customers. The questionnaires were distributed to 30 employee respondents of BPD who took part in the training and 300 customer respondents who rated employees who took part in the training. The distribution of questionnaires was done in May - June 2019. Analyzing data that includes descriptive analysis and statistical analysis. Descriptive analysis is used to find out a general description of research data or to find out the distribution in research data. Statistical analysis is used to prove the research hypothesis. Data analysis in this study is conducted using a Partial Least Square (PLS) approach, a Structural Equation Modeling (SEM) based on component and variant, and SPSS program.

**4. RESULTS AND DISCUSSION**

Before conducting a more in-depth data analysis stage, the initial step that must be carried out is to test the research instruments. The testing stages of this instrument are as follows: (1) face validity, that is, asking for opinions and input from colleagues and research experts. (2) testing the validity and reliability of the instrument.

The results of the small sample test show that based on the customer assessment, all the SOCB variable indicators are "valid", with a correlation of a significant value of < 0.05. Based on customer assessment, one of the service quality indicators is "invalid" because the value of the correlation of significance is > 0.05. The indicator is ta 4 with a correlation value of 0.169. All SOCB variables, service quality is declared "reliable" because the Cronbach Alpha value is > 0.60. All indicators of the variables of S-OCB and service quality are declared "valid" because the value of the correlation of significance is < 0.05.

**Description of Employees Attending the Training**

The SOCB dimensions have a significant effect on service quality at Regional Development Bank (BPD) [7]. The research also explains that customers perceive employee performance on the dimensions of Service-oriented Organizational Citizenship Behavior (SOCB) and Service Quality at BPD which is in the "good" category. The

perception of the employees themselves also shows an evaluation that is in the "Good" category. Despite the "Good" category, the results of the analysis of research data also indicate a gap between customer perceptions and employee perceptions of employee performance related to the SOCB and Servqual dimensions.

There are 2 types of gap: a positive gap and a negative gap. A positive gap means that the average value of customer perceptions is greater / higher than the average value of employee perceptions (customer perceptions > employee perception), meaning that customers value employees' performance higher on a dimension that on average shows a positive gap. The negative gap means that the average value of customer perception is smaller / lower than the average value of employee perception (customer perception < employee perception), meaning that customers value employees' performance lower on the dimension that on average shows a negative gap. For this reason, there should be training aimed at improving employee work attitudes related to the SOCB and Servqual dimensions which have negative gaps in order to become positive gaps.

**Table.1. The gap between customer perceptions and employee perceptions on the socb and servqual dimensions**

SOCB Dimension	Gap	Servqual Dimension	Gap
Loyalty	-0.19	Tangible	0.22
Service Delivery	0	Reliability	0.08
Service Orientation	-0.08	Responsiveness	0.08
Pay attention to customer	-0.11	Assurance	-0.09
Desire to Know Customers' Needs	-0.23	Empathy	0.10
Establish Personal Relationships	0.34	Service Quality	0.08
Educate Customers	0.23		
Anticipating Obstacles	0.34		
Justifying the problems	0.35		
Personalization in Business	0.07		
Personalization in Technology	-0.07		
Altruism	0.04		

The following Table 1 explains the gaps between the SOCB dimensions. The dimensions that need to be developed in BPD employees to support the achievement of excellent service and customer satisfaction are the dimensions of SOCB and Servqual (negative sign). Therefore, the research team followed up on the results of previous research by conducting training aimed at building and improving employee work attitudes related to the S-OCB and Servqual dimensions.

Pre-test and post-test were also carried out in this training activity with the value of the results, in which there is an increase in value on average from 3.09 to 3.51 or an increase of 12%. Based on information in Table 1, it can be explained that there are 26 (87%) participants who experience an increase in scores and there are 4 (13%) participants, number 5, 11, 16, and 30, who experience an insignificant decrease in the score, in which the decrease in score does not change the category to go down (participants number 5, 11 and 16 remain in the category of "Enough", while participant number 30 remains in the category of "Good"). It can be concluded that in general there is a change (increase) in knowledge about SOCB and Servqual in the training participants.

Therefore, it can be concluded that training on Servqual-related material has reached effectiveness at level two.

The characteristics of BPD customer respondents from the total number is 300 people based on gender, 147 (49%) respondents are female and 153 (51%) respondents are male. Based on the Age, 109 (36.3%) respondents are > 25-35 years (the first place), 75 (25%) respondents are 35-45 years (the second place), 50 or 16,7% are > 45-55 years (the third place), 45 (15%) respondents are > 17-25 years (the fourth place), 20 (6.67%) respondents are > 55-65 years (the fifth place), and 1 (0.33%) respondent is > 65 years (the sixth place). Current profession, of the total of 300 respondents, 107 (35.66%) respondents are private employees (the first place), 93 (30.7%) are other professions (the second place), 64 (21.33%) respondents are entrepreneur (the third place), 17 (5.66%) respondents are SOE employees (the fourth place), 8 (2.66%) respondents are housewives (the fifth place), 6 (2%) respondents are professional, 5 (1.66%) respondents are Army/Police (the seventh place) and 1 (0.33%) is farmer (the eighth place). Based on the length of being the bank customer, the first place is more than 4 years (169 respondents or 56.3%), the second place is 2-4 years (48 respondents or 16%), the third-place is 1-2 years (45 respondents or 15%), the fourth place is 6-12 months (22 respondents or 7.33%), and the last place is less than 6 months (16 respondents or 65.33%).

Responses of customer respondents to the variable service-oriented organizational citizenship behavior (SOCB) at BPD, the customer respondents give a positive response to 41 (forty-one) indicators of the statement under study. The average value of SOCB as a whole is 4.986 from a scale of 6. Based on the predetermined average variable, the assessment of customer respondents is in the category “agree” with the S-OCB indicators they perceived while having interaction with BPD bank.

For the service quality variable with indicators related to loyalty (tangible / ta), reliability / ri, responsiveness/rs, and empathy/em with the category “agree”. For the assurance / as with the category “strongly agree”. According to customers’ perceptions, the SOCB performance of BPD employees as a whole decreased from 5.1478 in 2018 to 4.9863 in 2019. From the results of data processing, it is obtained an overview of customer perceptions of service quality at BPD as the average customer perception of service quality at BPD decreased from 5.1529 in 2018 to 3.1314 in 2019.

The model this research has a fairly good fit, where the P-value for Average Path Coefficient (APC) is 0.784;  $p < 0.001$  and Average R-square (ARS) = 0.618;  $p < 0.001$ . The value of Average Adjusted R-square (AARS) = 0.616,  $p < 0.001$ . The value of Tennhaus GoF (GoF) = 0.786 is included in the category “large”. The Sympson's paradox ratio (SPR) = 1,000 is categorized as “ideal”. R-square contribution ratio (SSR) = 1,000 is also included in the category “ideal”. The statistical suppression ratio (SSR) = 1,000 is also included in the category “acceptable” if  $\geq 0.7$ . And the nonlinear bivariate causality direction ratio (NLBCDR) = 1,000 is “acceptable” because its value  $\geq 0.7$ . Given that Figure 1 is a reflective model, it reflects that each indicator is a measurement of the error imposed on latent variables. The direction of cause and effect is from the latent variable to the indicator; thus, the

indicators are a reflection of the variation of the latent variable. Therefore, Figure 1 can be explained as follows:

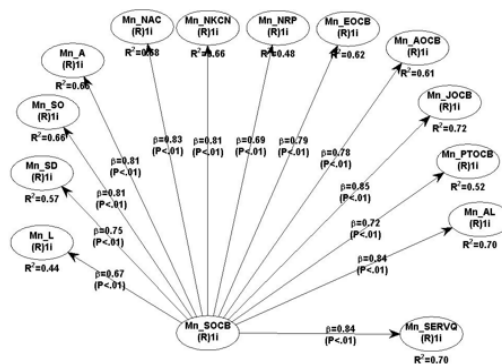


Fig (1) Full Model S-Ocb – Servqual Of Bpd Customers After Training (2019)

From the output in Figure 1, it can be concluded that the SOCB of BPD customers is manifested by the dimensions of loyalty (L), service delivery (SD), service orientation (SO), altruism (A) Payne & Weber (2006), the need to pay attention to customers (NAC), the need to know customers' needs (NKCN), the need to establish personal relationships (NRP), OCB education (EOCB), OCB anticipation (AOCB), OCB justification (JOCB), OCB personalization-technology (PTOCB), and Altruism (AL) because most factor loading values are above 0.50. The effect of SOCB on service quality (servqual) is shown in Figure 1. It can be concluded that the SOCB of BPD customers has a significant positive effect on service quality (servqual), as evidenced by the coefficient value = 0.84;  $p < 0.01$ .

To prove whether there are differences in Beta ( $\beta$ ) and coefficient of determination (R2) before and after training from the perspective of customers who know employees who have attended training, the basic assumption of considering the value (R2) is that the value indicates the size of the combination of the independent variables simultaneously influencing the value of the dependent variable. The closer the value to number one, the better the model issued by the regression. In addition to seeing the value of the coefficient of determination (R2) value, this study also sees the value of beta ( $\beta$ ). In order that the effect of independent variables tested can be compared to the dependent variable, the regression coefficient unit of the independent variables must be standardized. The standardized regression coefficients are indicated by the value of Beta ( $\beta$ ).

The results of the study before the employees attend the training show that the value of Beta ( $\beta$ ) is 0.82 with an R2 value of 0.67 and the results of the study after the employees attend the training show that the value of beta ( $\beta$ ) is 0.84 with an R2 value of 0.70. It can be concluded that there is an increase in ( $\beta$ ) of 0.02 and an increase in R2 of 0.03 after the training. Thus, the results of the respondents' assessment

prove that there are changes in behavior and skills related to SOCB and Servqual in BPD employees, although from the aspects of SOCB and Servqual there is a decrease in the average value.

## 5. CONCLUSION AND SUGGESTION

### Conclusion

(1) The implementation of the training has reached effectiveness at level one, that is, the trainees' positive response to the learning process with the resource persons; (2) There is an increase in knowledge after training. The increase in knowledge is evidenced by an increase in the score of understanding about SOCB which is greater than Servqual; (3) The result of the study before the training shows that SOCB has a significant positive effect on Servqual of BPD employees. And the result of the study after the training shows that SOCB has a significant positive effect on servqual of BPD employees; (4) The SOCB of BPD customers is manifested by the dimensions of loyalty (L), service delivery (SD), service orientation (SO), altruism (A), the need to pay attention to customers (NAC), the need to know customers' needs (NKC), the need to establish personal relationships (NRP), OCB education (EOCB), OCB anticipation (AOCB), OCB justification (JOCB), OCB personalization-technology (PTOCB), and Altruism (AL) because all of them have fulfilled the factor loading value; (5) The results of the study indicate that there are changes in behavior and skills related to SOCB and Servqual of the employees.

### Suggestion

Considering the training results which show that bank employees' understanding of S-OCB is greater than that of service quality, it is recommended that bank management pay more attention to and evaluate several aspects such as (1) Tangible dimensions include technology and physical facilities where the perception of customers decreases from "strongly agree" to "agree". The same thing occurs in reliability, especially for the dimension of the employee promise to customers, employee sympathetic attitudes, and timeliness, where customer perception decreases from "strongly agree" to "agree"; (2) The Dimensions of responsiveness which include service certainty and response to customer requests also experience a decrease in perception from "strongly agree" to "agree"; (3) The dimension of assurance which includes security in transactions according to the perception of customer respondents decreases from "strongly agree" to "agree"

In addition to experiencing a decrease in the perceived value, there is also an increase in customer perception of several dimensions of servqual. It becomes the management concern to be maintained and improved. The dimensions include: (1) The dimension of tangible, consisting of neat dressing and neat appearance, experiences an increase in the perception from "agree" to "strongly agree". (2) The dimension of assurance, in which employees have the knowledge, gains an increase in customer perception from "agree" to "strongly agree". (3) The dimension of empathy, paying attention to the interests of customers, has also an increase in perception from "agree" to "strongly agree"

In addition to the increase and decrease in customer perception related to the dimensions of Servqual, the concern is that there is no change in customer perception related to the dimensions of Servqual, such as (1) The dimension of assurance, being polite, does not experience a change in perception, that is "agree", (2) Empathy, with the dimensions of individual attention, time of operation and special needs of customers, does not experience a change in perception, that is, "agreed".

### Research Limitation

The research instruments used by BPD customers to evaluate SOCB and service quality of BPD employees in 2018 and 2019 are the same, but the customers and employees who evaluate and are evaluated are different so that it can lead to different perceptions in the assessment. The customers who evaluate the SOCB and service quality of BPD employees are chosen by the employees or colleague of employees assessed so that it can lead to a less objective assessment

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