
**EMPOWERMENT OF FRONT LINE EMPLOYEES IN A RETAIL
BANKING ENVIRONMENT- WHAT DOES IT MEAN? AN EMPLOYEES
PERSPECTIVE**

Author: Siobhán Mallen

Course: Master of Business Administration (MBA)

College: National College of Ireland (NCI)

Submission Date: 30th August 2017

Submitted to the National College of Ireland August 2017

Abstract

The purpose of this research is to examine and understand the meaning of empowerment for front line/boundary spanning employees from their own perspective, focusing on the psychological dimension of empowerment.

The focus of this research is to understand empowerment from the employee's perspective. Using the contact centre of a digital retail bank as a case study a sample of front line employees were selected and a qualitative approach was applied using semi structured interviews.

As the research is focused on one particular group of employees within one specific organisation and industry, a limitation of this form of research is that it may not be generalizable. This limitation is noted and accepted as the main aim of the research is to gain an insight and understanding as to what empowerment means to this particular group. However, it is hoped that some valuable insights and learnings will be identified that may be relevant to other employees in similar environments.

This research attempts to build on previous studies in the area of employee empowerment, specifically psychological empowerment. Looking at empowerment from an employee's perspective a number of key themes were identified in both the literature review and the findings of this research. These themes include influence and impact, decision making, meaningfulness, competence, choice and autonomy and responsibility. While other themes are evident in the literature the themes outlined were the most prevalent in this particular group of employees.

Submission of Thesis and Dissertation

National College of Ireland

Research Students Declaration Form

(Thesis/Author Declaration Form)

Name: _____

Student Number: _____

Degree for which thesis is submitted: _____

Material submitted for award

(a) I declare that the work has been composed by myself.

(b) I declare that all verbatim extracts contained in the thesis have been distinguished by quotation marks and the sources of information specifically acknowledged.

(c) My thesis will be included in electronic format in the College Institutional Repository TRAP (thesis reports and projects)

(d) Either *I declare that no material contained in the thesis has been used in any other submission for an academic award.

Or *I declare that the following material contained in the thesis formed part of a submission for the award of

(State the award and the awarding body and list the material below)

Signature of research student: _____

Date: _____

Acknowledgements

I would like to thank my Supervisor Dr Deirdre Bane for her guidance, support and patience.

I would like to thank the participants of the research, who were not only generous enough to provide their time and effort but also whose dedication and commitment to their roles was one of the factors that influenced my decision to carry out research in this area.

I would like to thank the organisation I work for and specifically my manager Sinead and our colleague Sandra who provided both support and inspiration throughout the 2 years.

To my wonderful friends who were so understanding and supportive and there for me when I needed them most, thank you.

Finally to my incredible family, including my late mother Alice Mallen (RIP) who gave me the confidence, strength and belief to start and to keep going when the going got tough.

Table of Contents

1.0	Introduction	Pg. 6
2.0	Literature Review	Pg. 8
2.1	Employee Empowerment Definitions	Pg. 8
2.2	The Role of Front Line Staff in the Service Industry	Pg. 9
2.3	Benefits of Employee Empowerment and Relevance in a Service Context	Pg. 12
2.4	Challenges in Empowering Employees	Pg. 13
2.5	Supporting Factors Required To Enable Employee Empowerment	Pg. 13
2.6	Driving Forces Effecting the Increased Need for Employee Empowerment	Pg. 14
3.0	Research Question	Pg. 16
4.0	Methodology	Pg. 18
4.1	Research Rationale	Pg. 19
4.2	Literature Review	Pg. 19
4.3	Research Design	Pg. 19
4.4	Qualitative Methods	Pg. 20
4.5	Sample & Piloting	Pg. 21
4.6	Ethical considerations	Pg. 22
4.7	Data Collection & Analysis	Pg. 22
5.0	Findings & Analysis	Pg. 24
5.1	Influence & Impact	Pg. 24
5.2	Decision Making	Pg. 26
5.3	Meaningfulness	Pg. 28
5.4	Competence	Pg. 29
5.5	Choice/Autonomy in Role	Pg. 30
5.6	Responsibility & Problem Solving	Pg. 31
6.0	Discussion	Pg. 34
7.0	Conclusion	Pg. 35
8.0	Appendices	Pg. 37
9.0	Reference List	Pg. 41

1.0 Introduction

The landscape of retail banking in Ireland has remained relatively unchanged over the last number of years despite the turbulent and challenging times of the recession. Unlike other industries such as the hotel and taxi industry, retail banking has yet to be affected by massively disruptive technologies. While there have been some changes to the competitive environment with new entrants such as N26 (a Berlin based Fintech with an innovative mobile banking offering) the relative similarity of the products and services offered and the historic lack of competition are among many factors affecting a state of inertia among Irish retail banking customers. This has presented a challenge for new entrants to the market and in order to overcome this brands must differentiate themselves from their competitors. Many companies have recognised that excellent customer experience can provide this competitive edge however few companies have been successful in delivering it. The GAPS model of service quality notes one of the major failures of a service organisation is not delivering to service design and standards. Wilson et al., 2016 note several factors which lead to this gap including a lack of employee empowerment.

This research focuses on the area of employee empowerment, specifically employees in the front line/ boundary spanning roles in a retail banking environment.

The impact and effects of employee empowerment on both the role of the employee (Chebat & Kollias 2000) and the customer perception (Loveman 1998, Skudiene et al., 2013) have been well documented throughout the literature in the area. The research in the area of employee empowerment is vast with many of the previous studies focussing on the benefits of empowerment to individual and organizational performance (Conger and Kanungo, 1988; Dainty et al., 2002; Ozaralli, 2003).

With the benefits of empowerment apparent, the purpose of this research is to investigate and understand empowerment from the employees perspective and what does it mean to them. Using the contact centre of a digital retail bank as a case study a sample of front line employees were selected and a qualitative approach was applied using semi structured interviews.

2.0 Literature Review

The literature review shall examine the existing research within the area of employee empowerment.

The review will look at various definitions of employee empowerment, the proposed benefits, importance and relevance of employee empowerment within a service orientated organisation. During the course of the literature review it became apparent that there was limited research into the employee perception of empowerment with a particular gap in qualitative studies in this area. The purpose of this research is to understand empowerment from the employees' perspective, and what does it mean to them. During the course of the research a number of themes became apparent. These include but are not limited to; autonomy and control; responsibility, influence, the ability to make and implement decisions and self-efficacy/confidence. These themes shall be explored more throughout the paper.

2.1 Employee Empowerment Definitions

There are various definitions of empowerment throughout the literature. It was previously defined as giving employees discretion or latitude over certain task related activities (Conger and Kanungo,1998; Bowen and Lawler,1992). Carlzone (1987) described empowerment as freeing someone from rigorous control and giving them the freedom to take responsibility for his/her ideas, decisions and actions. Applebaum et al., (2014) state that there is no holistically encompassing definition of empowerment, but it is rather a basic concept which must be analysed in conjunction with many other influential factors applicable in a given setting. Pelit et al., 2011 define empowerment as the delegation of authority and/or responsibility by a superior to a subordinate. Holt et al. (2000) describe empowerment as a perception that an employee holds. It becomes apparent throughout the literature that there are two distinct dimensions to empowerment. The first being a set of managerial practices aimed at increasing employees' autonomy and responsibilities, the second being the employees own orientation towards their work. (Boudrias et al. 2009). The latter dimension can also be

referred to as the psychological dimension of empowerment. The employees' orientation towards psychological empowerment is said to be affected by the following four cognitive states outlined below.

1. Meaningfulness of the goal or task judged in relation to the individuals own ideals or standards
2. Competence -the individuals' belief in their own capability to perform in their role/task skilfully.
3. Self-determination- autonomy in the initiation and continuation of work behaviours and processes.
4. Impact- The individuals' perception of the degree to which they can influence certain outcomes in their work.

The greater the individual "scores" on each of these the greater the sense of empowerment (Spreitzer 1997, Lee & Koh 2001, Greasley et al. 2007):Greasley et al.(2007) built on this research and through focusing on the psychological dimension of empowerment they found that empowerment operates through individual variations in experience and is a perception that an individual holds.

Structural dimensions such as that referred to by Petit et al.(2001) involve organisational practices and policies such as delegation of authority, giving employees the discretion to make decisions. The other dimension and the one which will be the focus of this research is the psychological dimension of empowerment. Therefore, the definitions of Lee & Koh and Greasley et al. are the most relevant.

2.2 The Role of Front Line Staff in the Service Industry

The role of front line staff in a service operation has many dimensions. To a customer they represent the organization- a personification of the brand. Thompson (1962) refers to the front line staff as boundary spanners, meaning they interact with both the customer and the internal functions within the organization, linking the two. Their role is not only to represent the organization and deliver the

expected service but also to transfer information, acting as the voice of the company to the customer and the voice of the customer within the company. Boundary spanning roles are not limited to what one may traditionally consider to be front line staff such as wait staff, receptionists, shop assistants, etc. Many professions could be classified as having a boundary spanning role within their organization, e.g. architects, medical professionals, solicitors. Hoffman and Bateson (2006) describe the range of boundary spanning roles as sitting on a continuum, with traditional front lines service employees referred to as “sub-ordinate service roles” sitting at one end and “professional service roles” at the other. However it is difficult to say where the contact centre employees of a bank sit on this spectrum. The vast majority of academic writing on services marketing will refer to the importance of front line employees, yet they will equally acknowledge that front line staff are often the lowest paid and considered to be the least skilled within most organizations. Bateson and Hoffman (2006) describe the role of boundary spanning employees stating “the public face of a service firm is its contact personnel. Part factory workers, part administrators, part servant- service personnel often perform a complex and difficult job”.

It is evident from Bateson and Hoffman’s quote above that the role of a boundary spanning employee is not an easy one, thus inferring the importance of employee satisfaction and retention. The literature in the area has clearly defined the link between employee satisfaction, customer satisfaction and profit (Wilson et al 2016, Schlesinger et al 2008, Schneider & Bowen 1993). While Schlesinger et al. don’t suggest a causal relationship in the Service Profit Chain (see appendix 1) there is a clear link between the employee and the customer. In many services including banking the boundary spanning employee might be the only human interaction between the customer and the organisation therefore the customers perception of the organisation is heavily influenced by the employees actions and behaviours. If an employee isn’t equipped or empowered to resolve or address the customers query this reflects negatively on the organisation.

Boundary spanning employees perform a critical and often difficult role. In her book the “Managed Heart” Arlie Hochschild introduced the term “emotional

labour” to describe the demands that are placed on people in boundary spanning roles. Emotional labour occurs where an employee is expected to display certain emotions which represent what the organization and customers expect or desire of them while this may not reflect and in some cases may be opposing of their own real emotions. Front line staff are expected to be friendly, enthusiastic, courteous, empathetic and sincere at all times. They are expected to display and communicate this through their language, tone of voice, body language etc. The example many academics use to best describe emotional labour is that of a flight attendant who was approached by a passenger who stated; “Let’s have a smile”. She replied with “Okay, I’ll tell you what. First you smile and then I’ll smile, okay?” the passenger smiled and the flight attendant responded to say “Good, now hold that for 15 hours” and walked away. (Wilson et al,2012) (Lovelock and Wirtz, 2011)

It is crucial that organisations are cognisant of the effects of emotional labour on their workforce and create strategies for dealing with it. There are a number of strategies suggested by the literature to assist with managing emotional labour. Some of these include hiring people who can handle the emotional stress; ensuring candidates are screened for the resilience needed to perform in the role and putting supports in place to deal with emotional labour such as coping strategies and team building exercises. Gamification has become increasingly popular in contact centres and provides a number of benefits that ultimately improve performance whilst motivating employees and creating a more enjoyable environment. Training in the practical skills required for the role is also essential e.g. technical/product knowledge, effective listening and problem-solving skills. However, these measures alone are not enough and employees must feel that they are empowered to deal with the situations and queries they are presented with in the course of their work.

2.3 The Benefits of Employee Empowerment and Relevance in a Service Context

Chebat & Kollias (2000) note the effectiveness of empowerment in that it significantly affects the behaviour and attitudinal dispositions of boundary spanning service employees, reducing job related stress and increasing job satisfaction. The authors state that empowering employees is a way of enhancing flexibility of behaviours, especially relevant to delivery of heterogeneous services, and suggest giving boundary spanning employees the power or latitude to adapt their behaviours to the demands of each and every service encounter. Skudiene et al., 2013 empirically evidence the positive relationship between employee empowerment and customer's perceived value stating that banks can use this as a competitive advantage in an environment where the products or service they offer are easily replicated. This is further advocated by Frank (2015) and Bernoff & Schadler (2010) with both articles noting that employee's actions can make or break a company's reputation where every organisation sells experiences rather than products and where the truth is more accessible and shareable than ever through social media. The situation outlined by the authors above puts added pressure on service providers to get it right first time and therefore they must enable and empower their staff to adapt to each encounter and consistently deliver an exceptional experience in an environment where customers' needs are varied.

Wilkinson (1998) and Carter (2009) note that empowered employees can improve the quality of the service to the customers through immediate and effective decision making. While there are many benefits of empowerment the literature implies that few organisations have implemented successful empowerment strategies. (Argyris 1998; Wilson et al., 2016)

Trends towards empowerment are also motivated by the flattening of organisational structures, with organisations attempting to remove bureaucracy and improve adaptability and agility to allow them to keep ahead of the competition in an age of constant change. Tatikonda & Tatikonda (1995) suggest that flat organisation and empowerment are among the essential factors for TQM (total quality management) success.

2.4 Challenges in Empowering Employees

Cultural resistance can be a significant challenge in empowering employees. In a highly-regulated environment such as retail banking many organisations rely on prescriptive procedures and processes using scripts and rigorous controls to ensure compliance. This creates a situation whereby the employees are not encouraged to think for themselves nor do they have the autonomy to offer creative and suitable solutions for customers. These prescriptive processes do not allow employees to adapt their responses or make decisions to provide solutions to the individual needs of the customer.

Moving from a command and control environment to an empowered one can create contradictions and cause employees to be sceptical and confused as to what is expected of them. Barbee and Bott (1991) reinforce this contradiction by stating that employees should not be given free reign but should have the confidence to take actions not specifically covered by regulation or procedure; that the manager's role is to decide the boundaries, and the subordinate's responsibility to find the best way to perform the job within that space. This contradiction also raises a question of risk and much like Applebaums definition of empowerment there is no holistically encompassing answer as to how an organisation should manage this risk but and it must be analysed in conjunction other influential factors in the given setting.

2.5 Supporting Factors Required To Enable Employee Empowerment

Matthews et al., (2003) demonstrate that three organisational factors facilitate empowerment: Firstly, dynamic structure framework; whereby employee decision making is facilitated using clear guidelines. Secondly, control of workplace decisions; allowing employees provide input into all aspects of their professional career; and finally, fluidity in information sharing; this occurs when all employees can access any relevant information of the organisation. Melhem (2004) proposes a

model of empowerment which incorporates the following facilitating conditions; Knowledge, communication, trust and incentives. However Applebaum et al., (2015) summarises the following as the key factors affecting the successful implementation of empowerment:

- Team based structure and a culture based on trust and open communication
- Suitable leadership styles- he notes the value of both transformation and transactional leadership incorporating a combination of incentive and reward
- The individual employee intrinsic and extrinsic characteristics
-

2.6 Driving Forces Effecting the Increased Need for Employee Empowerment

Deloitte (2016) references the driving forces impacting financial services globally. They note growing consumer empowerment driven by generational changes and globalisation among these forces. The impact of these changes has resulted in heightened consumer expectations. Consumers no longer compare banks with other banks instead they are comparing their experience with each service provider regardless of industry. This change in customer expectations is challenging traditional service providers such as banks to match the customer experience offered by that of Amazon, and eBay. While many organisations are investing heavily in innovation and technology, the human interactions with a service provider must be aligned with their digital interaction in order to provide a consistent level of service. Deloitte also notes how artificial intelligence (AI) and digitisation of core functions has changed and continues to change the roles of financial services employees. However where AI and digital routes fail, and where customers choose not to use these options, human interaction is required. In order to match the innovative digital experience that many brands invest in it is essential to ensure the human interaction experienced by those customers is just as innovative. To do this organisations must empower their staff to deliver an innovative and unique experience.

As front line employees are the face of the organization and represent the brand, it is reasonable to state that the customers' perception of the quality of service they receive is heavily influenced by their perception of the employee. This is further confirmed by the various models such as SERVQUAL (Berry, Parasuraman and Zeithaml, 1988) and SERVPERF (Taylor and Cronin,1994). However still many companies underestimate the importance of the role of front line staff.

According to Lovelock and Wirtz (2011) this can result in them entering the "cycle of failure" (see Appendix 2). The cycle begins with a strategy of designing roles to accommodate a low level of skill, delivering a rule based service. A rule based service restricts the employees choice and autonomy in how they do their job leading them to feel less empowered. Schlesinger and Heskett (1991) suggest a model on the other end of the spectrum, the "cycle of success" (see appendix 3). This starts with broadened job designs and focuses on empowering front line staff to deliver a high level of service, providing them with choice and autonomy in how they do their job.

3.0 Research Question

The objective of the research is to gain a deeper understanding from an employee's perspective of what empowerment means to them. As service encounters and key moments of truth between customers and the firm are predominantly digital, the role of frontline employees has changed dramatically. In Åkesson et al.,'s (2014) analysis of customer experience in a digital world the authors reinforce the importance of enabling and empowering front line staff to provide appropriate solutions to customers in each and every encounter in order to deliver an exceptional experience and close the service gap referred to in the introduction (Wilson et al., 2016).

Greasly et al.(2007) carried out a similar piece of research examining the various meanings of empowerment for employees from their own perspective, the psychological dimension of empowerment and whether employees want to be empowered. Their findings indicated that employees do not recognise the term empowerment. However the authors noted that these employees were able to relate to associated concepts such as personal responsibility, decision making, problem solving, influence over how their work was done and willingness to become involved with their work. The employees studied as part of their research typically wanted some level of empowerment however they noted the limits of this varied at an individual level and if these limits were crossed it could be deemed exploitative and have negative consequences. The authors of the above referenced study recommend that employee's personal responses to empowerment, control and competence should be examined at an individual level in order to avoid these negative consequences.

Lee & Koh(2001) suggested a framework to understand the cognitive aspects that influence the employees sense of empowerment, stating that the higher an individual scores in each of the elements below the greater their sense of empowerment.

- Meaningfulness of the goal or task judged in relation to the individuals own ideals or standards
- Competence -the individuals belief in their own capability to perform in their role/task skilfully.
- Self-determination- autonomy in the initiation and continuation of work behaviours and processes.
- Impact- The individuals' perception of the degree to which they can influence certain outcomes in their work.

To further understand the individuals personal responses to empowerment and the cognitive aspects that influence their sense of empowerment this research aims to create a framework combining the approach taken by Greasley et al(2007) with Lee & Kohs(2001) findings using a qualitative approach. The research questions being addressed is: What does empowerment meant to this particular group of employees?

4.0 Methodology

4.1 Research Rationale

As outlined previously the purpose of this research is to examine and understand the meaning of empowerment for front line/boundary spanning employees from their own perspective, focusing on the psychological dimension of empowerment.

The researcher has previously worked both in a boundary spanning role and also managed teams of boundary spanning/customer facing employees. Experience and observation of employees in this type of role combined with the changing environment (e.g. a move to digitisation of interactions and increased customer expectations) led the researcher to consider the changing role of front line employees particularly in the retail banking industry. The retail banking industry is one of many which is attempting to move its day to day service interactions to online and mobile and other self-service channels. With these straight forward interactions which would normally be routed through front line employees in a branch or contact centre now taking place online, it was observed by the researcher that many of the queries that these teams now receive tend to be problems or issues that required resolution or service recovery strategies. Also as noted previously many organisations are also recognising that excellent customer experience through empowered frontline staff can help differentiate them from the competition. While organisations must ensure that these front line employees are equipped and empowered to deal with this change, it leads to the question what does empowerment mean to the employees themselves?

4.2 Literature Review

A review of the literature in the area of employee empowerment was undertaken by the researcher and a number of data bases were used including but not limited to Summon, the NCI online database. Journal articles and other peer reviewed work was sourced from these data bases along with text books from various sources including the NCI library. From reviewing the literature it became apparent that there were a number of different dimensions to empowerment, specifically structural dimensions and psychological dimensions. Structural dimensions involves organisational practices and policies such as delegation of authority, giving employees the discretion to make decisions. The other dimension and the one which will be the subject of this research is the psychological dimension of empowerment, which focuses on the employees perception of empowerment.

4.3 Research Design

In order to complete the research two main epistemological approaches were explored. A positivist approach which is usually associated with quantitative research and also interpretivist approach which is mostly associated with qualitative research. A positivist method seeks to determine facts (Bryman, 2008). This is accomplished by proving or disproving a specific argument, there is little room for interpretation of these facts. Bryman (2008) states that one of the main principles of this type of approach is the objectivity of its research.

Another approach is that of interpretivism which looks at understanding human behaviour. Interpretivism allows the researcher to acknowledge and understand the difference between the natural world and the social world (Bryman, 2008). This is done by looking at different individual responses to a similar situation or differing perspectives on a particular topic. For the purposes of this research the perceptions of these particular front line employees were investigated with regard to their views

on empowerment, and what it means to them. The nature of the topic lends to an interpretivist approach using qualitative methods.

Quantitative methods can give very specific and pointed information on the employees perception of empowerment it does not allow for further exploration into the employees responses. This was one of the influencing factors in the decision to apply a qualitative approach. It was thought that a qualitative approach would provide the opportunity to explore further and provide a greater understanding of the opinions and perceptions of the participants.

It enables the researcher to take ownership of the process where flexibility is allowed for in the exploration of individual experiences (Sarantakos, 2005).

4.4 Qualitative Methods

Sarantakos (2005) states that qualitative methods are of nature unstructured and the researcher or interviewer must build a rapport with the participants, which can provide richer and more in depth insights into the topic. With this in mind a number of approaches were given consideration including focus groups, a case study and interviews.

Consideration was given to focus groups as they can provide an opportunity to gather qualitative data in an open, discussion style or format with multiple participants at the same time. However it was decided that this may not be the most suitable as it was felt that the researchers' lack of experience as a facilitator may cause an issue impacting the quality of the data collected.

Consideration was also given to the use of both a case study approach and/or interviews. Case studies can be utilised to gather rich qualitative data. According to Santanakos (2005) case studies "investigate social life within the parameters of openness, communicatively, naturalism and interpretatively". There were also various styles of interviews to be considered such as structured, semi structured or in-depth. The researcher chose to carry out the research in a case study style, using semi structured interviews as the data collection method. It was decided to use the

researchers own place of work albeit a different department – the retail contact centre as the subject of the cases study. Utilisation of semi-structured interviews provided the flexibility for exploration of views and experiences and where clarification is needed the nature of semi structured interviews allows for this (Sarantakos, 2005). The interview questions were developed in specific themes to provide a comprehensive understanding of the interviewee’s perceptions and thoughts on each theme.

However it is acknowledged that there are limitations with this type of approach, including issues with the recording and collection of the data. Checks were put in place to ensure accuracy of recordings and voice recordings were kept and stored securely should corroboration or clarification be required. With this method and approach there is also a risk of the researcher’s interpretation of the participant’s responses being inaccurate. This was avoided by ensuring the interviews and questions were of a comprehensive nature, informed by an extensive review of the literature.

While there are challenges and limitations with the use of semi-structured interviews, given the previously outlined characteristics and benefits of this approach in this type of research it was deemed to be the most suitable enabling the researcher to meet the objectives of this research.

4.5 Sample & Piloting

The retail contact currently consists of approximately 75 front line employees, 8 supervisors/assistant managers and 3 managers. As the focus of the research is the perspective of front line employees specifically, the management team were excluded from the population. The researcher had hoped to interview 10 employees to provide adequate sample size. In order to get the desired data it was felt that more experienced team members would be more willing and to share their views and opinions and would also be best placed to understand the issues being discussed. An email was sent to employees who each would have in excess of 1 years’

experience within the contact centre, resulting in 6 employees taking part in the interviews.

Sarantakos (2005) notes the following functions of a pilot study/interview; to assess ease of access to the participants, to determine if the chosen location is suitable and also to determine if the research method and instrument is fit for purpose and will yield the data required for the research.

A pilot interview was carried out with one participant and appeared to work well however as I continued this changed with some participants requiring further clarification of questions. The nature of a semi structured interview allowed for this however in retrospect a larger pilot would be recommended.

4.6 Ethical considerations

A researcher must reflect on their code of contact when engaging with participants and their methods of data collection and storage, how it is analysed and how they write it up, Quinlan, (2011).

The researcher must take into consideration the concerns of the individuals participating in the research. Participation was strictly voluntary and confidential with consent being provided from all participants. The participants were advised that their names would not be recorded for the purposes of confidentiality. .

Participants were advised of the confidentiality of their responses, their anonymity, the nature of the research, its purpose and what is required from them as a participant.

4.7 Data Collection & Analysis

The data was collected electronically and stored on a password protected device. The interviews were recorded and stored on a password protected audio device. The interviewer (researcher) also takes notes to make reference to any visible or non-verbal cues.

The data collection method was via semi structured interviews with the relevant employees enabling the researcher to gain a comprehensive understanding of the individuals' perception of empowerment and its supporting factors. The advantage of an interview in this situation being that it allowed flexibility enabling the interviewees to provide their own views, opinions and insights, providing a depth of information.

The interviews were non-standardised, one to one, face to face interviews. They were informal in nature and took place in the interviewee's natural setting.

The data collected was analysed to identify themes and trends referencing back to the literature and the theories outlined in the literature review above.

5.0 Findings & Analysis

The following is an analysis of the findings from the interviews. The findings will be presented under the key questions which formed the basis of the interviews and will include the key themes presented by the participants.

What does empowerment mean to front line/boundary spanning employees?

When this question was posed to the participants, while they recognised the term empowerment there was no all-encompassing definition or uniform response received. The responses varied however there were a number of recurring themes in each of the responses. These included the ability to make and implement decisions, responsibility, influence, control and autonomy over their work including but not limited to what work is done, when it's done and how it's done. The participants also noted having the confidence in their own abilities and a sense of meaningfulness in their work as important elements of empowerment. While brief reference was made to having the processes and systems in place to enable employees to do their job this was not a recurring theme or trend as the focus of the interviews was the psychological dimension of empowerment.

5.1 Influence & Impact

Influence was one of the key themes for the participants however this had a number of varying meanings to the employees. This included influence over how their work is done and how they interact with customers, for example the absence of prescriptive responses or use of generic scripts,

“To make me feel empowered, I suppose having the ability to be able to make decisions yourself, ...so it's not scripted and you can actually have some say....with the pilot I am working on I feel I would have say and some influence and can give feedback, that makes me feel like I am making a difference or part of making a change.”

Spreizer(1997), Lee & Koh(2001) found that the greater the sense of impact or influence the greater the sense of empowerment. Influence was not limited to the

participants dealings with customers, it was also referenced in relation to their ability to influence strategic, administrative or operating outcomes. The quote above indicates the participant feels that they are influencing the pilot project they are involved in through feedback to management.

The participants perception of how and what they influenced varied. However throughout all interviews reference was made to “answering questions” for newer team members and to providing support and guidance. All participants perceived themselves to be “senior” members of the team despite the fact that all team members are level 5 administrator/agent level- they noted their experience and length of service as the determining factors of their seniority. However they all noted that being given extra responsibility compared to that of their colleagues made them feel more senior. The participants felt they had influence over how certain work was done by providing direction to less experienced staff. They also felt that this had a resultant influence on the customers experience and perception of the bank. This is reflective of the views of Skudiene et al., 2013 and Dainty et al., 2002 on the impact of empowerment on customer perception and organisational performance.

“even just the small things, like answering peoples(new staff) questions that’s a way you can help team morale and with the web chat and calls if you get some good feedback or a compliment from customers that’s a way you can help customers and it helps the company as well.”

While the participants felt they had direct influence over the customer perception and on team performance they felt they had indirect influence over other outcomes. Reference was made to being able to provide feedback to their managers and other stakeholders. This included customer feedback on issues they encountered and also suggested improvements and changes to processes and procedures.

“to a certain extent, anything I bring to my managers attention she will always feed it back to her senior manager.....that’s something I really appreciate because I feel like some managers I would have had in the past would have maybe shrugged it off

and said no, that's not how we do it here....if it makes sense and its listened to, you know that way"

The quote above indicates the importance the employees placed on being able to voice their opinions and knowing it is being taken on board, the reference to feeling appreciated infers that the employees feel valued when they are listened to. They also recognise and understand the limitations of their influence in this regard noting that they understand there may be potential restrictions e.g. regulatory obligations, competing strategic priorities and time and technical constraints. However, these limitations and restrictions appear to be accepted by the employees as long as they were informed of these restrictions and understood them.

"but sometimes it's not as easy as me just suggesting something, because it's a bank it has to go through compliance or whatever to be signed off".

"I don't think I can change procedures at the top end of things, I can give feedback and my opinion but I would say I have more influence at ground level on the floor..."

It is apparent that the participants feel they have a certain amount of influence. The degree to which they felt they could influence and also how and what they influenced varied however there was an overriding trend in relation to the impact they have on team and company performance and the customers perception of the organisation.

5.2 Decision Making

All participants referenced that the ability to make and implement decisions formed a major part of feeling empowered. However, it would appear that there were a number of elements or factors that enabled this. The participants noted that this involved having the confidence to make decisions whilst also being given the responsibility to do so. The reference to being given the responsibility to make or implement decisions implies that delegation of authority and or support from management is required to enable them to do so in certain circumstances. The requirement for this delegation of authority varied among the participants, in some

cases it was implicit given their experience, knowledge and length of tenure and in others they explicitly asked to assume extra responsibilities from their managers.

Having confidence was a key factor in decision making for the participants, however being given the authority either explicitly or implicitly allowing them to make these decisions also appeared to boost their confidence as this authority was an indication of trust from their manager. Trust is one of the key antecedents to employee empowerment as per Melhem(2004), Bowen Lawler(1995), Spreitzer and Mishra(1999). The employees also discussed the importance of getting feedback on their performance from their managers and how this was an influencing factor on their confidence and belief in their ability to make the right decisions.

“Feeling confident in the choices you are making and decisions you are making and being given the responsibility to make those choices”

“being given responsibility and you are confident in what you are doing and you know that you are doing it correctly.”

“Being given more responsibility, more things to do, having confidence in what you do.”

“ Give me the ability to make decisions, use my own experience and common sense to make decisions there and then for a customer”.

The reference to being able to make immediate decisions “there and then” for a customer reinforces Wilkinson (1998) and Carters(2009) views on how empowered employees can improve the quality of the service to the customers through immediate and effective decision making,

5.3 Meaningfulness

Lee & Koh(2001) Speizer(1997) Thomas and Velthouse(1990) noted that meaningfulness or value of the goal as related to their(the employee’s) own individual ideal or standards had a relative impact on the individuals sense of

empowerment. When questioned about the meaning and value of their role the participants all saw their role as being very important and crucial to the running of the bank. This was demonstrated in different ways, some noted that their processing of mortgage applications had a direct impact on department and company targets and profits. Others noted the importance of being the voice of the customer and face of the bank.

“It’s really, really important, possibly one of the most important roles....you are the voice of the customer”“for me I feel its important, anything customer facing, we are the face of the bank. But I don’t know if that’s just me, I consider it to be really important”.

The employee above in stating *“I don’t know if that’s just me”* implies that they feel unsure if their role is considered important to others. The same employee also noted that she felt that there may be a lack of understanding from senior leadership of the work they do. Quinn and Spreitzer(1997) argued that in order to feel empowered employees must understand the vision and goals of senior management. While staff need to understand the vision and values of the organisation and senior leadership it is also equally important for leadership to understand and acknowledge the day to day challenges of front line staff and to acknowledge the value in the work they do for the organisation.

It is apparent that the participants take pride in and feel there is value in their role. The more experienced team members in particular found that providing training and support of new team members gave them a sense of meaningfulness and adding value.

“A lot of people come over and ask us questions...there’s a lot of new people coming in over the last few weeks and they’d be coming over asking questions so it’s good to have a few people around to answer their questions.”

5.4 Competence

The seminal work of Spreitzer(1997) and the studies carried out by many other academics in the area including Conger and Kanungo(1988), Lee and Koh(2001)

noted the relationship between an employee's competence and their psychological empowerment. Competence being an individual's own belief in their own skills and ability to perform the task. This is related to personal mastery and self-efficacy. The authors state the greater the belief in their own capability the greater the sense of empowerment. Because psychologically empowered workers see themselves as competent and able to influence their jobs and work environments in a meaningful way, they are more likely to proactively execute their job responsibilities and innovate in their job.

"I feel I am a senior member of staff and I feel confident in the role that I do...but there is no stopping the amount of learning...but I am confident and comfortable in the position I am at and in how much I know and helping other people and answering their questions but there is always more to learn in customer services. "

" I feel like I have mastered the role, I know exactly what I am doing every day ...I understand all of the SLA's, what is needed of the team"

"A lot of people would ask me questions, there wouldn't be a whole lot I wouldn't know, I mean no one knows everything but I would be very confident in giving out information or helping people. I would be one of the more senior members of the team."

The responses of the employees above indicated that had belief in their skills and abilities to effectively perform in the role however a number of the participants also noted that they felt there was always more to learn. However this response is understandable given the pace of change in the organisation and the unpredictability and reactive nature of a customer facing role.

5.5 Choice/Autonomy in Role

Researchers in the area have also found a connection between psychological empowerment and an individual's sense of self determination/choice-meaning autonomy in the initiation and continuation of work practices, behaviours, processes.

There were differing views from the participants in relation to their autonomy or choice in the initiation and continuation of work practices, behaviours, processes. The implied that they had some degree of choice in relation to how they prioritised their work and to a certain extent to how they structured their day. Although they also indicated that this was impacted by the implementation of the work force management system(WFM). The quotes below from three different employees indicate the perceived impact of WFM on their autonomy or choice in their role. The first quote indicates that the participant feels their autonomy is restricted and that WFM has impacted this, in particular reference is made to their involvement with the "retail engagement task force". While this isn't part of the employees day to day role participation in these extracurricular activities is encouraged and enables the employees to feel more involved in the organisation as a whole. The other participants note the impact of WFM on their role but they still feel they have autonomy in differing ways, such as being able to set out their own work and prioritise it.

"they (management) don't have to tell me to respond to this email, like they can leave me be....but in general WFM will tell me if I am on email or if I am on this or that and the managers might decide they need someone else on it" "If I am on emails I cant use my time allocated on WFM to work on my retail engagement taskforce stuff..in that sense I can't use my own time properly because its being monitored by Big Brother, WFM"

"they (WFM) will tell us what we are doing for the week, like we have a rota, so this week I am on emails. At the end of every day we'll send an email to management to say what work was done and how much. For example if emails are out of control I might say to management that we could do with two people on emails tomorrow to bring the queues down a bit."

- "I can make my decisions in relation to my working day, this what I need to do...what follow up is needed. ...I'm making those decisions...I set out my day and what I need to get done....the only thing I wouldn't be able to make decisions in relation to is exceptional cases- things that aren't standard procedure".

The participant's choice and flexibility in relation to the scheduling of breaks was noted as it was felt that this has been impacted by WFM. This appears to have not only affected the employees' sense of autonomy but also appears to have limited their opportunity to engage and interact with their colleagues which has resulted in lower team morale. The quote below implies that the participants were using their break times with their colleagues as a way of dealing with the emotional labour which is typical in a customer facing role.

"I feel we are really restricted by WFM, even the like of the lunches, sometimes we end up going on lunch on our own. For a team of 20 to be going on lunch on your own, like it's a call centre, its tough work. You look forward to chatting, to forgetting, just laughing with your team mates....it's something that really bothers and effects staff morale"

5.6 Responsibility & Problem Solving

Having the discretion to solve problems was also mentioned by the participants as a way in which they exercised control over their roles, through effective decision making and giving them a sense of extra responsibility. The participants felt they could solve problems in relation to their own role and standard everyday issues encountered by both themselves and customers. However they felt unable to resolve certain problems that perhaps involved other departments or where there was a dependency on another department to do something; e.g. ICT or technical issues. Another occasion in which they felt they could not resolve a problem was where there was a monetary impact or cost to the bank, these issues had to be referred to management. The participants all indicated that they still took

ownership and responsibility for ensuring these issues were resolved through communication with the relevant departments or managers. The participants felt an obligation to the customer in their role as a boundary spanning employee. However in the majority they felt they could use their experience and knowledge to make decisions in order to solve problems. The findings of Greasley et al(2000) indicated that where employees solved problems using their own discretion they felt the need to report this back to management, however the participants of this study did not feel that they needed to report back to management they felt that this was expected as part of their role.

“It depends on what the issue is, if it’s online banking troubleshooting.... But if it’s something to do with a customer’s ICB then I would have absolutely no power over deciding what that is... we are still the voice (of the customer) and we are still doing the work but it’s completely out of our hands”.

“I can look into it because I have the experience and I have the confidence, I would be expected to make the decision myself ...usually I wouldn’t need to consult with management, but if it’s a case of service wise we have really messed up she (manager) will sign off but other than that they would be happy for me to make the decision”.

“If there’s something you don’t know you just get on to the right department or person and you do your best until you get it resolved for them.....the only thing I couldn’t really fix or is outside of my control is maybe IT issues but I’d get on to management to see if it can be prioritised”

The expectation on employees solve problems implied a level of responsibility. All participants accepted responsibility for their work and in particular, all participants assumed responsibility for the customer’s problems or queries they received. Previous research by other academics on employees in another industry found that the employees accepted a certain level of responsibility but had very clear limits as to where this ended and responsibility should pass over to their managers or supervisors. This was not the case with the participants in this study. The employees felt that while they couldn’t always resolve the issue they always

assumed responsibility for it. This difference could be because of the nature of the role or it could be a predisposition of the employees interviewed. Further investigation would be needed to determine the factors affecting the differing levels of responsibility accepted by different employees.

Another notable difference in previous research was that participants of this study all implied they wanted more responsibility, again it is likely that there are a number of factors affecting this however it should be noted that all of these employees noted themselves as more senior members of the team and actively sought additional responsibility, indicating ambition and drive which perhaps made them more open to accepting extra responsibility.

“In recent months, I have been given a lot more responsibility in my role which I am delighted with, it boosts you, you know you’re being appreciated, that they can trust you.” “You feel like you’re a senior member of the team when you are asked to do more things”

The above reference to a boost in confidence, trust and being appreciated was also reinforcement of Applebaum et al., (2015) and Melhem(2004) views on the supporting factors required to successfully empower employees.

6.0 Discussion

The involvement of employees in projects be it large scale such as the implementation of a new system or smaller projects such as changing of processes and procedures had a significant impact on the employees interviewed. The ability to influence change in the organisation, to whatever degree that might be, had a positive impact on the employees. This influence took a number of forms, the main ones being direct involvement in projects, using their expertise and knowledge to provide feedback to management in order to improve processes and procedures and also providing on the ground support to newer team members. The greater the level of influence the participants felt they had the more empowered they felt.

The implementation of the new Work Force Management System (WFM) which schedules the agents time and tasks appears to have impacted significantly on the participants and their sense of empowerment. In particular in relation to their autonomy and choice of what work is done and when. There is also reference to it impacting the team's ability to become involved in other activities within the organisation that aren't scheduled into the WFM system. Employees in boundary spanning roles can be affected by emotional labour as coined by Hochschild (1983). Wilson et al 2016 recommend strategies for managing emotional labour including allowing employees to air their views or vent and ensuring adequate break times. The participants indicated their opportunity to do this was impacted by the scheduling of breaks by the WFM system. As WFM becomes more prevalent especially in boundary spanning roles such as contact centres, the impact of WFM on boundary spanning employee's perception of empowerment is an area that could benefit from further research. Ideally a qualitative study interviewing employees before and after the implementation could provide useful insights for organisations to enable them to put strategies in place to counteract any negative impact.

7.0 Conclusion

The focus of this research was to understand empowerment from the employee's perspective, using the contact centre of a digital retail bank as a case study a sample of front line employees were selected. While the research focused on one particular group it is expected that some of the findings would be applicable to other types of employees in other industries.

As the research is focused on one particular group of employees within one specific organisation and industry, a limitation of this form of research is that it may not be generalizable. This limitation is noted and accepted as the main aim of the research is to gain an insight and understanding as to what empowerment means to this particular group and do they want to be empowered. However, it is hoped that some valuable insights and learnings will be identified that may be relevant to other employees in similar environments.

The meaning of empowerment to front line employees includes a number of elements (see appendix 4) such as:

- Having the ability and opportunity to influence and impact certain outcomes relating not only to their role but also in respect of organisational performance and customer experience.
- Having the ability and opportunity to make and implement decisions
- Being competent- having belief in their own capability to perform in their role/task skilfully.
- Having a degree of choice and autonomy in relation to how and when work is done including prioritisation of work.
- Finding meaning and value in what they do, feeling that their role is important. It was also noted that it was important for leadership in the organisation to recognise the value of the role of the front line employees.

If an organisation wants to have a truly empowered workforce the elements outlined above must be carefully considered and incorporated into both hiring and managerial/leadership practices. In order to recruit the correct employees the recruitment and process must take account of the specific skills, values and beliefs to screen candidates ensuring they are the right fit for an empowered organisation.

Managers also need to consider their role in encouraging empowerment and the behaviours and skills they need to develop both themselves and within their teams.

However while there are themes in the responses, as noted previously in the research there was no “all-encompassing” definition of empowerment provided by the participants. It is recommended that to further understand what empowerment means to employees, how open they are to it and how best to encourage the correct behaviours the frameworks suggested by Lee & Koh(2001) Speizer(1997) Thomas and Velthouse(1990) could be used in conjunction with Myers Briggs.

Myers Briggs is an instrument that provides insights into an individual’s personality and preferences which can help build a profile of the employee

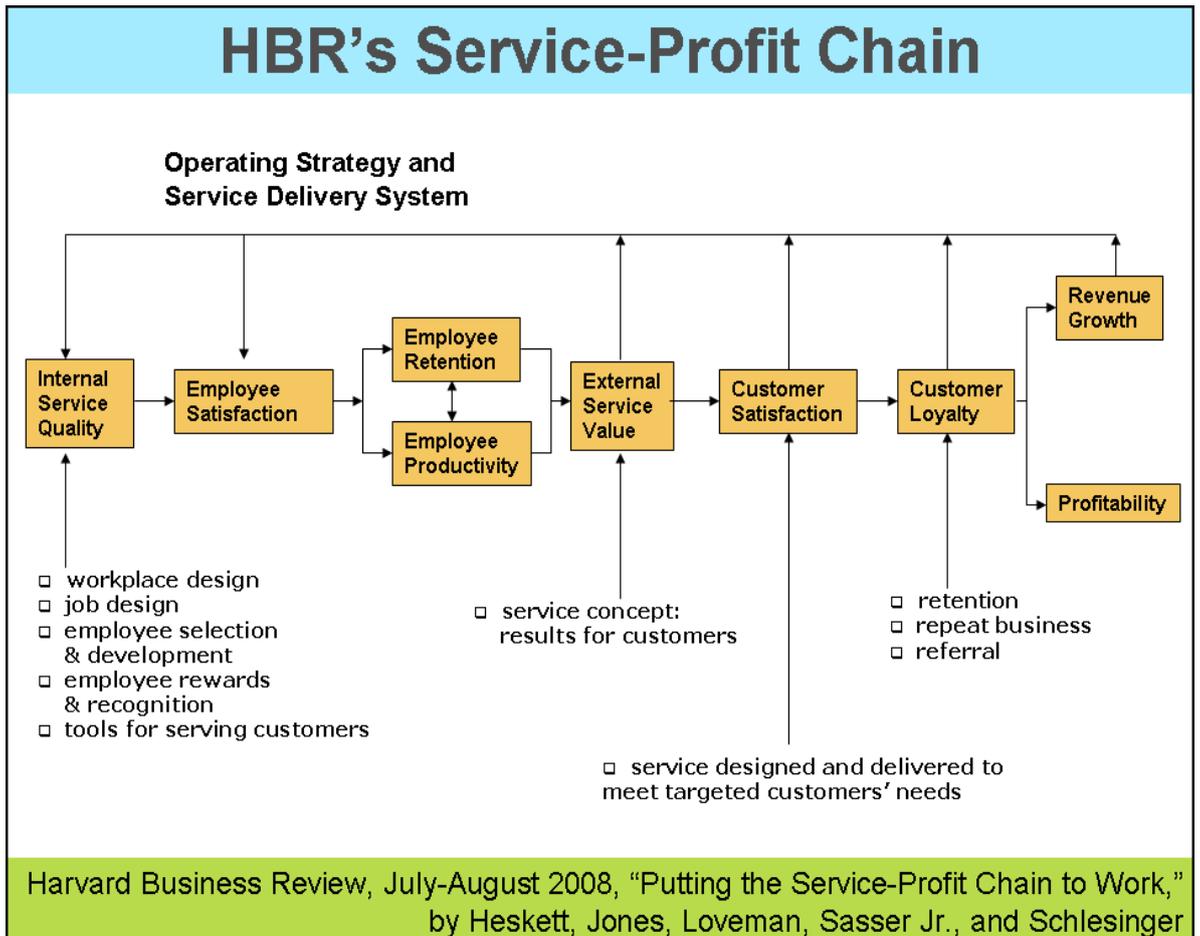
The frameworks noted above in relation to empowerment could be applied to understand the employees perspective of empowerment while Myers Briggs would provide insights to individual preferences and behaviours. These insights could enable further understanding of what empowerment means to employees , not limited to front line but across various sectors.

While this is a potential area for further research it is clear that further investigation and qualitative research is needed specifically in relation to the meaning of empowerment to boundary spanning/front line employees given their role as the face of the organisation.

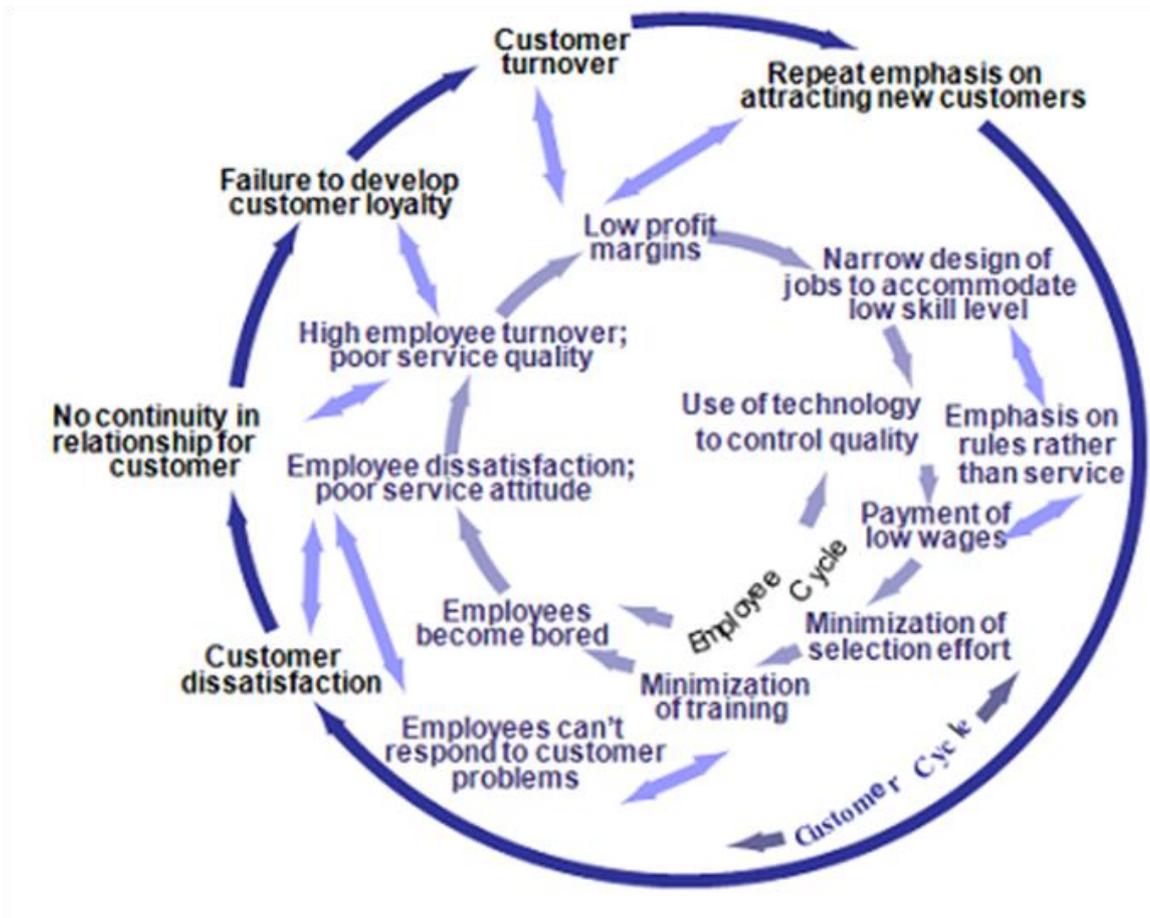
As per Applebaum et al (2015) If we eventually reach the point where we can accurately assess a person’s predisposition to empowerment, both organisations and managers will be able to better cater to their employees individual needs in order to ensure their employees attain the highest level of productivity with the knowledge of the optimal empowerment incentives that should be used. This will benefit all parties involved, organisations, managers and employees, because it will also help in clarifying the expectations on behalf of each.

8.0 Appendices

Appendix 1: The Service Profit Chain

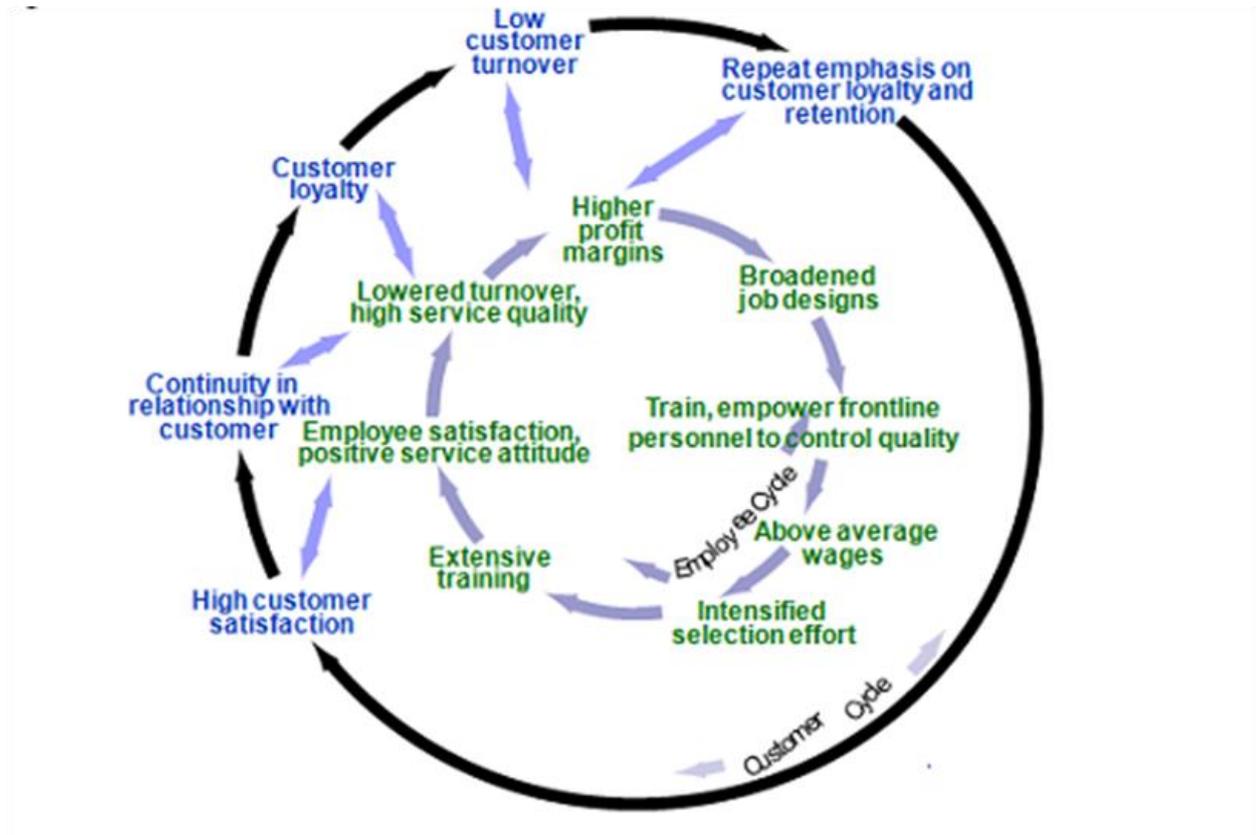


Appendix 2: The Cycle of Failure



Source: Schlesinger and Heskett (1991) <http://research-methodology.net/wp-content/uploads/2012/11/New-Picture2.png>

Appendix 3: The Cycle of Success



Source: Schlesinger and Heskett (1991); <http://research-methodology.net/wp-content/uploads/2012/11/New-Picture-11.png>

Appendix 4 – Proposed framework- Empowerment from an Employee’s Perspective



7.0 Reference List

Åkesson, M., Edvardsson, B. and Tronvoll, B. (2014). Customer experience from a self-service system perspective. *Journal of Service Management*, 25(5), pp.677-698.

Appelbaum, S., Karasek, R., Lapointe, F. and Quelch, K. (2014). Employee empowerment: factors affecting the consequent success or failure – Part I. *Industrial and Commercial Training*, 46(7), pp.379-386.

Appelbaum, S., Karasek, R., Lapointe, F. and Quelch, K. (2015). Employee empowerment: factors affecting the consequent success or failure (Part II). *Industrial and Commercial Training*, 47(1), pp.23-30.

Argyris, C. 1998, Empowerment: The Emperor's New Clothes, *Harvard Business Review*, May-June 1998 Issue

Barbee, C.;Bott, V. (1991) Customer Treatment as a Mirror of Employee Treatment: *Quarterly Journal, S.A.M. Advanced Management Journal*; Spring 1991; 56, 2; ProQuest Business Collection pg. 27

Bernoff, J., Shadler, T. (2010) Empowered; *Harvard Business Review*, July August 2010

Bowen, D.E., Lawler, E.E. (1995) "The empowerment of service workers: what, why, how and when", *Sloan Management Review*, Spring, pp.31-40.

Bryman, A. (2008) *Social research methods (3rded.)*. New York: Oxford University Press.

Carlzon, J. (1987), *Moments of Truth*, Harper &Row, New York,NY.

Carter, J.D.T (2009), *Managers Empowering Employees*, *American Journal of Economics and Business Administration* 1(2) 39-44.

Chebat, J. and Kollias, P. (2000). The Impact of Empowerment on Customer Contact Employees' Roles in Service Organizations. *Journal of Service Research*, 3(1), pp.66-81.

Chebat, J., Babin, B. and Kollias, P. (2002). What makes contact employees perform? Reactions to employee perceptions of managerial practices. *Intl Jnl of Bank Marketing*, 20(7), pp.325-332.

Conger, J.A. and Kanungo, R.N. (1988), "The empowerment process: integrating theory and practice", *Academy of Management Review*, Vol. 13 No. 3, pp. 471-82.

Dainty, A.R., Bryman, A. and Price, A.D. (2002), "Empowerment within the UK construction sector", *Leadership and Organization Development Journal*, Vol. 23 No. 6, pp. 333-42.

Frank, J.(2015); From engagement to empowerment - employee advocacy in the social economy *Strategic HR Review*; 2015; 14, 4; ProQuest Business Collection pg. 144

Hochschild, A. (1983). *The managed heart*. Berkeley: University of California Press.

Hoffman, K., Bateson, J. and Hoffman, K. (2006). *Services marketing*. Mason, OH: Thomson /South-Western.pg 257

Holt, GD., Love, P.E.D, Nesan,L.J . (2000) "Empolyee Empowerment in construction, an impltmentation model for process involvement" *Team Performance Management*, Vol. 6 Nos ¾ pp. 45-51

Lee. M and Koh, J. (2001), "Is Empowerment really a new concept?", *Internation Journal of Human Resouce Management*, Vol. 12 No. 4, pp 684-95

Lovelock, C. and Wirtz, J. (2011). *Services marketing*. Boston: Pearson.pg 300-333

Loveman, G.W. (1998), Employee satisfaction, customer loyalty, and financial performance: an empirical examination of the service profit chain in retail banking, *Journal of Service Research*, Vol. 1, No. 1, pp. 1831. 16

Ozaralli, N. (2003), "Effects of transformational leadership on empowerment and team effectiveness", *Leadership and Organization Development Journal*, Vol. 24 No. 6, pp. 335-44.

Pelit, E., O ˘ zturk, Y. and Arslanturk, Y. (2011), "The effects of employee empowerment on employee job satisfaction: a study on hotels in Turkey",

International Journal of Contemporary Hospitality Management, Vol. 23 No. 6, pp. 784-802.

Robson, C. (2011) Real World Research. Oxford: Blackwell

Schlesinger, Leonard A.(1991) , Breaking the Cycle of Failure in Services, Sloan Management Review, 32:3 (1991: Spring) p.17

Schlesinger et al 2008, see appendix 3 “The Service Profit Chain”, Schneider & Bowen 1993)

Škudienė, V., Everhart, D., Šlepikaitė, K., Reardon, J. (2013). Front-Line Employees’ Recognition And Empowerment Effect On Retail Bank Customers’ Perceived Value, Journal of Service Science – 2013 Volume 6, Number 1 ,2013,

Spreitzer, G. (1995a), “An empirical test of a comprehensive model of intrapersonal empowerment in the workplace”, American Journal of Community Psychology, Vol. 23 No. 5, pp. 601-29.

Spreitzer, G. (1995b), “Psychological empowerment in the workplace: dimensions, measurement and validation”, Academy of Management Journal, Vol. 38 No. 5, pp. 1442-65.

Spreitzer, G. (1997), “Toward a common ground in defining empowerment”, in Pasmore, W. and Woodman, R. (Eds), Research in Organizational Change and Development, Vol. 10, JAI Press, Greenwich, CT, pp. 31-62.

Spreitzer, G.M. and Mishra, A.K. (1999), “Giving control without losing control”, Group and Organisation Management, Vol. 24 No. 2, pp. 155-88.

Sarantakos, S. (2005) Social research (3rd ed.). Hampshire: Palgrave Macmillan.

Taylor, S. and Cronin, J. (1994). An Empirical Assessment of the Servperf Scale. Journal of Marketing Theory and Practice, 2(4), pp.52-69

Thomas, K. and Velthouse, B. (1990), “Cognitive elements of empowerment: an “interpretive” model of intrinsic task motivation”, Academy of Management Review, Vol. 15 No. 4, pp. 666-81.

Thompson, J. (1962). Organizations and Output Transactions. *American Journal of Sociology*, 68(3), pp.309-324.

Quinlan, C (2011). *Business research methods*. Andover: South-Western Cengage Learning.

Quinn, R. and Spreitzer, G. (1997). The road to empowerment: Seven questions every leader should consider. *Organizational Dynamics*, 26(2), pp.37-49.

Wilkinson, A. (1998), Empowerment: theory and practice, *Review*, Vol. 27, No. 1, pp. 40-56.

Wilson, A., Zeithaml, V., Bitner, M. and Gremler, D. (2016). *Services marketing*. 3rd Edition, Maidenhead, Berkshire: McGraw-Hill Higher Education.

Wilson, A., Zeithaml, V., Bitner, M. and Gremler, D. (2012). *Services marketing*. Maidenhead, Berkshire: McGraw-Hill Higher Education.

Zeithaml, V., Parasuraman, A. and Berry, L. (1988). The service-quality puzzle. *Business Horizons*, 31(5), pp.35-43.