

The Impact of Job Satisfaction and Performance on User Satisfaction with Banking Services

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This study examines the relationships between customer service quality, employee job satisfaction, job performance, and user satisfaction in the banking industry, with a focus on Maybank. The objective is to determine how employee satisfaction and performance impact user satisfaction and customer service experience. A survey was conducted among 200 Malaysian banking customers, and responses were analyzed using regression analysis to test six hypotheses. The results confirm that customer service experience, employee job satisfaction, and job performance all significantly influence user satisfaction. Specifically, customer service experience ($\beta = 0.291$, $p < 0.01$) and employee job satisfaction ($\beta = 0.322$, $p < 0.001$) show strong positive effects on user satisfaction, while employee job performance ($\beta = 0.200$, $p < 0.05$) also contributes positively. Additionally, employee job satisfaction significantly enhances both job performance ($\beta = 0.732$, $p < 0.01$) and customer service experience ($\beta = 0.340$, $p < 0.01$). Employee performance is a key factor in delivering superior customer experiences ($\beta = 0.534$, $p < 0.001$). The study concludes that improving employee satisfaction is crucial for boosting job performance and customer service, which in turn elevates user satisfaction.

Keywords: Banking Industry; Customer Service; Employee Satisfaction; Job Performance; User Satisfaction

INTRODUCTION

Job satisfaction is a multifaceted concept defined as the level of contentment employees feel with their job (Chiradeep, 2021). It encompasses various components such as behavioral, cognitive, and affective dimensions, which reflect the sense of fulfillment, enjoyment, or personal gratification one derives from work (Herrity, 2024). Job satisfaction is not just an isolated factor in the workplace; it serves as a critical determinant of other organizational outcomes. Recent research indicates that job satisfaction can influence important variables such as turnover intention (Kee & Chung, 2021), where dissatisfied employees are more likely to leave their organization, and employee work outcomes such as productivity and efficiency (Chong & Kee, 2021a; 2021b; Rubel et al., 2023). Given its broad implications, understanding job satisfaction and its ripple effects is crucial for any organization aiming to enhance overall performance.

Job performance, on the other hand, is generally understood as the contribution of an individual employee to the organization's success (Nini, 2019). It encompasses how well an employee fulfills their job responsibilities, contributes to team efforts, and aligns with the strategic goals of the organization. As such, job performance is intrinsically linked to an organization's competitive advantage and long-term sustainability. Employees who are satisfied with their jobs are likely to demonstrate higher job performance, creating a positive work environment that can significantly influence customer satisfaction. This is particularly relevant in service-oriented sectors like banking, where employees are in constant interaction with customers, and their attitudes and performance can directly impact customer perceptions and loyalty.

In the context of customer service, the relationship between employee satisfaction and user satisfaction becomes even more critical. Employees who feel valued and satisfied in their roles tend to offer better service, leading to enhanced customer experiences. In fact, numerous studies have shown that customer satisfaction is often a spillover effect of employee satisfaction (Kurdi et al., 2020; Wolter et al., 2019). When employees are satisfied, motivated, and equipped with the necessary skills, they are more likely to provide high-quality service, which in turn boosts customer satisfaction. Considering that employees are the driving force behind customer experiences, this research aims to examine whether there is a direct and significant spillover effect of employee satisfaction on customer satisfaction.

In this paper, the researchers propose that three main variables—employee job satisfaction, employee job performance, and customer service experience—are key factors that significantly influence user satisfaction. Specifically, we suggest that higher levels of employee job satisfaction not only improve individual job performance but also enhance the overall customer service experience, which subsequently drives user satisfaction. Furthermore, employee job performance, when aligned with organizational goals, also positively impacts the customer service experience, which is crucial in service sectors like banking, where customer interactions are frequent and vital to the business's success.

The banking industry, particularly in Malaysia, provides a fertile ground for examining these dynamics. Maybank, also known as Malayan Banking Berhad, is the largest commercial bank in Malaysia and plays a critical role in the Southeast Asian financial sector. Founded in 1960 with its headquarters in Kuala Lumpur, Maybank is not only a leader in the domestic banking market but is also the fourth-largest bank in Southeast Asia. The bank's success can largely be attributed to its commitment to delivering high-quality, customer-centered services. Over the years, Maybank has built a strong reputation by offering a wide range of financial products and services, supported by

innovative solutions and a customer-focused approach. Maybank's internationalization strategy and continuous efforts to improve service quality have positioned it as a key player in the capital markets and financing sectors.

In 2010, Maybank initiated a transformation plan aimed at strengthening its leadership position in the Malaysian financial services industry while expanding its global footprint. This transformation included a focus on enhancing customer experiences and fostering long-term relationships with clients. In a highly competitive industry like banking, retaining customers through continuous improvements in user satisfaction is vital. Customer satisfaction in banking is often driven by factors such as the quality of customer service, the range of products offered, and the ease of access to financial services. However, the role of employees in shaping these experiences is paramount. Employees who are satisfied with their jobs are more likely to exhibit positive attitudes, provide better customer service, and contribute to a more favorable customer experience.

This study, therefore, focuses on exploring the impact of employee job satisfaction and performance, alongside customer service experience, on user satisfaction within Maybank. In the banking industry, where customer trust and loyalty are key drivers of success, understanding how internal factors like employee satisfaction and job performance influence external outcomes such as customer satisfaction is crucial. We hypothesize that employees with higher job satisfaction will demonstrate better job performance, which in turn improves the customer service experience. A positive customer service experience is likely to enhance user satisfaction, increasing customer retention and loyalty toward the bank.

In conclusion, the interconnectedness of employee satisfaction, job performance, and customer service experience plays a crucial role in determining user satisfaction, especially in service-driven industries like banking. As Maybank continues to grow and evolve, investing in its employees' job satisfaction and performance will remain critical to maintaining and improving its strong market position. Through this study, we aim to shed light on these relationships, providing insights that can help Maybank and similar organizations enhance their customer satisfaction strategies by focusing on internal factors like employee well-being and performance.

LITERATURE REVIEW

Customer Service Experience

According to [Barron \(2023\)](#), customer service refers to the process through which a consumer contacts a business to submit a request, pose a query, or register a grievance. It is during this interaction that a customer service representative provides timely help, accurate information, and necessary assistance. The quality of customer service plays a critical role in shaping the overall success of an organization, as it is often the primary point of contact between a business and its customers. Exceptional customer service not only resolves issues but also creates positive experiences that foster customer loyalty and satisfaction. This is particularly important in industries such as banking, where service quality is a major differentiator among competitors ([Wulandari, 2022](#)).

In the banking industry, one of the most effective ways to enhance customer satisfaction and foster loyalty is by consistently delivering high-quality service ([Wulandari, 2022](#)). The level of customer satisfaction is determined by comparing the customer's expectations with the actual service they receive. Generally, customers experience three different levels of satisfaction: dissatisfaction when the service falls short of expectations, satisfaction when the service meets their expectations, and extreme satisfaction or delight when the service exceeds their expectations ([Qasem & Alhakimi, 2019](#)). These

varying degrees of satisfaction are closely linked to how well the service performs relative to what the customer anticipates.

Some experts argue that customer satisfaction is more heavily influenced by the quality of service than by the pricing or the product itself. This is particularly relevant in service-based industries like banking, where the intangibility of the product means that the customer's overall experience with the service plays a significant role in shaping their perceptions. According to [Qasem and Alhakimi \(2019\)](#), the enhanced service quality provided by banks helps foster attitude loyalty, which is essential for retaining customers in a highly competitive market.

The correlation between service quality and customer satisfaction has been extensively studied. [Bharwana et al. \(2013\)](#) underscore that service quality is a pivotal factor that directly impacts how satisfied customers are with a company's offerings. When customers interact with a business, their overall experience, from the initial point of contact to the resolution of their concerns, shapes their perception of the brand and its value. The more seamless and positive the service experience, the more likely customers are to feel satisfied with the business. This satisfaction is not just a by-product of service quality, but a direct reflection of how well the company meets or exceeds customer expectations.

The customer experience while using a service is critical in determining their satisfaction. Every touchpoint, whether it involves interacting with customer service representatives, navigating digital platforms, or assessing the efficiency of the service itself, contributes to the customer's overall evaluation. Positive interactions and experiences leave lasting impressions on customers, making them more inclined to return and remain loyal to the brand. Conversely, poor service experiences can lead to dissatisfaction, decreased trust, and an increased likelihood of customers seeking alternatives. This dynamic underscores the importance of ensuring that every customer interaction is positive, seamless, and memorable.

Recognizing the significance of service quality in customer satisfaction, businesses across various industries invest heavily in improving their service delivery processes. This includes extensive employee training, refining service protocols, and incorporating feedback mechanisms to continually assess and improve service quality. The goal is to create an environment in which exceptional service quality consistently translates into high levels of customer satisfaction. When customers feel valued and experience high-quality service, they are more likely to develop a sense of loyalty to the brand, which is vital for long-term business success.

Therefore, the hypothesis that guides this study is:

H1: Customer service experience positively influences users' satisfaction.

Employee Job Satisfaction

Job satisfaction refers to the overall sense of contentment, fulfillment, and positive feelings that an individual derives from their work. It encompasses various elements such as work-life balance, autonomy, fair compensation, opportunities for growth and development, and the meaningfulness of the work being performed ([Doan, 2023](#)). These factors play a crucial role in determining how satisfied an employee feels in their job, and this satisfaction is a key determinant of organizational performance, particularly in the service industry. Job satisfaction is essential for fostering long-term productivity among employees and for maintaining profitable customer relationships. In this context, enhancing worker satisfaction is pivotal for improving business operations and overall organizational effectiveness ([Kurdi et al., 2020](#)).

Employees who are happy with their jobs are more likely to engage in positive behaviors, whereas those who are dissatisfied are more likely to exhibit negative behaviors (Trisnayani et al., 2024). Job satisfaction not only impacts individual performance but also contributes to an employee's commitment to the organization (Jalagat, 2016). When employees feel satisfied with their jobs, they are motivated to perform at their best, leading to higher levels of organizational commitment. This, in turn, benefits the organization as a whole by improving overall productivity, reducing turnover rates, and fostering a positive work environment.

One of the significant implications of job satisfaction is its double-positive effect on customer satisfaction. Research has consistently shown that satisfied employees are more likely to provide better customer service, which directly impacts customer satisfaction. For example, Evanschitzky et al. (2011) reported that increased staff satisfaction positively affects customer satisfaction. This correlation between employee and customer satisfaction is further supported by Brown and Lam (2008), who demonstrated that there is a strong and direct relationship between these two factors. When employees are content in their roles, they are more likely to engage with customers in a positive and helpful manner, thereby enhancing the overall customer experience.

The link between job satisfaction and job performance is critical for understanding how organizational behavior ultimately influences organizational success. Lannoo and Verhofstadt (2016) highlight that assessing the relationship between these two factors is essential for evaluating the broader impact of employee satisfaction on an organization's performance. When employees are satisfied, they are more likely to exhibit higher levels of job performance, which contributes to the organization's overall success. This relationship underscores the importance of maintaining a satisfied and motivated workforce, as contented employees are more likely to be dedicated, productive, and less likely to leave the organization (Zhang et al., 2019).

Maintaining a happy workforce is not only beneficial for the employees but also for the organization. When employees feel respected and appreciated at work, it often reflects how well they are treated by their employer, which in turn has a positive impact on their job satisfaction. Ali and Anwar (2021) suggest that employees who feel valued and satisfied in their roles are more likely to be loyal to the organization, less prone to turnover, and more engaged in their work. This level of engagement translates into better performance and a more positive work culture, both of which are crucial for the long-term success of the organization.

The implications of job satisfaction extend beyond just employee well-being; they also have a significant impact on customer satisfaction and overall business performance. A satisfied workforce is more likely to create positive customer experiences, which can lead to increased customer loyalty and repeat business. This cycle of satisfaction—where satisfied employees lead to satisfied customers—creates a strong foundation for sustained organizational success.

Given these insights, it is clear that job satisfaction plays a pivotal role in influencing not only employee performance but also customer satisfaction and service quality. Therefore, this research proposes the following hypotheses:

- H2: Employee job satisfaction positively influences users' satisfaction.
- H4: Employee job satisfaction positively influences employee job performance.
- H5: Employee job satisfaction positively influences customer service experience.

Employee Job Performance

Previous research has thoroughly explored the concept of job performance, identifying a range of predictors and influencing factors ([Jimoh & Kee, 2022](#); [Teoh et al., 2021](#); [Wu et al., 2021](#); [Zahra & Kee, 2019](#); [2022](#)). Job performance is a multifaceted concept, encompassing not only the specific tasks an employee performs but also their dedication, engagement, and alignment with the organization's goals and values. Employee dedication and active participation within an organization are vital components that contribute to their overall job performance. A strong alignment between an employee's values and the organization's mission typically results in better performance outcomes. When employees demonstrate a positive attitude toward their work and the organizational environment, it has a cascading effect on the overall productivity and performance of the company ([Rahiman & Kodikal, 2017](#)).

Employees who are committed to the organization tend to be more adaptable and responsive to the dynamic needs of the business, leading to a general uplift in performance. This is largely because such employees are more likely to develop a deep understanding of the business's operations and objectives, which enables them to make more meaningful contributions. Furthermore, employee job performance is strongly correlated with several long-term career outcomes. It significantly affects an employee's longevity within the organization, their potential for career advancement, and even their prospects for finding opportunities outside the company. High-performing employees are often seen as valuable assets, both within their current organization and in the broader job market.

One of the most effective ways employers can monitor and assess job performance over time is through structured performance reviews. Employee performance reviews serve as an important tool for tracking progress and identifying areas for improvement ([Williams, 2024](#)). These reviews allow employers to evaluate an individual's contributions to the organization, providing both employees and managers with valuable insights into performance trends. Regular performance evaluations form a critical part of the broader performance management cycle, which is essential for ensuring continuous employee development and organizational success.

At the outset of a performance evaluation period, employees are typically provided with key performance indicators (KPIs) and specific targets. These targets help employees focus on their responsibilities and provide a clear framework for measuring their performance during and after the evaluation period. At the conclusion of the period, employee performance is reviewed, and based on this evaluation, appropriate rewards or recognitions can be given. This process not only holds employees accountable for their work but also provides a structured way for them to measure and reward their achievements ([Peluso et al., 2017](#)).

Employee development is increasingly becoming a priority for many organizations. Companies that invest in the professional growth of their employees are more likely to see higher levels of job performance. Employees who feel supported in their career development are often more motivated to put forth greater effort and fully leverage their skills and resources to help the organization achieve its goals. As [Hameed and Waheed \(2011\)](#) noted, employees who receive support for their professional development tend to be more committed and proactive in contributing to organizational success.

Professional development initiatives, such as training programs, mentorship, and career advancement opportunities, are essential for nurturing a highly skilled and motivated workforce. When employees perceive that their growth is being nurtured by the organization, they are more likely to exhibit high levels of job performance, which in turn benefits the organization. This reciprocal relationship between employee development

and job performance is a crucial aspect of modern human resource management strategies.

Job performance does not only impact the internal dynamics of the organization but also plays a key role in external outcomes such as customer satisfaction. Research suggests that employees who perform well are more likely to contribute positively to customer service experiences, leading to higher levels of customer satisfaction. A high-performing employee is typically more engaged with their work, which means they are more attentive to customer needs and more capable of delivering exceptional service. This link between employee performance and customer satisfaction highlights the broader implications of job performance for overall business success.

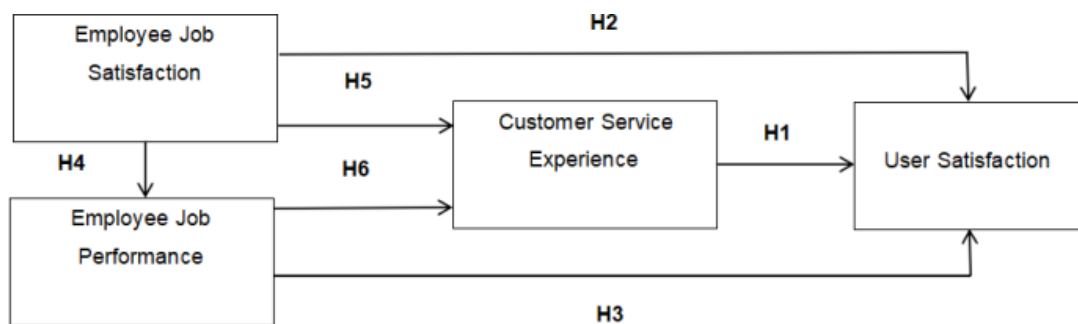
Based on the above discussion, the following hypotheses are proposed:

H3: Employee job performance positively influences users' satisfaction.

H6: Employee job performance positively influences customer service experience.

The research framework for this study is shown in Figure 1, where six hypotheses were formulated based on a comprehensive review of past literature. This framework aims to provide a holistic understanding of the relationships between job performance, job satisfaction, and customer satisfaction, offering valuable insights into how organizations can optimize these variables to achieve long-term success. By examining the interconnectedness of these factors, this research seeks to contribute to the growing body of knowledge on employee performance and its broader impact on organizational outcomes.

Figure 1. Research Model



RESEARCH METHOD

This study employed primary data to gain insight into the relationship between job satisfaction, job performance, and user satisfaction in the banking industry, with a particular emphasis on Maybank. Primary data is gathered using a survey questionnaire issued via Google Forms to around 200 Malaysian banking service consumers. The survey questionnaire is divided into six sections. Questions are adapted from Moghavvemi et al.'s (2018) study on customer satisfaction in the banking industry. The first section examines the user experience with banking services, including frequency of use, types of services commonly used, and overall satisfaction. The subsequent parts focus on user satisfaction with customer service, employee job satisfaction, employee job performance, and user satisfaction. Each section has Likert scale questions to assess respondents' thoughts and attitudes, ranging from 1 (Strongly Disagree) to 5 (Strongly Agree). The survey design, sampling strategy, and data collection procedures resulted in a broad and representative sample, which improved the study's validity and reliability.

RESULTS

Table 1. Summary of Respondent's Demography (N =200)

Response	Frequency	Percentage (%)
Gender		
Male	124	62
Female	76	38
Age		
Below 21 years old	36	18
21 — 30	127	63.5
31 — 40	27	13.5
41 — 50	5	2.5
Above 50 years old	5	2.5
Education Level		
Primary school	0	0
Secondary School	7	3.5
Foundation/Diploma/Matriculation/TVET/STPM	38	19
Bachelor Degree	151	75.5
Master Degree	1	0.5
PhD	3	1.5
Occupation		
Student	159	79.5
Employed	29	14.5
Unemployed	2	1.0
Self-employed	6	3.0
Retired	4	2.0

Table 1 presents a summary of the demographic data from a sample of 200 respondents. The gender distribution reveals that 62% of the respondents are male, while 38% are female, indicating a higher participation rate among males.

In terms of age, the majority of respondents fall into the 21–30 age range, comprising 63.5% of the total sample. This is followed by those below 21 years old at 18%, while the 31–40 age group makes up 13.5%. The 41–50 and above 50 age categories each account for 2.5%, reflecting a smaller proportion of older participants in the study.

The educational background of the respondents is dominated by those holding a Bachelor's degree, which represents 75.5% of the total. Respondents with a Foundation/Diploma/Matriculation/TVET/STPM make up 19%, while only 3.5% have completed secondary school. A small portion of the sample holds advanced degrees, with 1.5% having a PhD and 0.5% a Master's degree.

Regarding occupation, students form the largest group at 79.5%, followed by employed individuals at 14.5%. Other categories include self-employed respondents (3%), retired (2%), and a small number of unemployed individuals, who make up 1% of the sample. These figures suggest that the majority of respondents are either in higher education or early in their careers.

Table 2. Overview of User Experience with Banking Services (N=200)

Responses	Frequency	Percentage (%)
Do you use any banking services?		
Yes	200	100
No	0	0
How often do you use banking services?		

Daily	99	49.5
Weekly	68	34
Monthly	30	15
Rarely	3	1.5
What type of banking services do you commonly use? (Can choose more than one)		
Savings	130	65
Investment	82	41
ATM services	82	41
Bill payment	89	44.5
Loan	56	28
Mortgage services	42	21
Insurance services	53	26.5
Online banking	107	53.5

The results from Table 2 provide a detailed summary of user experiences with banking services, highlighting the prevalence of banking service usage and the different types of services that consumers engage with. The data reveals that all respondents (100%) have experience using banking services, indicating that banking services are an integral part of their daily lives. This comprehensive use reflects the growing reliance on financial institutions for managing various aspects of personal and business finances.

When looking at the frequency of banking service usage, the majority of respondents (49.5%) utilize banking services daily, showcasing a high level of engagement with their banks. This daily usage may be attributed to the ease and convenience provided by modern banking platforms, particularly online and mobile banking, which allow customers to manage their finances on the go. Another significant portion, 34% of respondents, use banking services weekly, suggesting that a large group still engages regularly but may not require daily access. Additionally, 15% of respondents reported using banking services monthly, likely for activities such as paying bills or making scheduled transfers, while only 1.5% use these services rarely. This shows that nearly all respondents engage with banking services on a frequent basis, indicating strong customer dependence on these services for financial management.

In terms of the types of services used, the data reveals a broad range of banking activities. Saving is the most common reason for using banking services, with 65% of respondents reporting that they use their bank to save money. This reflects the essential role that banks play in helping individuals secure their finances and plan for the future. Online banking is also widely used, with 53.5% of respondents engaging in this service. This highlights the growing trend toward digital banking, where customers can perform transactions, check balances, and manage accounts without visiting a physical branch. The use of online banking reflects the increasing convenience that digital platforms offer and the shift toward technological integration in the financial sector.

Furthermore, 44.5% of respondents use banking services for bill payment, demonstrating that banks are a primary tool for managing household expenses. Investment and ATM services are each used by 41% of respondents, indicating that many customers are using banks not only for basic financial needs but also to grow their wealth and access cash quickly. Additionally, 28% of respondents utilize loan services, showing that borrowing money for personal or business needs is a significant aspect of their banking activities. Insurance (26.5%) and mortgage services (21%) are also used, reflecting the comprehensive range of services banks provide beyond traditional banking needs.

In conclusion, the findings demonstrate the high level of customer engagement with banking services, with most respondents using them frequently for a variety of purposes.

The data underscores the central role banks play in managing everyday financial activities, investments, and long-term planning.

Table 3. Descriptive Statistics, Cronbach's Coefficient Alpha, and Zero-order Correlations for All the Variables

Variable		1	2	3	4
1.	Customer Service Experience	0.891			
2.	Employee Job Satisfaction	0.731**	0.828		
3.	Employee Job Performance	0.783**	0.732**	0.894	
4.	User Satisfaction	0.683**	0.681**	0.663**	0.601
Number of Items		9	7	11	3
Mean		4.67	4.70	4.70	4.70
Standard Deviation		0.447	0.395	0.400	0.417

The results presented in Table 3 highlight the reliability of four key variables using Cronbach's Coefficient Alpha, a measure used to assess the internal consistency of a scale. The values range from 0.601 to 0.894, indicating varying levels of reliability, with most variables showing strong consistency. Job performance has the highest reliability score, with a Cronbach's Alpha of 0.894, reflecting a high level of internal consistency. This suggests that the measures used to assess job performance are reliable and provide consistent results. Such a high-reliability score indicates that the items within the job performance scale are closely related and measure the same underlying construct, making this a dependable variable for evaluating how well employees perform their tasks.

Perceived user satisfaction with customer service also demonstrates excellent reliability, with a score of 0.891. This suggests that the respondents' perceptions of customer service are measured consistently and that the scale used to capture satisfaction is reliable. High reliability in this context is crucial because it ensures that the feedback gathered from users regarding customer service is accurate and dependable.

Job satisfaction comes in with a Cronbach's Alpha of 0.828, which indicates strong internal consistency as well. This score shows that the items used to measure employees' satisfaction with their jobs are well-aligned and consistently reflect the overall job satisfaction of the respondents.

Lastly, user satisfaction has a lower reliability score of 0.601, which, while acceptable, suggests that the internal consistency is not as strong as the other variables. This may indicate that the items measuring user satisfaction vary more in terms of their relationship with the overall satisfaction construct. However, the scale still maintains a level of reliability that is usable for analysis.

In summary, the four variables display generally high reliability, particularly for job performance, perceived user satisfaction with customer service, and job satisfaction, ensuring that these measures are dependable and provide consistent insights into these aspects of the organizational environment.

Table 4. Regression Analysis

Variables		User Satisfaction	Employee Job Performance	Customer Service Experience
1.	Customer Service Experience	0.291**		
2.	Employee Job Satisfaction	0.322***	0.732**	0.340**
3.	Employee Job Performance	0.200*		0.534***
R ²		0.543	0.534	0.663

F Value	79.95	228.854	196.763
Durbin-Watson Statistic	1.958	1.853	1.978

The regression analysis results in Table 4 strongly align with the formulated hypotheses. Firstly, the positive and significant relationship between customer service experience and users' satisfaction ($\beta = 0.291$, $p < 0.01$) provides direct support for H1, which posits that customer service experience positively influences users' satisfaction. This finding confirms that when customers have better service experiences, their satisfaction levels increase.

Additionally, the analysis shows a significant and strong positive impact of employee job satisfaction on users' satisfaction ($\beta = 0.322$, $p < 0.001$), which directly supports H2. This finding highlights that more satisfied employees tend to provide services that leave users more satisfied, indicating the crucial role of employee satisfaction in driving customer outcomes.

The relationship between employee job performance and users' satisfaction, while somewhat weaker, is also positive and significant ($\beta = 0.200$, $p < 0.05$), supporting H3. This indicates that when employees perform well in their roles, users tend to experience greater satisfaction, reinforcing the link between job performance and customer satisfaction.

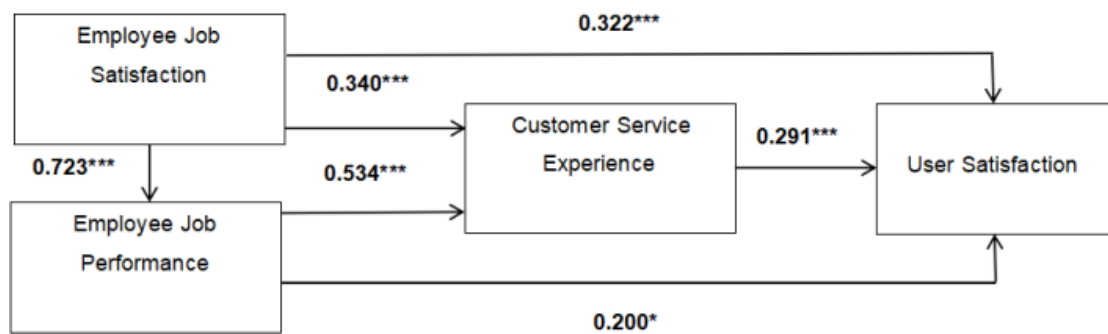
For H4, the analysis shows a strong positive relationship between employee job satisfaction and job performance ($\beta = 0.732$, $p < 0.01$), demonstrating that satisfied employees are more likely to perform better. This supports the hypothesis that employee job satisfaction leads to improved job performance. Furthermore, H5 is confirmed by the significant positive effect of employee job satisfaction on customer service experience ($\beta = 0.340$, $p < 0.01$), suggesting that satisfied employees deliver higher-quality customer service, which enhances the overall customer experience.

Finally, H6 is strongly supported by the analysis, as employee job performance is found to significantly and positively influence customer service experience ($\beta = 0.534$, $p < 0.001$). This indicates that higher-performing employees provide better service experiences, reinforcing the idea that employee performance is critical to customer interactions.

In summary, the regression results align with all six hypotheses. Employee job satisfaction and performance are key drivers not only of users' satisfaction but also of customer service experience. The findings confirm that improving employee job satisfaction leads to better job performance, which in turn enhances customer service experience and ultimately leads to greater satisfaction for users. The strong R^2 values in the models further validate the robustness of these relationships, highlighting the critical role that employee factors play in shaping customer outcomes.

Figure 2 represents the hypothesized model of this study.

Figure 2. Hypothesized Model



DISCUSSION

According to the research paper's findings, user satisfaction with banking services is influenced by various factors, including perceived customer service satisfaction, employee job satisfaction, and job performance. These variables contribute to improving the overall user experience and satisfaction levels in the banking industry. To begin, the study demonstrates that user satisfaction is positively correlated with customer service experience, implying that the quality of customer service provided by banks significantly affects user satisfaction. This finding is consistent with prior research, which emphasizes the importance of outstanding customer service in building positive customer experiences and loyalty in the banking industry (Chauhan et al., 2022). For instance, when Maybank consistently delivers timely and helpful support to its customers, effectively addressing their questions and problems, it tends to receive higher customer service satisfaction ratings. This high opinion of customer service quality greatly contributes to increased overall consumer satisfaction with Maybank's services.

Next, the findings show a strong positive connection between user satisfaction and employee job satisfaction, indicating that employees' job satisfaction directly impacts customers' overall satisfaction with banking services. It emphasizes the importance of creating a positive work environment by establishing effective human resource management practices to ensure employee satisfaction, which leads to increased user satisfaction (Kwon & Remøy, 2020). In this regard, when employees feel valued, supported, and motivated in their jobs at Maybank, they are more likely to provide outstanding customer service. Employees who are more satisfied with their jobs offer a better customer experience because they are more attentive, engaged, and dedicated to meeting customers' requirements and expectations.

In addition, the research showed that employee job performance is positively correlated with user satisfaction in the banking industry. High job performance indicates a favorable contribution to achieving organizational goals (Qing et al., 2020). It suggests that the way employees perform their tasks and duties directly impacts user satisfaction levels. When staff display knowledge, efficiency, and professionalism in their interactions with customers, the overall experience improves, leading to increased user satisfaction. Specifically, when bank tellers process transactions accurately and quickly, loan officers provide extensive information and support, and customer service personnel respond to inquiries and resolve issues effectively, these actions create a positive image of the bank's performance. Customers are more likely to feel valued, respected, and well-served, leading to higher satisfaction with their overall banking experience.

Furthermore, the research demonstrates a strong positive correlation between employee job satisfaction and performance in the banking sector. Job satisfaction is crucial in all organizations, whether small or large (Lam et al., 2020). For example, banks that invest in comprehensive training programs and promote a supportive organizational culture frequently observe a direct relationship between employee satisfaction and performance outcomes. Consider a bank that values regular feedback, offers opportunities for

professional development, and recognizes employee achievements. Employees in such environments are more likely to be engaged, innovative, and customer-centric, resulting in better service performance and higher customer satisfaction. This link between employee satisfaction and job performance highlights the importance of strategic investments in human capital development for driving organizational success in the competitive banking landscape.

Moreover, the finding that employee job performance has a significant effect on customer service experience underscores the importance of frontline staff in shaping the overall customer experience. Banks should focus on training and equipping personnel to consistently deliver exceptional service, as positive client encounters are critical for fostering long-term relationships and loyalty.

The hypothesized model shown in [Figure 2](#) illustrates the complex relationships between the variables tested in the study, providing a comprehensive framework for understanding the factors influencing consumer satisfaction with banking services. The approach emphasizes the interaction between customer-centric attributes such as perceived satisfaction with customer service and employee-related factors like job satisfaction and performance, highlighting their combined impact on user satisfaction levels.

Overall, the findings emphasize the need to address both customer-facing and internal organizational factors to improve user satisfaction in the banking industry. Banking institutions can develop a positive user experience conducive to building long-term relationships with clients and maintaining market competitiveness by prioritizing efforts to enhance customer service quality, promote employee satisfaction, and improve job performance.

The results of this study reveal key factors influencing service satisfaction in banks and provide specific guidance to improve service satisfaction in Maybank. The analysis of hypotheses 4, 5, and 6 shows that employee job satisfaction and performance have a significant positive impact on customer service experience. However, improving employee satisfaction is the most critical strategy because it not only directly enhances customer service experience but also boosts employee job performance. Therefore, Maybank should focus more on improving employee satisfaction through measures such as implementing incentives to motivate employees, optimizing the work environment (physical conditions and organizational culture), paying more attention to employee working conditions, and encouraging employees to voice concerns about workplace issues. This would foster trust in the organization and increase employee engagement. At the same time, the second key focus should be on performance, including providing professional training, regular performance feedback, and ensuring the quality of service by promptly identifying and resolving issues.

By enhancing the internal strengths of the organization (improving employee competence, service performance, and providing suitable incentives) and building strong, long-term relationships with customers, banks can improve their competitiveness in the market.

CONCLUSION

The purpose of this study is to highlight the impact and relationships between customer service quality, employee job satisfaction, and job performance on user satisfaction in banks. The findings reveal that the R^2 value of 0.543 indicates that employee job satisfaction and job performance together explain 54.3% of the variance in user satisfaction—a significant percentage. This demonstrates the substantial influence these

factors have on user satisfaction. The study also found that with a beta value of 0.2, for every unit increase in employee job performance, user satisfaction increases by 0.2 units. This relationship underscores the critical role employee performance plays in shaping customer perceptions and satisfaction.

Moreover, the research emphasizes that improving Maybank's customer service experience is deeply tied to the satisfaction and performance of its employees. The analysis of hypotheses H4, H5, and H6 clearly shows that employee satisfaction is a fundamental driver of both employee job performance and customer service experience. High employee satisfaction enhances both performance and customer service, creating a dual positive effect. Therefore, Maybank should prioritize employee job satisfaction as a core strategy to improve overall service quality and customer satisfaction. Focusing on employee well-being can yield a significant increase in performance, which in turn directly elevates the quality of customer service, leading to higher user satisfaction.

The implications of this study suggest that Maybank should consider implementing more comprehensive strategies to improve employee satisfaction. This could include offering incentives, creating a positive work environment, providing opportunities for professional development, and fostering open communication where employees feel valued and heard. By investing in employee satisfaction, Maybank can ensure that its staff is motivated and well-equipped to deliver exceptional service. This, in turn, will not only improve user satisfaction but also enhance long-term customer loyalty and competitive advantage in the banking sector. Therefore, improving employee satisfaction should be regarded as a strategic imperative that benefits both the internal health of the organization and its external customer-facing interactions.

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DECLARATION OF CONFLICTING INTERESTS

The author(s) declare(s) that there is no conflict of interest.

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