

FRONT DESK EMPLOYEES OF TEHRAN LOCAL BANKS: CASE STUDY THE EFFECTS OF LONG HOURS OF WORK

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ABSTRACT

The purpose of this study is to evaluate the ideal working environment for front desk employees at the Tehran local banks to reduce emotional fatigue among workers. Ten local banks were involved in the research. Customer service and job involvement include institutional commitment and job satisfaction. Banks have traditionally paid much attention to customer behaviour because the action has several effects on revenue from customers. The present competition among banks has generated a new climate of approach to manage local banks through customer relationships that include job commitment, Job contribution, job satisfaction and turnover intentions among employees. It is resulted that majority of Local banks employees in Tehran work long hours and get less paid due the embargo that was put in the country. The results therefore show how most employees are emotionally exhausted and have turnover intentions, but difficult to find new jobs to replace the present stressful employment.

Keywords: jobs, satisfaction, emotions, exhaustion, Banks, Iran

INTRODUCTION

The aim of this research is to examine the local banks in Tehran and the front desk employees. The local banking sector in Tehran is highly working intensively with the front desk employees' working extra hours to accumulate benefits for the banks among other banks in the environment. The customers play an important role in the factors that affect the banks sustainability (Nasri & Charfeddine, 2012), The local banks rely on customers for benefit and functioning of the banks. Based on these reasons, the growth of the Banks depends on the efficient and effective work among the workers at the maximum level. Long hours of hard work will enable the sector to remain feasible in the rapid changing competition among other Iranian banks (Berger et al., 2015). Various Banks in Iran have realized that hard work pays and it creates good relationships between employees and customers. Banking institutions, therefore make their employees work long hours without providing rewards as compensation for the time spent in the workplace (Rai et al., 2012; Adkins & Premeaux, 2012; Hamermesh & Stancanelli, 2015). Most of the local banks focused on managing cost and maintain quality of service thereby encouraging more employees' performance as a strategy to gain the competition and competitive advantage among other bank (Berger et al., 2016; Al-Alak, 2014). Several academicians and researchers have examined workplace problems in the banking sector around the globe that are likely to influence employees' behavior to perceive the best strategy in order to improve long working hours in Banking and performance. One of the most important problems discovered was the unspoken accepting of the turnover intentions among employees and the deep implication and cost the behavior of turnover intention will have in the banking organizations in the environment if nothing is done to avoid the abuse (Gelard & Karimi, 2016). This study, therefore intends to investigate how to use job satisfaction as a mediator to reduce turn over intention in the Tehran central bank. The study of Wallace et al., (2013) reveals that the essential part of the front desk employee in the local banks involvement in their responsibilities makes them commit to their jobs. Its further indicates that when an employee is thoroughly involved in his job he is committed to the institution in which he works. When employees put all their effort to obtain the goals of the organization they work, they are not likely to think about intending to quit (Kashif et al., 2016). The studies of Allen and Meyer (1991) indicate that there are three methods by which employees can be committed to the banking sector. However the studies of Dhar (2015) reveal that affectivity is a commitment by which employees recognize a specific banking institution and wish to conserve the membership and remain there as employees because they perceived economic value and do not want to leave the institution.

LITERATURE REVIEW

The majority of researchers and academicians attempted to answer the questions of what makes employees want to quit their jobs by examining the antecedents of employees' intending to turnover (Trivellas et al., 2013; Muralidharan et al., 2013). Till present time researcher are still investigating this problem. Some findings demonstrate that lack of consistency has always been the main reasons. There are several reasons why employees quit one job and join another (Coetzee & Stoltz, 2015). The experience of emotional exhaustion and

stress in a job is one factor. Job dissatisfaction is the major influence on employees to turnover their jobs (Weng & McElroy 2012). The research of Zopiatis et al., (2014) suggests that workers turnover jobs because of economic factors. An economic model was utilized to indicate that employees quit their jobs due to low salaries and benefits. In a similar manner role ambiguity can lead to turn over intention. Role ambiguity is a situation where the employees do not know how to do their jobs or the distinction between what management expects of the employees and what the employees feel should be done. Issues of this nature, cause uncertainty about what should be the role of the employees and what should be the role of the employers. This can result to disagreement of what is expected and what is not.

The constructs of job involvement were introduced by Lodahl and Kejner (1965) and Korschun et al. (2014). Various empirical relevant literatures related to employees and different work environments have been studied. Based on organizational perspective, job involvement is being observed as a motivational factor for employees (Diefendorff & Chandler 2011; Leischnig & Kasper-Brauer 2015). It is also considered as a rudimentary basis for initiating competitive advantage among business marketing (Vorhies & Morgan, 2005; Cornaggia et al., 2015; Saeidi et al., 2015). Job involvement has also been noted as a central point for individual employees' development, growth, and satisfaction in workplace goal oriented behavior (Belias et al., 2015; Çetin et al., 2012). Job involvement plays an important role in job enhancement in institutional effectiveness and engages employees in production behavior. It is has been psychologically agreed that the features of job involvement and supervisor behavior characterized organizational delineation and employees' effectiveness in work results for individual people.

In the current books of psychology related to commitment and employee organizational variables (Eisenberger et al., (2010) and Zeinabadi (2010) revealed that organizational commitment is a procedure of identification of the objectives of the organizations. Voluminous review of empirical studies indicates organizational commitment include employees, customers, the public or unions. Organizational commitment has been involved negatively with turnover intentions and withdrawal behavior such as the increment of performance and maximized absenteeism and tiredness of employees. Considerable number of researchers examined the antecedents of organizational commitment literature and inferred that the variables differ from one investigation to another which makes the research literature inconsistent where commitment has been expressed and operationalized in different methods.

Contribution to knowledge

Consumers' turnover intentions have many reasons. Dissatisfaction, better market alternatives or reaction to an increment in the cost of goods and service in the organization are among the various reasons that can lead to intentions to quit (Trivellas et al., 2013). Consumer loss causes a direct effect on the organization and leads to decline in profitability. Turnover intentions from customers can also cause losses to positive word of mouth, decrease in the organizational income and should not be encouraged in any organization. Researchers accepted that customers' citizenship behavior involves voluntary support and action that may not produce direct benefits for the customer, but a value to the organization (Bove et al., 2009; Yi & Gong, 2006; Yi et al., 2011). When customers experience intention to quit doing business in an institution, the idea of organizational citizenship behavior dies naturally. Similarly, intention to quit among employees affects job satisfaction, leads to job stress and discourage job performance as whole that can affect the organization interest.

Conceptual research model

As indicated in Figure 1 the research model has several relationships. Job satisfaction has an impact on turnover intention, job satisfaction impact on job involvement and institutional commitment. Job satisfaction has partial or full mediation with job involvement and institutional involvement. Age, gender, marital status, education and organization tenure are considered control variables.

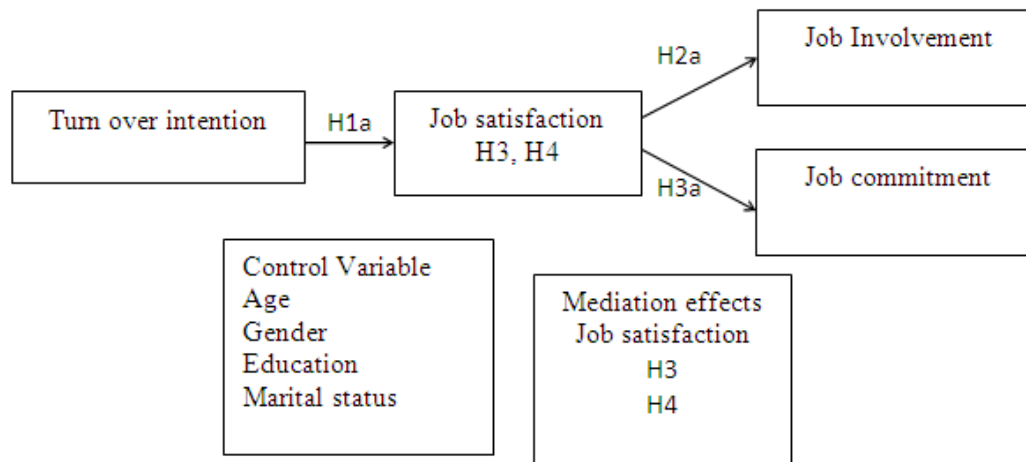


Figure 1: conceptual research model

Mediation effects

Job satisfaction as a mediating influence on job involvement and institutional commitment in various organizational relevant literature indication that employees who are satisfied with their jobs experience internal satisfaction. Job satisfaction is categorized as the extent to which employees feel positive or negative about their work (Oetomo, 2011; Barnes et al., 2015). Negative connection with absenteeism leads to intention to quit among employees (Valente et al., 2015). The problems and impacts of stress in jobs such as role ambiguity and role conflict have impact in job involvement and institutional commitment. The issues of continuance, affective and normative in organization relate to job satisfaction. Continuance is regarded as the positive emotional behavior of employees that has component of strong needs in institutional commitment (Bhuiyan & Islam, 1996). Affective commitment on the other hand is the feelings and the attachment employees have on their organizations, the amount of involvement and their contributions towards progressive development of the organizations' membership. Normative commitment in organizations relates to job satisfaction. Various researchers generally accepted that continuance, affectivity and normative commitments are the perceptions of the workers and their obligations to their institution. Role conflict is a situation where one is expected to fulfil the duties of two contradictory positions. Example of role conflict could be a manager in an organization who is expected to fire someone who is also a friend (Berger, et al., 2016). Role ambiguity on the other hand is presented as a situation where an individual employee has not clear directions about an expected role of his job in an institution.

Turnover intention

Naturally, customers like good services and may intend to move their business to another bank elsewhere if they perceive negative behavior about the services they get from the local bank. It has been proposed that consumers' behavior towards quality of services can be a reason for turnover intentions (Tajuddin Ali & Kamaruddin, 2015). It is important for employees to treat customers well and to avoid a negative behavior that can influence a business moving from one local bank to another. The model of turnover intention by Cotton & Tuttle (1986) demonstrates that the relations between quality of service behavior and turnover intentions can appear stronger in customers than in employees based on perceive quality. It is also posited that employees who work long hours and receive less reward may have intention to turnover a job (Cahuc et al., 2016). Based on these theories the hypotheses were formulated.

Burnout leads to turnover intentions. This refers to a phenomenon that was used by employees in the front desk local banks to deal directly with customers' day to day emotions. Burnout studies were first conducted by Maslach and Jackson (1986). Burnout has three definition components namely (i) emotional exhaustion which is a situation where employees are over extended in their jobs and feel physically and emotionally tired (ii) Depersonalization refers to a period of feelings among various desk front employees that experience disconnected thoughts due to hard work of long hours. This type of feeling does not make employees to lose contacts of reality in their in their jobs, but make them wishing to turnover from their daily jobs (iii) The reduction of personal accomplishment in jobs make employees feel incompetent, unproductive and no achievement in their jobs. Theoretical frameworks link with burnout reveal that it is the major mediating relationship between work stress and behavior results Peng et al., (2016). It is further explained that among these behavior results bring about turnover intentions, which have been researching many academicians around the world.

H1a: Turnover intention has a positive relationship with job satisfaction

Job satisfaction

Job satisfaction is regarded as one of the main factors of intentions to stay in a job (Zopiatis et al., 2014). Job satisfaction is a complex experience with several affecting components. It is a significant predictor of employees' intent to stay that leads to decreasing in turnover intentions. Many authors inferred that a reduction in turnover intention is experienced when employees are satisfied with their jobs. The study of Çetin et al., (2012) posited that job satisfaction has strong relations with affectivity and normativism than it has with job continuous commitment. Based on the foundation of the theory originated from the early research and the examination of the relationships between job involving and affectivity the following hypothesis was developed.

H2a: Job satisfaction has a positive relationship with job contribution

Job Involvement

Job involvement is a psychological identity of a job by an employee in an organization such as the bank (Trivellas et al., 2013). The research of McKelvey & Sekaran (1977) and Frone et al., (1995) noticed that employees form attachment with their jobs when they have job involvement behavior. Similarly, the studies of Paullay and Stone-Romero (1994) reveal that job involvement is a state of mind where individual employees can be pre-occupied and engaged with his job concerns. Another research from Zopiatis et al., (2014) defined job involvement as an individual with a high interest in his job. An employee with low job involvement pivots his interest in other things than his job. Job involvement is a measurement for job employees' work life quality. The research of Jensen et al., (2013) states that employees with high level of job involvement are likely to be independent in doing their work that is in line with the job responsibilities than people who are less involved in their jobs. It is further explained that people who are involved in their jobs reduce turnover intentions-

Institutional commitment

Institutional commitment is the relative strength of individual identity with one's involvement in a particular institution (Peng et al., 2016). Institutional commitment can be defined into three groups. (i) Belief in an institution and the accepting of the objectives of the institution (ii) The willingness of an individual employee to put considerable effort in the objectives and value of an institution (iii). The wish of individual employees to maintain a relationship and membership of an institution. Institutional commitment therefore demands something more than loyalty to an institution. It requires a strong relationship that the individual employees are willing to sacrifice their time and energy to contribute to the institutions' welfare and security. It is sensible to recognize that though individual employees can be committed to their families, political parties, but the action of commitment to the institution should be paramount and the employee will be liable to display the three kinds of behaviors recognized in the above definition.

H3: Job satisfaction has a positive relationship with institutional commitment

METHODOLOGY

A judgmental sample was used to interview full time front desk employees in 10 local banks in Tehran. An email was sent to the management of the banks to request for permission to conduct the research. The management accepted for the study to be conducted so questionnaire of 350 were distributed to the organizations. The researchers were not allowed to directly distribute the questionnaires to the respondents. A supervisor was selected in each bank to distribute the questions which took two weeks to complete. The respondents were informed the survey was voluntary and they were assured of their anonymity. The respondents rated questionnaire related to work satisfaction, job involvement, organizational commitment and intention to quit their jobs. Apart from the demographic variables, 5 point response scale was used to measure the study ranging from 1 (strongly disagree) to 5 (strongly agree). All the measurements were originally written in English and later translated to Persian because the majority of the people in Iran do not speak English and there was a need for back translation. The questionnaire was used to test 10 people working in different banks in Tehran and there were found to be understandable and there was no need for any changes. Out of the 350 questionnaires that were distributed, 275 were obtained representing 79% as response rate. About 59 % of the respondents were male and the rest were female. The ages between 18 and 29 were 34% while the ages between 28 and 49 were 52%. The rest were above 49 years of age. Sixty-six percent of the respondents had B.Sc. degrees and the rest had secondary school education. The employees were all front desk employees in the local banks. The participants reported average job tenure of 5.3 years with the local banks as their present employment.

Measurement

Turnover intentions among employees in the front desk local bank were measured by using 4 items from the four scale items of intention to quit (Di Pietro et al., 2014). I intend to leave this job in a few weeks, I have been thinking about leaving this job, I am looking for another job in another bank, I am tired of working in this job without proper rewards. These items were subjected to rating based on a 5 point Likert scale from I strongly disagree to 5 I strongly agree and the cronbach's was 0.88. Burnout was similarly measured by using the theory of (Hakanen & Schaufeli, 2012; Peng et al., 2016). Burnout is measured by the components of frequent employees' burnout syndrome that include the perception of emotional exhaustion, depersonalizations and employees personal accomplishments.

Job satisfaction was measured using 5 item scale variables adopted from the studies of Kim et al., (2005) and Donovan et al., (2004). The items include (i) I consider my work very pleasant (ii) I feel satisfied with my present work (iii) I like my work (iv) My work is very interesting (v) I enjoy doing my work. The item variables were measured based on five -point Likert scale ranging from 1 (I strongly disagree) to 5 (I strongly agree). The Cronbach's alpha value was measured as 0.82 indicating strong internal validity consistence.

The front desk employees form the most important part of the banking system. The success and failure of a bank will therefore depend on the involvement of the front desk employees in their jobs. The frontline employees in the bank are always the first to contact the customers' emotions. Job involvement is a cognitive state of employees' psychological mind that impact job identification that differs from one employee to another. It is important to note that when employees are satisfied with their job they experience job involvement. Job involvement therefore impacts the organization and the psychological attachment of the individuals working in the organization. Job involvement is regarded as the most important influence of employees' motivations has received a huge considerable research among academicians over the past years (Trivellas et al., 2013; Berger et al., 2016). The research of Kanungo (1982) suggested 10 item measurements for job involvement that was regarded as the most represented psychological identity of job involvement. The study of Kanungo (1982) originated from the scale of (Lodahl & Kejner, 1965) and the research of Lodahl and Kejner also originated from the studies of (Kaplan, 1990). Based on these theories, this study measured job involvement by using 4 items scale.

Job commitment was evaluated using 5 scale items adopted from (Porter et al., 1974). The measurement of job commitment explained as (i) Do you stay late in the office to complete your work, (ii) Do you skip work before the ideal time is up, (iii) Do you give your own duties to other workers under you to do for you because you don't feel like doing it (iv) What kind of job commitment does your work require. This refers to the commitment individual employees plan to commit to their jobs in the local banks as an affectivity. All the items were measured based on a 5 Likert scale ranging from 1 (I strongly disagree) to 5 (I strongly agree). The Cronbach alpha variable for this measure was 0.90 showing that the internal validity was strong and consistent.

Measurement results

Many items were dropped because of lower standardized loadings and the errors from the correlation measurement in the confirmatory factor analysis. One item from turnover intention measurement, one item from job satisfaction and one item from job involvement were taken off. The result indicated that the five item factor measurement model fit the data accurately ($X^2 = 288.70$, $df=199$; $X^2/df = 1.45$; $CFI= 0.89$; $RMSEA= 0.049$; $SRMR= 0.056$). All the loadings were observed to be significant. The sizes of the loadings are grouped from 0.82 to 0.90. All the loadings were noticed to be significant. The qualities of the loadings were measured greater than the accepted cutoff level of 0.70. The total percentage variances were withdrawn from the turnover intention, Job satisfaction, Job involvement and Job commitment were 0.62, 0.68, 0.60 and 0.66 respectively. The results revealed indicate evidence of convergent validity problems (Price et al., 2012). The study of Schatz & Sandel (2013) measurement was utilized as a base to examine discriminant validity. The average variance obtained from the analyses by each latent variable was noticed to be greater than the variance shared in the constructs. All the measurements were shown to be reliable and each construct was more than 0.60. The composite reliability scores for turnover intention, Job satisfaction, Job involvement and Job commitment was 0.86, 0.82, 0.89 and 0.90.

Table 1: Scale Items and Confirmatory Factor Analysis Results

Items scale	Standardized loading	Percentage Variance	Eigen Values	Alpha Value
Turnover intention		0.62	1.52	0.86
I will probably be looking for another job soon	0.73			
I often think about quitting	0.68			
I will quit this job sometime in the next year	0.77			
I will quit this job sometime in the next year	-			
Job satisfaction		0.68	1.32	0.82
My job is very pleasant	0.74			
I am very satisfied with my job	0.82			
I am very enthusiastic about my job and related responsibilities	-			
I definitely dislike my job	0.76			
My job is very rewarding	0.67			
Job Involvement		0.60	1.38	0.89
How often do you go on break	0.65			
Do you receive phone calls at work not related to your work	0.79			
How long do last at break or lunch	0.82			
How often do you get coffee while at work	0.88			
Do you give your full attention to your work	-			
Job commitment		0.72	1.35	0.90
Do you stay late in office to complete your work	0.91			
Do you skip work before the ideal time is up	0.79			
Do you give your own duties to other workers under you to do for you because you don't feel like doing it	0.87			
What kind of job commitment does your work require	0.78			

The extraction method: principal component analysis, rotation method: varimax with Kaiser normalization, Kaiser Meyer Olkin (KMO) Measurement of Sampling Adequacy: 0.916. Bartlett's Test of Sphericity p value 0.00 (chi-square: 288.70 df: 199). The Reliabilities were measured using Cronbach's alpha weights.

Table 2 is the correlation table that measures means, standard deviation and the correlations of the variables. This also allows the data to be compared based on their relationships. As indicated in the correlations Table 2, it is noticed that the majority of the of the employees in the local banks in Tehran are not satisfied with their jobs because of the stress of long hours of cheap labor.

Table 2: Descriptive statistics of study variables:

	variables	1	2	3	4	5	6	7	8
1	Age	-							
2	Gender	0.01	-						
3	Education	0.02	0.04	-					
4	Marital Status	0.05	0.01	0.06	-				
5	Turnover intention	0.05	0.10	0.11	0.09	-			
6	Job satisfaction	0.04	0.12	0.08	0.13	0.21*	-		
7	Job Involvement	0.14	0.07	0.06	0.16	0.25**	0.28**	-	
8	Job commitment	0.00	0.13	0.09	0.01	0.27**	0.22*	0.28**	-
9	Mean	2.10	3.11	2.21	2.03	4.01	3.06	2.08	3.04
10	Standard deviation	1.32	0.92	1.73	1.42	4.06	3.08	2.71	2.09

The composite score for each item was measured and collected from averaging the scores that represent each construct. The gender was coded as binary variable where 0= male and 1= female. The correlation indicates **p< 0.01 and *p<0.05

Note. The composite variable scores for each construct is calculated based on their average of the total scores of the items. The scores for turnover intention, job involvement and job commitment ranged from 1 to 5 but the scores for job satisfaction which is the mediator is arrayed from 1 to 6. Gender was coded as binary variable (0=Male and 1=female). * correlation is significant at 0.05 and ** Correlation are significant at 0.01 level.

Table 3: Multiple regression analysis
Dependent and independent variables of standardized regression weigh

	Job involvement			Job commitment		
	Step 1 β	Step2 β	Step3 β	Step1 β	Step2 β	Step3 β
Independent variables						
(1) Control variables						
Age	0.01	0.03	0.04	0.02	0.07	0.05
Gender	0.04	0.04	0.02	0.06	0.08	0.08
Education	0.03	0.09	0.00	0.06	9.05	0.03
Organization tenure	0.09	0.09	0.08	0.05	0.06	0.03
(2) Turnover intention	-	0.28**	0.14	0.21*	-	0.16*
(3) Job satisfaction	-	-	0.43**	-	-	0.24*
F	6.52*		9.32**	12.34**	16.55**	8.24**
R ² at every step	0.18	0.24	0.33	0.22	0.34	0.44
ΔR	-	0.06	0.9	-	0.12	0.10

Note: Gender was coded as binary variable (0=male and 1=female).The results did not show any problem of multi collinearity from the variance inflation factors. *P< 0.05 and **P< 0.01

As indicated in table 3 turnover intention has a significant and positive relationship with job involvement($\beta=0.28$, $P<0.01$), turnover intention has positive relations with job commitment(0.21, $P<0.05$) and (0.16, $P<0.05$). Based on these results the hypothesis H1a, H2a and H3a are all supported.The results for the mediating effects are also shown in Table 3.Turnover intention has significant positive relations with job involvement (0.43, $P<0.01$). The results indicates that by including job satisfaction as a mediator in the model reduces the size of the effects on the job satisfaction and job commitment (0.24, $P<0.05$) were not significant any more. The result in Table 3 also shows a significant increase in the the R² of the model ($\Delta R^2 =0.09$, $P<0.01$).Table 3 also indicates that none of the control variables were significant.

DISCUSSION

This study makes a helpful contribution to the management literature in three methods. The first method is the test of the full mediation effect of job satisfaction in the various relationships. (i) between turnover intention and job involvement (ii) turnover intention and job commitment. The second contribution relates to the limited empirical studies that estimated the above stated mediation effects in Europes but this study was conducted in Iran which is a developing country.The third contribution data were collected from front desk employees from Tehran local banks and their managers.Helpful findings were observed from the empirical examination.

The findings related to the impact of turnover intention on job satisfaction were inline with the studies of Schwepker (2001).Social exchange theory was used to determine the behavior of the front desk employees in the local banks. The findings related to job satisfaction on job involvement and job commitment are consistent with the current studies of Zopiatis et al. (2014) and Peng et al. (2016). The results also propose that the effects of job satisfaction on job involvement are much more than job satisfaction and job commitment. This could be the reason why the employees are not happy with their work in the local banks

Practical implications for managers

There are a number of useful implications for managers rising up from this study.First the outcome of the study reveals that bank managers should foster a suitable working environment with less stress for their employees.Long hours of work cause stress on employees and leads to turnover intentions. The bank managers can use intention to quit as a source of encouragement on social exchange behaviour among the front desk employees.It is very important for the front desk employees in the bank to have social exchange relations with their their customers and the banks they work for. The reason being that employees who relate friendly with customers, encourage them to transact monetary business with the local banks thereby expecting the banks to reward their effort. It is therefore important for managers to recognize the effort employees put into their jobs by providing them with finacial and non-financial rewards.Secondly, training programs should also be organized to encourage employees to avoid job ambiguity as job ambiguity can lead to turnover intentions. If employees are properly informed and have proper training to perform their responsibilities, they can be aware about the priorities of the banking institutions. Training can also help front desk employees to solve customer complaints very easily without going to see the managers. Lastly,It is important to hire front desk employees who whose

personalities match the job requirement. Employees suitable for a job can be done through case studies or conducting a basic test. Through this strategy, the right types of employees suitable for the local bank in Tehran can be identified and recruited.

Limitations and future research

This study has some few limitations and many directions for future studies. Firstly, this study used a period of two weeks to conduct the research. In the near future more time can be allocated to conduct the research. It was also noted that the managers of the local banks in Tehran did not allow the research to directly contact the respondents. The researchers therefore relied on the managers to distribute and collect the data. However confidentiality of the respondents was guaranteed. Data collected in this manner can cause selection bias. In the future, researchers should be allowed to directly distribute and collect data from respondents to avoid potential problems of common bias. The repetition of this study can be conducted with a larger sample size in other Middle Eastern countries and it will be useful to broaden knowledge and database for future use. It is also observed that working long hours can cause insufficient sleep that may lead to risk of illness and high emotions. The research of Van der Kooy (2007) suggest that employees who work long hours experience psychological stress that may trigger worries that can lead to the risk of cardiovascular problems. Management of the local banking sector in Tehran should therefore consider to reduce long hours among employees.

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