Work Engagement and Job Crafting of Service Employees Influencing Customer Outcomes

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The unprecedented growth and competition in the service sector urge service marketers to pay greater attention to all the antecedents that promote positive customer experience and customer loyalty. Among the ways that help organizations monitor and improve these two desired customer outcomes, the present study has focused on the work engagement and job crafting attitude of service employees.

Employee work engagement is an employee attitude, characterized by vigour, dedication and engrossments, thus making employees feel attentive, integrated and focused in their work environment. Although the literature suggests several antecedents to employee engagement, this study has focused on job crafting attitudes of employees in the service context. Job crafting is a bottom-top approach whereby employees alter the boundaries of their jobs as per their interests, tastes, preferences, experience and qualifications on their own initiative.

Little research has focused on understanding the relevance of both the concepts of work engagement and job crafting of service employees to desired customer outcomes, especially with reference to a developing country like India. Using path analysis, the study indicates that both customer satisfaction and loyalty to their service firms are significantly influenced by the work engagement level and several job crafting attitudes as exhibited by service employees in retail banking service setting. Specifically, job crafting attitudes of service employees like increasing structural job resources, decreasing hindering job demands, increasing social job resources and increasing challenging job demands are found pivotal antecedents to desired customer outcomes. The study also indicates employee work engagement effectively mediating the relationship between job crafting of service employees and desired customer outcomes, thus connecting the benefits of job crafting of service employees to service performance.

These direct and indirect causal relationships emphasize the relevance of the constructs in the service context. The study discusses several implications for service managers particularly in the area of reward and appraisal system of organizations.
The unprecedented growth and severe competition in the service sector urge service marketers to pay greater attention to all the antecedents that ensure customers’ positive experience and consequently their loyalty. Practitioners can monitor various antecedents that have a direct and positive influence upon these desired measures of performance. Similarly, there can be several drivers that engender desired employee job attitudes, which in turn can then trigger customers’ positive experience and their loyalty.

The literature supports the idea that the way employees define their roles or make modifications in the already assigned job role, known as job crafting, has a direct bearing on their decisions to behave at the workplace and their consequent performance. Based on this idea, the present study attempts to identify the root of customers’ positive experience and their loyalty around the construct of job crafting of service employees in a retail banking service setting. However, work engagement is considered as a connecting link between job crafting and the final outcome, that is, customers’ positive experience and their loyalty as considered in the present study.

The significance of customer loyalty as a measure of performance draws sufficient support from the literature as it is the only viable and profitable option in times of hyper competition (Verma, 2001). Any lapse on the part of the service manager on this front will surely prompt customers to exit the relationship with the service provider, thus affecting the profitability. Apart from the pressure of market competition, firms otherwise also have to be concerned for customer loyalty inasmuch as it brings benefits to the firms. The most common advantage is the firm’s ability to retain most profitable customers (e.g., Heskett, Jones, Loveman, Sasser, & Schlesinger, 1994) and remain effective both at the operational and strategic levels (Robert & Mark, 2011). Owing to continuously dealing with the same group of customers over a long period, the firms are better able to understand the specific requirements of their customers that help them attain efficiency and effectiveness. This, in turn, proves loyal customers as more profitable (Dawkins & Reichheld, 1990; Paul & Earl, 2011). Furthermore, it costs five times more to attract new customers than to maintain the relationship with the existing customers (Clancy & Schulman, 1994). Research also suggests that an improvement of 5 per cent in customer retention results in an improvement of 100 per cent in profits (Rachel, Andy, & Cheng, 2011; Reichheld & Sasser, 1990).

Countless studies in the past have indicated customer loyalty as a direct function of customer satisfaction (e.g., Berry, 1995; Christopher, 2012; Kelley & Davis, 1994; Schneider & Bowen, 1985). Therefore, service marketers should primarily be concerned about all those aspects that maintain and improve customer satisfaction to ensure other desired customer outcomes including customer loyalty.

The quality of service employees is the direct reflection of the quality of the whole organization and the consequent service experience of the customer. Therefore, all the aspects having bearing on the service employee job attitudes and their overall quality need to be looked at more professionally by service marketers to monitor customers’ satisfaction and consequently their loyalty. Service marketers may find several factors that shape the desired service employee attitudes at the workplace. However, this study focuses on work engagement and job crafting of service employees.

WORK ENGAGEMENT

The term work engagement was first coined by Kahn (1990), who referred to it as workers’ positive attitude at their workplace. Accordingly, apart from psychological presence, the workers expressed themselves physically, cognitively and emotionally at their workplaces. In his pioneering work, Kahn also referred to it as workers’ ‘self-in-role’, whereby they put their self in their work roles, thus making themselves feel attentive, connected, integrated and focused in their work environment (Kahn, 1992). Kahn (1990, 1992) further explained that work engagement was a function of three important factors. First, the purpose workers attached to their work role. Second, the psychological safety workers enjoyed to ensure that their work would not result in any undesired reward. Finally, the accessibility and availability of job resources that were required to perform one’s required role.

Saks (2006, p. 602) recently defined work engagement as ‘a distinct and unique construct consisting of cognitive, emotional and behavioural components ... associated with individual role performance’. Conceptualizing work engagement as a construct that includes long-term emotional involvement with the work role, Saks (2006) emphasized its consequential side. Accordingly, it exerts its positive influence on workers’ motivation and several positive organizational outcomes (Wagner & Harter, 2006). More recently, work engagement has
been referred to as workers’ psychological immersion, striving, absorption, focus and involvement in their work roles (Bakker, 2011; Macey, Schneider, Barbera, & Young, 2009).

Many researchers believe that the work done by Schaufeli, Salanova, Gonza’lez-Roma’, and Bakker, (2002) was a major breakthrough in this area. Schaufeli and his associates conceptualized work engagement as a three-dimensional construct that included dimensions such as vigour, dedication and absorption. The authors defined work engagement as ‘a positive, fulfilling, work-related state of mind characterized by vigour, dedication, and absorption’. Schaufeli et al. (2002) referred to ‘vigour’ as the workers’ state of mind characterized by feeling energetic, willing to put higher work efforts in one’s work and the feeling of continuing to work in spite of difficulties. ‘Dedication’ is indicated as worker’s enthusiasm triggered by sensing work as meaningful, challenging as well as inspiring. Finally, ‘absorption’ is worker’s engrossment in work role to such an extent that s/he feels as if time passes very fast and does not feel like withdrawing from the workplace.

A different perspective of looking at the construct of work engagement is to consider it as something opposite of workers’ burnout (Gonzalez, Schaufeli, Bakker, & Lloret, 2006; Maslach, Schaufeli, & Leiter, 2001). The general argument of these burnout scholars is that work engagement comprises attitudes such as energy, involvement and efficacy. These are the direct opposites of the three dimensions, namely, exhaustion, cynicism and inefficacy, or all that constitute the construct of burnout.

Management generally endeavours for desired employee job attitudes for they are vital for organizational performance. Among these, organizational citizenship behaviour (Saks, 2006; Schaufeli & Bakker, 2004), employee enthusiasm and sense of belongingness to organization (Buckingham & Coffman, 1999), job satisfaction (Richman, 2006), lower employee turnover intentions (e.g., Hakanen, Bakker, & Schaufeli, 2006; Lloyd, 2008; Schaufeli & Bakker, 2004) and better health and work performance (Sonnetag, 2003) are some of the significant attitudes that have been indicated as a function of work engagement in the past. More recently, some studies have revealed that engaged employees are able to develop warm, trusting relationships with their workmates and tend to develop and grow as a person (Diener et al., 2010). Furthermore, organizational performance variables such as business returns (Davenport & Harding, 2012; Richman, 2006; Xanthopoulou, Bakker, Demerouti, & Schaufeli, 2009), employee productivity and job performance (Bakker & Bal, 2010; Halbesleben & Wheeler, 2008) and customer positive experience (Richman, 2006; Salanova, Agut, & Peiro, 2005) have also been associated with work engagement.

Thus, work engagement is one of the crucial areas that the service managers cannot afford to overlook. However, what is more important is to look for all those aspects that engender work engagement among employees to reap its possible benefits as discussed earlier. Drawing from the literature, the service practitioners can find several factors that could drive work engagement amongst their employees. The present study focuses on job crafting of service employees that is assumed to promote work engagement and ensure its consequent benefits to service organizations.

JOB CRAFTING: A LITERATURE REVIEW

The concept of job crafting was first introduced by Wrzesniewski and Dutton (2001) as an extension of the concept of job design that is considered as a top-down function of managers to formally design jobs of their subordinates. It is referred to as the process by which managers decide individual job tasks and the required authority for their subordinates (Gibson, Ivancevich, & Donnelly, 1994; Greg & Hackman, 2010). Wrzesniewski and Dutton (2001) drew attention towards the significance of employees in making modifications to the already designed jobs by the management. The authors referred to it as a bottom-top approach, whereby employees altered the boundaries of their jobs as per their interests, tastes, preferences and qualifications on their own initiative. Such modifications in jobs could be in the form of performing tasks differently than others or making additions or reductions in the number of tasks (physical crafting). The modifications could also include changing the relational boundaries at the workplace (Berg, Wrzesniewski, & Dutton, 2010), that is, the employees decide about the frequency and the quality with which they may interact with others at the workplace (relational crafting). Finally, the employees could have their own way of perceiving different tasks and relationships between those tasks (cognitive crafting) that could result into a job as a whole (Leana, Applebaum, & Shevchuk, 2009; Tims & Bakker, 2010; Tims, Bakker, & Derks, 2012; Wrzesniewski & Dutton, 2001; Wrzesniewski, Boluglio, & Berg, 2012).
The job alterations initiated by employees according to Tims et al. (2012) are mainly done to maintain a balance between job demands and job resources as perceived by the employees in their work environment. Thus, conceptualizing job crafting as employee-initiated changes with an aim to evade the kind of mismatch, Tims et al. (2012) argued that these job alterations carried out by employees could be mainly of four categories.

- **Increasing structural job resources**: In order to improve the performance both at the employee and the organizational levels, employees may strive to enhance the structural resources such as demanding variety in their resources, more autonomy, responsibility improving job know-how from their employers to attain self-development and seeking more opportunity for their growth and advancement.

- **Decreasing hindering job demands**: Employees may reduce the number of tasks by doing away with some of the tasks they feel both physically and psychologically uncomfortable with or they may consciously avoid engagements that make their overall job overwhelming. Avoiding working for long hours, taking complicated decisions or ignoring people who can affect them emotionally are some of the instances of this kind of crafting.

- **Increasing social job resources**: In the interest of improvement in performance, employees may seek guidance, opinions and feedback from superiors, subordinates and peers, and, thus, can build up a desired social support in the work environment. This social support has bearing on their job performance.

- **Increasing challenging job demands**: In order to maintain interest and avoid boredom in one’s job, employees may attempt to broaden the scope of their job or mix and remix the tasks of the job to make it more challenging. Taking on extra responsibilities and exhibiting interest in new job developments and assignments are some job crafting initiatives by employees.

Researchers purport several desired outcomes from job crafting in the organizational context. These outcomes include better performance (Worline, Wrzesniewski, & Rafaeli, 2002), employee commitment, job effectiveness and lower absenteeism (Ghitulescu, 2006); employee initiative, persistence and action (Crant, 1995); job satisfaction (Berg, Dutton, & Wrzesniewski, 2008; Warr & Inceoglu, 2012); cultivating employee work identity and meaning (Wrzesniewski et al., 2012); employee retention (Kristof-Brown, Zimmerman, & Johnson, 2005); employee pro-activity (Caza, 2007; Lyons, 2008); person–environment fit and consequent lower stress (Sulsky & Smith, 2005); and colleague ratings of in-role performance (Bakker, Tims, & Derks, 2012).

**Work Engagement as a Result of Job Crafting**

The job demands–resources (JD-R) model (Demerouti, Bakker, Nachreiner, & Schaufeli, 2001) has classified work environment, irrespective of occupations, mainly into two categories. First, job demands that refer to physical, psychological and social aspects of the job. These require cognitive or emotional efforts on the part of employee. The presence of these demands activates a process of exhaustion characterized by high levels of demands in the work environment. This, in turn, reduces both mental and physical energy, and consequently increases fatigue, burnout and health complaints of employees (Schaufeli, Leiter, & Maslach, 2009). Second, job resources are physical, psychological and social aspects of the job that not only facilitate employee performance but also help them grow at the individual level. The instances of job resources are autonomy, skill variety, feedback, task significance, opportunities for growth, job security, rewards and social relations (Bakker, Demerouti, & Verbeke, 2004). These resources activate the motivational process, characterized by higher levels of employee willingness to spend energy, better performance and work engagement (Bakker & Demerouti, 2008, 2013).

Job crafters make alterations in their jobs mainly to reduce job demands and increase job resources. Consequently, their fatigue, burnout and other associated ill effects of the first process of motivation as discussed above are expected to be checked by decreasing job demands via job crafting. Again the second process, characterized by higher levels of employee willingness to spend energy, better performance and work engagement, is also expected to be activated by increasing job resources. Specifically, Tims et al. (2012) referred to job crafting as employee attitude aimed at increasing structural job resources, decreasing hindering job demands, increasing social job resources and increasing challenging job demands by an employee. These efforts on the part of employees are actually job alterations mainly carried out either to increase job resources or decrease job demands. Considering the above discussion about the two
motivational processes as a reason of job demands and job resources, it is arguable that job crafting may not only offset the de-motivating effects (by decreasing job demands) but also set the process of motivation in action (by increasing job resources). Therefore, job crafting is expected to positively affect employee motivation, dedication, effort level, commitment and, hence, their engagement (Crawford, Lepine, & Rich, 2010). Furthermore, Demerouti et al. (2001) have referred to work engagement as the crucial variable in the motivational process. Accordingly, the first hypothesis of the study is proposed as:

\[ H1: \text{Greater the level of job crafting of service employees, greater will be their work engagement.} \]

**Customer Outcomes as a Result of Work Engagement**

The engaged employees generally invest considerable amount of their work effort into behaviours that are appropriate for performing their work roles inasmuch as work engagement is employees’ attitude characterized by vigour, dedication and absorption at their workplace (Schaufeli et al., 2002). Work effort is significant in terms of the process and mechanism that convert motivation into an accomplished task (Walker, Churchill, & Ford, 1977). Thus, those who are engaged are more likely to perform better as a result of higher motivation for work (Bakker & Demerouti, 2008). Furthermore, engagement also influences customers’ positive experience indirectly through employee job satisfaction. Employees who put considerable effort into their roles are able to improve their sense of efficacy, self-determination and consequently trigger motivation (e.g., Saks, 2006). Consequently, they prove to be more resourceful for customers to understand their emotions, requirements and expectations during the service interaction.

Engaged workers feel attentive, connected, integrated and focused at their job places (Kahn, 1992), emotionally committed in the long run to their organization (Buckingham & Coffman, 1999; Wagner & Harter, 2006). These attitudes improve the sense of connectedness, mutual support, freedom of expression and genuine caring for each other within the work group and consequently help in rendering better customer service. In view of these arguments, it sounds reasonable to propose the following:

\[ H2: \text{Greater the service employee work engagement, greater will be the customer outcomes.} \]

**Customer Outcomes as a Result of Job Crafting**

Job crafting has positive motivational effects on employees. When employees are offered the scope to craft their jobs as per their tastes, preferences, experience and qualifications, it makes them feel authorized. This kind of feeling or what has been referred to as ‘self-perceived decision-making authority’ is a driving force for the customer orientation of service employees (COSE) and consequent customer satisfaction (Brown, Mowen, Donavan, & Licata, 2002; Heejung & Poju, 2011; Hennig-Thurau, 2004; Hennig-Thurau & Thurau, 2003; Siddiqi, 2009). Furthermore, both the self-perceived decision-making authority and consequent perceived better performance make employees feel that their jobs are more worthwhile, meaningful or something they should take pride in. Thus, it increases their job satisfaction, sense of self-respect, self-identification and belongingness to their roles. Scholars of identity theory (e.g., Loscocco, 1989) and those of job satisfaction (e.g., Daan Van, 2000; Mackenzie, Podsakoff, & Ahearne, 1998; Yoon & Suh, 2003) have long been advocating these positive feelings as significant for efficient service delivery and consequent desired customer outcomes. Finally, on enjoying the latitude of making alterations in their jobs and the consequent satisfaction (Carsten, Schermuly, & Schermuly, 2011), job crafters, in turn, are expected to find ways to reciprocate and benefit their organizations. This is aligned with the view of the theorists (Shore & Shore, 1995) of social exchange theory and the rule of reciprocity. In the service context, offering the best possible customer service and satisfaction to firm’s customers is the most appropriate way for these job crafters to reciprocate and express their positive feelings.

Research studies in the past have advocated customer satisfaction as one of the most significant drivers of customer loyalty with the existing firm (Christopher, 2012; Kelley & Davis, 1994). It seems to be also logically true that customers will prefer to continue with the existing firm rather than unnecessarily switching to any other firm if their expectations are duly fulfilled by the existing service provider (Crosby, Evans, & Cowles, 1990; Daniel, Christopher, & Philip, 2011). Therefore, the above discussion that establishes a link between job crafting of service employees and customer satisfaction also supports the relevance of job crafting to customer loyalty. Accordingly, the following assumption is proposed:
H3: The greater the job crafting of service employee, the greater will be the customer outcomes (customer satisfaction and customer loyalty in this study).

The discussion and the pertinent literature above have clarified not only the concepts under reference but also the basis for several assumptions. These assumptions have prompted the author to propose several hypotheses of the study (H1–H3). Drawing on the past literature, the author assumes job crafting to influence work engagement that, in turn, is related to customer outcomes. In such circumstances, work engagement happens to be both dependent and independent variables in between job crafting and customer outcomes. Additionally, job crafting is also assumed as a direct predictor of customer outcomes (see Figure 1). In such a situation, there appears an ample scope of testing mediation effects of work engagement, an expected intermediating variable in the causal relationships. Thus, the following assumption also seems to be reasonable:

H4: Employees’ work engagement mediates the relationship between service employees’ job crafting and customer outcomes.

Figure 1: Impact of Job Crafting and Work Engagement on Customer Outcomes

Source: Author’s compilation.

RESEARCH GAPS AND RATIONALE

The literature on work engagement has mostly emerged either from the practitioner literature or consulting firms and not so much from the academic literature (Robinson, Perryman, & Hayday, 2004). Similarly, while complementing the concept of job design, the term ‘job crafting’ was recently coined by Wrzesniewski and Dutton (2001) as a bottom-top view of job design. Therefore, the concept of job crafting is yet to receive its due attention from scholars in organizational studies (Wrzesniewski & Dutton, 2001). Although a few empirical studies (e.g., Ghitulescu, 2006; Leana et al., 2009) have been conducted, their focus, nevertheless, has been either on education or manufacturing. Furthermore, these studies are generally found to be theoretical or qualitative in nature (Tims et al., 2012). The research around the construct of job crafting is in its infancy so much so that scholars report a lack of established scales for measuring job crafting (Tims & Bakker, 2010; Tims et al., 2012). The lack of scales has come in the way of making advances in understanding the concept of job crafting and making additions to this line of research (Tims et al., 2012). Therefore, realizing the above gaps, and specifically, responding to the number of research calls whereby job crafting behaviours could be empirically related to various desired consequences at the employee and organizational levels (e.g., Tims et al., 2012), the present study seems to be the need of the hour. Additionally, ascertaining both the direct and indirect effects of job crafting atti-
Following the liberalization of economies, there has been an increasing trend of multi-national companies opening business units in the Asian region. Countless service providers approach the same customers simultaneously. This has made the job of Asian corporate to retain their existing customers in the services sector more challenging. Therefore, the studies highlighting how service providers can improve customer experience and the consequent commitments to their existing service firms are highly justified. Additionally, the diffusion of the concept of work engagement and job crafting among the service managers and highlighting its relevance to services would be a worthwhile attempt.

**METHODOLOGY**

To ascertain the connections between service employee work engagement, job crafting, customer satisfaction and loyalty, primary data were collected from service employees and customers of several branches of four prestigious banks. It included public, private and foreign banks operating in some of the states in northern-most parts of the country such as Delhi, Punjab, J&K and Haryana. A proportionate stratified sampling procedure was adopted to include all the possible categories such as rural, semi-rural, urban and metropolitan in the sample.

The service employees were requested to react to a survey instrument to share their perspective about various dimensions of job crafting and work engagement. The customers were requested to reveal their satisfaction and loyalty again by reacting to a different survey instrument. Each service employee was requested to respond to one employee survey instrument and collect four customer survey instruments completed by any four customers of his/her choice. A common identification number was allotted to the employee and those of four customers’ survey instruments facilitated the matching process. The aggregated mean scores of customer responses were then matched with those of the service employee as recommended by several researchers in the past (Schneider & Bowen, 1985). A total of 350 survey instruments were distributed, out of which, as many as 203 (58%) were found usable and out of 1,000, as many as 540 (54%) customer survey instruments were received and found usable for the final analysis. The average response of the number of customers per employee was 2.7.

**Research Instruments and Scale Purification**

Lickert’s 5-point scale that offers the scope of ascertaining respondents’ agreement or disagreement level (ranging from 1 strongly disagree to 5 strongly agree) with the statements was used. The purification process here also refers to the deletion of various scale items that involved using item scale correlations and exploratory factor analysis. Items were also deleted when the factor loading was less than 0.40 or cross-loaded. The purpose of the purification process among other objectives ensured that all scale items were statistically significant and all scales showed unidimensionality in terms of model fit indices and face validity.

To capture the notion of the employees’ level of work engagement, a 17-item Utrecht Work Engagement Scale (UWES) originally developed by Schaufeli et al. (2002) was used. The scale specifically captured the view of all the three domains of the work engagement such as ‘vigour’, ‘dedication’ and ‘absorption’. The standardized estimate of its constituent items ranged from 0.43 to 0.87. In order to examine the service employee job crafting, the 21-item scale originally developed by Tims et al. (2012) was administered on contact service employees. All the 21 items provided for a unidimensional scale ($\chi^2 = 18.06$, df = 5, $p = 0.02$, RMR = 0.02, GFI = 0.93, AGFI = 0.95, CFI = 0.92). The factor loadings of the items of job crafting of service employee consisting of four dimensions were statistically significant. The standardized estimates of these items ranged from 0.46 to 0.62 for ‘increasing structural job resources’, 0.55 to 0.76 for ‘decreasing hindering job demands’, 0.55 to 0.68 for ‘increasing social job resources’ and 0.49 to 0.61 for ‘increasing challenging job demands’.

For measuring customers’ loyalty, Dick and Basal’s (1994) loyalty scale was used, which was found to represent a unidimensional construct ($\chi^2 = 18.04$, df = 5, $p = 0.02$, RMR = 0.02, GFI = 0.89, AGFI = 0.96, CFI = 0.97). Its factor loading ranged from 0.54 to 0.79.

Finally, although a nine-item scale for measuring customer satisfaction was drawn from the work of Maloles (1997), three items were excluded for their factor loadings were less than 0.40 and they cross-loaded. Thus, only six items could be used for the final examination after the purification process. The purification process provided for a unidimensional scale ($\chi^2 = 16.43$, df = 5, $p = 0.01$, RMR = 0.01, GFI = 0.94, AGFI = 0.89, CFI = 0.92).
ANALYSIS AND RESULTS

The present analysis includes three main steps for ascertaining the causal relationships between several constructs. First, the impact of various dimensions of job crafting of service employees on their work engagement was measured. Second, the impact exerted by employee work engagement on customer outcomes (customer satisfaction and their loyalty) was measured. Finally, the total effects exerted by several dimensions of job crafting of service employees either directly on customer outcomes or indirectly through employee work engagement were measured with the help of path analysis. The estimation of both direct and indirect effects made it possible to measure the extent of mediation by intermediating variable (work engagement in this study). However, the author estimated a measurement model prior to examining the relationships through path analysis. Table 1 shows the measurement model that provides a reasonable fit to the data, whereas the χ² value is statistically significant (χ² = 839.1, df = 349, p < 0.05, RMR = 0.043, GFI = 0.79, AGFI = 0.76, CFI = 0.91).

Table 1: Descriptive Statistics, Inter-item Correlations, and Alpha Values of the Variables

| Variables | Mean | SD  | 1    | 2    | 3    | 4    | 5    | 6    | 7    |
|-----------|------|-----|------|------|------|------|------|------|------|
| 1. ISJR-1 | 2.96 | 0.627 |      |      |      |      |      |      |      |
| 2. DHJD   | 3.48 | 0.867 | 0.25* |      |      |      |      |      |      |
| 3. ISJR-2 | 2.87 | 0.756 | 0.38* | 0.28* |      |      |      |      |      |
| 4. ICJD   | 3.01 | 0.743 | 0.32* | 0.33* | 0.28* |      |      |      |      |
| 5. CS     | 3.59 | 0.579 | 0.25* | 0.25* | 0.29* | 0.37* |      |      |      |
| 6. CL     | 3.96 | 0.769 | 0.37* | 0.38* | 0.36* | 0.29* | 0.38* |      |      |
| 7. WE     | 2.92 | 0.933 | 0.32* | 0.27* | 0.38* | 0.33* | 0.34* | 0.36* |      |
| Cronbach’s alpha | 0.81 | 0.76 | 0.69 | 0.58 | 0.73 | 0.68 | 0.71 |      |      |

Source: Author’s compilation.

Notes: *Significant at p < 0.05.

ISJR-1: increasing structural job resources; DHJD: decreasing hindering job demands; ISJR-2: increasing social job resources; ICJD: increasing challenging job demands; CS: customer satisfaction; CL: customer loyalty; WE: work engagement.

The goodness-of-fit index (GFI) and the adjusted goodness-of-fit index (AGFI) were 0.79 and 0.76, respectively. The CFI showed a high value of 0.91. Thus, slightly low Cronbach alpha value in a few constructs is not considered to be a problem with the analysis. Furthermore, generally the alpha estimates are nearer the cut-off point (0.70). The factor loadings of the constituent items are also satisfactory.

Effects of Job Crafting on Service Employee Work Engagement and Customer Outcomes

Several dimensions of job crafting of service employees do substantially (38%) exert their influence on service employee work engagement as reflected by R² in Table 2. Specifically, increasing social job resources appears to be the most powerful driver (b = 0.456, p < 0.001) of employee work engagement among the dimensions of employee job crafting. The statistics reveal that the influence is followed by increasing challenging job demands (b = 0.406, p < 0.001), increasing structural job resources (b = 0.393, p < 0.001), and finally, by decreasing hindering job demands (b = 0.271, p < 0.001). In short, all the ascertained path coefficients obviously indicate that all the dimensions of employee job crafting of service employees are effective antecedents of service employee work engagement. Therefore, ample evidence is found in support of H1—that the greater the level of job crafting of service employee, the greater will be their work engagement. Additionally, the causal path coefficients indicating the direct influence of work engagement on customer loyalty (b = 0.463, p < 0.001) and customer satisfaction (b = 0.554, p < 0.001) fully support H2—that the greater the service employee work engagement, the greater will be the customer outcomes. Although examining the direct effect of customer satisfaction on customer loyalty was not among the objectives of the study, a path coefficient of 0.561, significant at < 0.001, well supports the idea that customer satisfaction is a function of customer loyalty.
Table 2: Standard Coefficients from Lisrel Results for Causal Relations between Job Crafting Dimensions and Service Employee Work Engagement (WE)

| Job Crafting Dimensions | Dependent Variable Work Engagement(WE) |
|-------------------------|----------------------------------------|
| (ISJR-1)                | 0.393*                                 |
| (DHJD)                  | 0.271*                                 |
| (ISJR-2)                | 0.456*                                 |
| (ICJD)                  | 0.406*                                 |
| R²                      | 0.383                                  |

Source: Author’s compilation.

Notes: * < 0.001

ISJR-1: increasing structural job resources; DHJD: decreasing hindering job demands; ISJR-2: increasing social job resources; ICJD: increasing challenging job demands; WE: work engagement.

Direct and Indirect Effects of Job Crafting of Service Employee on Customer Outcomes

The ascertained direct as well as indirect causal effects of job crafting dimensions on customer outcomes are presented in Table 3 and Figure 2.

Direct effects: On comparing the magnitude of direct effects, it is observable that increasing social job resources is the most powerful element of job crafting of service employees that drives both customer satisfaction \( (b = 0.488, p < 0.01) \) and customer loyalty \( (b = 0.412, p < 0.01) \). Both increasing structural job resources and decreasing hindering job demands are substantially (around half of the total effect) and significantly influencing customer satisfaction. However, increasing structural job resources appears to be much more influential (above 80% of the total effect) in the case of customer loyalty \( (b = 0.262, p < 0.01) \). Increasing challenging job demands exerts a marginal yet significant direct effect on customer satisfaction \( (b = 0.064, p < 0.05) \). Conversely, it influences customer loyalty, both substantially and significantly \( (b = 0.210, p < 0.05) \).

Indirect effects: The author has noticed several indirect positive and statistically significant effects of job crafting dimensions on both the customer outcomes. For instance, in the case of customer satisfaction, increasing structural job resources and decreasing hindering job demands indirectly contribute around half of the total effect \( (b = 0.187 \) and 0.173, respectively, both significant at < 0.01). Contributing above 86 per cent of the total effect, increasing challenging job demands appears to be the most significant indirect driver \( (b = 0.427, p < 0.05) \) of customer satisfaction.

In the case of customer loyalty, the indirect effects get triggered mostly by the increasing challenging job demands \( (b = 0.232, p < 0.01) \) and decreasing hindering job demands \( (b = 0.194, p < 0.01) \), thus both contributing around half of the total effect indirectly. The indirect effects on customer loyalty are not so substantial from the other two dimensions of job crafting of service employees (ranging between only 11 per cent and 20 per cent of the total effects). Taken together the overall direct and indirect effects of several dimensions of job crafting of service on customer satisfaction and customer loyalty, there is ample evidence in support of H3—that the greater the job crafting of service employee, the greater will be the customer loyalty.

Mediating effects: In the case of customer satisfaction, both the increasing structural job resources and decreasing hindering job demands exert a substantial (around half of the total effect) and significant indirect effect, thus suggesting a partial mediating role of the intermediating variable (work engagement in this study). Similarly, in the case of customer loyalty, both increasing challenging job demands and decreasing hindering job demands exert significant and substantial indirect effects (around half of the total effect) on customer loyalty, thereby indicating again a partial mediation of the mediating variable. The important observation is the most substantial and significant indirect effect (above 86% of the total effect) of increasing challenging job demands on the customer satisfaction. This suggests a full mediation of inter-mediating variables here. However, increasing social job resources exert only marginal indirect effect (around 10%) both in the case of customer satisfaction and customer loyalty, thus suggesting not so significant intermediating role of the intermediating variable. Overall, the indirect effects also contribute to a considerable extent in shaping the desired customer outcomes in the present analysis and, accordingly, it is safe to accept H4—that employees’ work engagement mediates the relationship between service employee job crafting and customer outcomes.
Table 3: Decomposed Direct, Indirect and Total Effects of Dimensions of Job Crafting on Customer Outcomes

| Dimensions of Job Crafting | Customer Satisfaction (CS) | Customer Loyalty (CL) |
|----------------------------|----------------------------|----------------------|
|                            | Direct effect | Indirect effect | Total effect | Direct effect | Indirect effect | Total effect |
| 1-(ISJR-1)                 | 0.202*        | 0.187*         | 0.389*       | 0.263*        | 0.063*         | 0.326*       |
| 2-(DHJD)                   | 0.148*        | 0.173*         | 0.321**      | 0.190**       | 0.194*         | 0.384**      |
| 3-(ISJR-2)                 | 0.488*        | 0.048**        | 0.536*       | 0.412*        | 0.051*         | 0.463*       |
| 4-(ICJD)                   | 0.064**       | 0.427**        | 0.491**      | 0.210**       | 0.232**        | 0.442**      |

Source: Author’s compilation.

Notes: *Significant at $p < 0.01$; ** significant at $p < 0.05$.

ISJR-1: increasing structural job resources; DHJD: decreasing hindering job demands; ISJR-2: increasing social job resources; ICJD: increasing challenging job demands.

Figure 2: Impact of Job Crafting and Work Engagement on Customer Outcomes

Source: Author’s compilation.

Notes: Significance range from $p < 0.001$ to $p < 0.05$; Direct effect: $\rightarrow$; Indirect effect: $\Rightarrow$ Coefficients reflecting magnitude of effects on customer loyalty are indicated in ovals and those on customer satisfaction are indicated without ovals on the arrow lines.

DISCUSSION, CONCLUSION, AND IMPLICATIONS

In view of the significance of customer satisfaction and loyalty with the service firms, the present study was conducted to highlight the factors that caused these outcomes. The study also attempted to diffuse the understanding as to how these factors were related to the positive customer experiences and their loyalty to service firms. With the help of both the literature and the present empirical findings, the study establishes that job crafting attitude of service employees result in service employee work engagement and desired customer outcomes (customer satisfaction and customer loyalty in the present study). In addition to the direct positive impact of various employee job crafting attitudes on work engagement and customer outcomes, the study also indicates its indirect impact on customer outcomes through service employee work engagement. Thus, it also draws our attention towards the intermediating role of service employee work engagement in the causal relationship. These causal relationships among the constructs such as service employee crafting attitudes, work engagement and
desired customer outcomes, both in the direct and indirect forms, emphasize the relevance of these constructs in the service context. Additionally, the present study shows the construct of job crafting to be as much important as had been proved in the non-service context in the past.

The causal relationships so ascertained in the present study corroborate the basic philosophy of internal marketing advocating spillover effects of internal customer satisfaction on external customer satisfaction (e.g., George, 1990). This is true insofar as work engagement reflecting the satisfaction of service employee (internal customers) in this study gets reflected in customer (external customer) satisfaction and loyalty.

All the predictions are supported by the results. The four-dimensional job crafting construct explains the variation of as much as 38 per cent in service employee work engagement. All the components reflecting various job crafting attitudes of service employees are found effective antecedents to both the service employee work engagement and the desired customer outcomes. The least substantial yet significant indirect influence of increasing social job resources contributing only 9 and 11 per cent of the total effect on customer satisfaction and customer loyalty, respectively, is the only causal relationship that does not strongly support the hypotheses. However, the direct effect of this crafting attitude is stronger on the customer outcomes, thereby justifying more attention from practitioners.

In order to improve the customer outcomes as considered in this study, the management and monitoring of the crafting attitude and engagement levels amongst service employees is one of the significant implications of this study. Using survey instruments, managers can measure each dimension of job crafting and work engagement in their organizations, and they can accordingly take corrective measures to improve upon. Management can fix reasonable standards for job crafting attitudes and work engagement levels to compare the performance of their employees against such standards at an individual, divisional or business-unit level. The comparison can, in turn, become the basis for taking decisions related to employee compensation.

The relevant literature on job crafting suggests that employees do not only look for but they also seize whatever possible opportunity they find in their way to craft their jobs (Berg et al., 2010). Therefore, service managers must offer all the possible latitude to their employees to craft their jobs that suit their requirements, tastes and preferences. Considering the relevant literature and empirical findings of the study that highlight the importance of job crafting and work engagement, service managers need to develop an understanding of the emerging relevance of these concepts to their area of management.

The reward system is one of the influential factors that transform employee attitude from the undesired to the desired one. As job crafting includes bringing about desired changes in the relational and task boundaries of the job, the management can devise a reward system that encourages desired job crafting and discourages undesired job crafting. Furthermore, superiors can design the job itself in a way that encourages employees to craft their jobs as per the desires of the management and in a way that suits the customers’ requirements. Similarly, desired crafting attitudes should be given due importance in performance appraisals to encourage beneficial job crafting in the organization. However, care must be taken to see that it finally results in a job that matches employee tastes, aspirations, experience and interests. The psychological safety to employees that their efforts may not lead them to any punitive action or criticism by the management should also be taken care of. Accessibility and availability of all required job resources for the desired job crafting and consequent desired work engagement are also crucial. Finally, fair treatment to employees, trust in management and in immediate supervisors, appropriate rewards to managers, who encourage crafting and engagement culture, and adequate autonomy and feedback to employees are some of the measures advocated by engagement scholars (e.g., Macey et al., 2009).

Job crafting scholars have argued that, although the concept is very simple in general, job crafting that proves to be beneficial in attaining organizational results is not that simple (Berg et al., 2010). Job crafting that suits employee aspirations but does not bring desired organizational results can be detrimental. Therefore, employee education and training to facilitate beneficial crafting is a prerequisite to reap the benefits of the crafting. Furthermore, encouraging upward communication at all levels in the organizations can go a long way in encouraging job crafting and consequent work engagement. This is on account of the fact that job crafting is essentially a bottom-top approach of job design, where subordinates are to be encouraged to make alterations in their jobs and voice the same
Informally. Finally, employees may not take active part in job crafting unless and until they have trust in the management to feel safe to face any kind of risk associated with the possible failures in job crafting (Berg et al., 2010).

Although job crafting is proved to have influence on employees’ positive job attitudes and their performance in the present study, the arrangement of job resources as a triggering factor for desired work engagement and performance is another important implication of the study. Accordingly, the identification of job resources specific to retail banking is very critical for improving its performance. For instance, top officials of the bank can personally visit branches and sit together with frontline staff to identify required supervisory support and aspirations of employees at the branch level.

Recognition and feedback to employees is considered as significant job resources that facilitate them to work better and improve upon. In order to ensure their efficacy, service managers should avoid giving negative feedback to frontline employees in front of their customers; positive feedback in front of customers can actually trigger desired employee cooperation and morale. Appropriate rewards and incentives to reinforce employees’ desired behaviour are other promising job resources.

Clarity in communication reduces employee role ambiguity and develops a clear understanding among employees as to what is expected of them by both the management and the customers. Regular staff meetings representing different layers, departments or divisions of the branch can provide employees with an ample opportunity to interact and participate, whereby they should be encouraged to identify areas of improvement and to make suggestions for the same. This will also make employees aware about what is happening in other departments and help them understand how their role needs to be integrated with the activities taking place in other divisions.

The knowledge of different banking products and how to sell them are the basic required skills for bank employees. These are the technical or motor skills without which employees cannot perform their jobs effectively or respond appropriately to customer needs during service encounters. Therefore, apart from usual supervisory coaching and training, seminars, workshops and conferences should be regular features of banking organizations, whereby customers, management representatives and frontline employees can jointly discuss work-related issues to improve the overall operations in their branches. These training programmes along with other skills must also aim at improving employees’ interpersonal communication, listening and cognitive skills, thus enabling them to understand customers’ feeling properly during the service encounter. Furthermore, better opportunities for employee growth and advancement can also motivate employees to improve their knowledge, skills and abilities. Adequate empowerment is another job resource without which employees cannot use their skills effectively. They keep customers waiting and serve only when they get approval from their higher ups. Additionally, the proper arrangement of technology and its maintenance should always be management’s priority both at the headquarter and branch levels to ensure unflinching technological support to employees.

Employee growth and opportunity for advancement is another significant job resource. A well-planned and spelt-out career-development programme for employees’ growth and advancement gives positive signals of support and care to the employees. Senior management in consultation with employee representatives can jointly chalk out such plans and decide about required qualifications and credentials. Management should arrange programmes for their counselling in accordance with these progressive stages to facilitate their growth.

**LIMITATIONS AND DIRECTIONS FOR FUTURE RESEARCH**

As with any other investigation, the present work also has some limitations. First, while examining the consequences of job crafting of service employees, this study used four dimensions: increasing structural job resources, decreasing hindering job demands, increasing social job resources, and increasing challenging job demands as originally suggested by Tims et al. (2012). Future research work can adopt different dimensions of the construct, say, task crafting, relational crafting and cognitive crafting (Wrzesniewski & Dutton, 2001). These dimensions are briefly discussed in the earlier part of this paper. Similarly, while using the construct of work engagement, the present study considered dimensions such as vigour, dedication and absorption in the literature review, administration of survey instrument and final analysis. However, the analysis examined the overall effects of work...
engagement rather than ascertaining the effects of these dimensions separately in the causal relationships.

Second, although the present study highlighted the significance of job crafting in a service context, it did not include the factors that played the causal role in encouraging job crafting of service employees. Similarly, while examining the consequences of job crafting of service employees, work engagement was the only mediating variable used in the causal relationships. Future studies, apart from work engagement, can also include several other employee job attitudes such as their service effort level, commitment, organizational citizenship behaviour, satisfaction, esprit de corps, involvement, innovative work behaviour, etc. Again, customer satisfaction and loyalty were the two outcome variables in the present causal relationships. Various other performance measures such as market share, cost of producing services, customer complaints, customer service quality perception, adaptability, ROI, corporate image and service failure recovery can also be considered.

Third, the author is concerned about the bias that must have gone into the reaction of customers as the service employees had to distribute and collect the survey instruments from their customers themselves. This is why the mean scores of four customers reflecting the response were arithmetically averaged to minimize the possible bias. Investigators in future can personally distribute and collect the responses from customers to avoid this kind of error.

Finally, management may find it hard in general to arrange all the job resources that facilitate both job crafting attitudes and consequent work engagement on account of the scarcity of these resources. Consequently, they would be interested to know specific variables that trigger the employee crafting attitudes and work engagement that best suit their specific work environment. Needless to mention, all the crafting attitudes may not be equally beneficial across industries, sectors and cultures. Thus, future research studies that can identify the significance of various crafting attitudes in relation to varying work environments and required job resources for the same may be a valuable contribution. Furthermore, the findings of the present study in general and with reference to the magnitude of direct and indirect effects in particular cannot be generalized unless replicated in other sectors, cultures, and areas.

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