

Factors Affecting Customers Satisfaction: Mediating Role of Citizenship Behavior

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Abstract

Customers' satisfaction within the Palestinian insurance sector is currently facing significant challenges. Recent data reveals a notable trend of discontent among customers, with 55% transitioning to different insurers within a span of less than three years. Additionally, 44% of customers are contemplating a switch, and 30% perceive the quality of their current insurance services as substandard. Prior studies have inadequately addressed the impact of internal organizational factors on client satisfaction. This study explores the mediating role of citizenship behaviors in the relationship between internal communication, recruitment and selection practices, and client satisfaction. The findings demonstrate that the model successfully explains substantial variances in client satisfaction (40.5%) and citizenship behaviors (36.7%), confirming the model's predictive reliability. The study establishes that effective internal communication and well-structured recruitment and selection processes significantly influence employee citizenship behaviors. These behaviors, in turn, have a profound positive effect on client satisfaction. The analysis accentuates the critical mediating role of citizenship behaviors in elevating client experiences, highlighting organizations' need to implement effective communication strategies and recruitment policies that promote a culture of positive organizational behavior. According to the current study's findings, insurance businesses in Palestine need to focus more on improving internal communication as well as recruiting and selection to address the current customers' satisfaction issues. This research enriches knowledge by empirically validating the mediating role of citizenship behaviors in the relationship between internal organizational practices and client satisfaction.

Keywords: Customers Satisfaction, Citizenship Behaviors, Internal Communication, Recruitment and Selection

Introduction

Customer satisfaction emerges as a pivotal element in bolstering and sustaining a firm's competitive edge within the marketplace. It symbolizes the assortment of strategies through which an enterprise can augment its intangible offerings to distinguish itself from the competition. Despite its recognized significance, the Palestinian insurance sector faces

challenges with customer satisfaction; a substantial proportion of customers (55%) have switched providers within a mere three-year period. Furthermore, over 44% of customers are contemplating a switch, and a disconcerting 30% express outright dissatisfaction with their current insurance services, perceiving them to fall below expectations (Asad, 2014).

Prior research has often overlooked the internal organizational dynamics that critically influence service quality (Salahat & Abdul Majid, 2016). While the impact of marketing strategies on customer satisfaction is well-documented, other organizational functions that affect customer satisfaction, notably human resource management (HRM) practices, have not been sufficiently explored. Studies have established the significance of optimal managerial practices, such as just-in-time and total quality management, in fostering customer satisfaction and competitive advantage (Zhang et al., 2003). Yet, the exploration of HRM practices' impact on customer satisfaction remains underdeveloped, notwithstanding the acknowledgment that a highly skilled and technically proficient workforce is instrumental in enhancing customer satisfaction. Earlier literature has begun to shed light on the potential correlation between HRM practices and customer satisfaction, positioning HRM as a fundamental aspect of managerial activities that contribute to the elevation of customer satisfaction levels through the implementation of customer-oriented policies and procedures (Al Zeer et al., 2020; Nishii et al., 2008). Moreover, the capacity for organizational learning and development of new competencies is increasingly recognized as a cornerstone of competitive advantage (Deshpande et al., 1993; Slater & Narver, 1995).

The existing literature's limited focus on the influence of HRM practices on customer satisfaction, alongside the theoretical and empirical gap concerning the role of these practices in enhancing customer satisfaction, provides a compelling motivation for this study. Furthermore, the research on the mediation role of citizenship behaviors in the relationship between HRM practices and customer satisfaction is scarce, particularly within the context of the Palestinian insurance sector. This study aims to bridge these gaps by examining how internal communication, alongside recruitment and selection processes, influences customer satisfaction through the mediating role of citizenship behaviors. This approach seeks to unveil the potential of extra-role performances in enhancing customer satisfaction, a perspective hitherto unexplored in this geographical and sectoral context.

Literature Review

Internal Communication

Internal communication can be defined as the exchange of information both formal and informal between top management and employees within the organization. Communications are defined as systems and technology and used for sending and receiving messages. Communications may include newsletters, surveys, emails, circulation materials, suggestion boxes etc. Organizational communication emphasizes on connecting individual employees, groups and organization as a whole to facilitate realization of common interest and spontaneous cooperation (Balakrishnan & Masthan, 2013). Moreover, effective organizational communication is essential for encouraging personnel. In the first place, organizations are communication entities (Ridder, 2004).

Internal communication is critical to the smooth operation of the business on a daily basis, the correctness of instructions, and employee performance reviews. By making communication more effective, management may increase staff engagement and dedication to the company (Balakrishnan & Masthan, 2013). Internal communication is the primary process that takes place within an organization and is seen as the link that creates value for

the client. Knowledge and relationships among coworkers are essential organizational resources in the information age. Managing a modern business involves gathering precise data and processing it with exceptional staff intelligence and creativity in a way that benefits the customers (Quirke, 2012). Internal communications need to be viewed as professional exchanges between individuals with shared organizational interests. To put it another way, it strengthens the company's strategy, values, and personality and plays a crucial part in giving the business a competitive edge. Because of this, it should not only be associated with information flow; leadership, behavior, and culture all need to be taken into account (Salahat & Abdul Majid, 2017). Researchers identified four main areas of internal communication: (1) management communication, which deals with management competencies and communication skills; (2) corporate communication, which emphasizes formal communication; and (3) organizational communication, which addresses more philosophical and theoretically oriented issues. That author believes that all official and informal communication activities that occur at all organizational levels constitute integrated internal communication (Kalla, 2005).

Furthermore, a number of studies looked at how internal communication and other HRM practices affected the success of insurance companies (Loo & Beh, 2013) and other sectors (Hoque, 1999; Theriou & Chatzoglou, 2009). Research findings indicate that there exists a positive correlation between internal communication and corporate performance (Erdil & Gungel, 2007; Gurbuz & Mert, 2011). And CS is very vital for firm performance (Steven et al., 2012). The analysis of the literature indicates that internal communication was not included in any of the earlier studies that looked at how HRM practices affected computer science. In light of this, the current work advances our understanding of CS by investigating the influence of internal communication. Additionally, there is a positive correlation between internal communication and citizenship behaviors (Karyatun et al., 2022). Based on the previous discussion the present study hypothesizes that:

H₁: There is a significant positive relationship between internal communication and citizenship behaviors.

Recruitment and Selection

One of the most important aspects of HRM practices in human resources is recruitment and selection. While recruiting is regarded as the initial phase of the hiring or selection process, in reality, each is a unique and independent procedure unto itself. In actuality, hiring and selection processes ultimately define the caliber of workers within a company. Put another way, it's critical to find, inspire, and nurture talented individuals with the necessary methods and abilities. The term "recruitment process" refers to gathering a group of highly competent candidates and selecting the top one (Abomeh, 2013).

Employers must utilize a variety of strategies to contact as many job seekers as they can, including advertising, executive recruiters, and employment agencies in addition to online recruiting (Cenzo & Robbins, 1998; Dessler et al., 2004). Recruitment is regarded as one of the most crucial tasks since it greatly influences workers' future commitment. Applicants must read over the employment criteria and comprehend their duties. If they remain interested, they can take part in achieving organizational objectives (Khan et al., 2013; Nehmeh, 2009). Three steps make up the recruitment process: gathering job seekers, preserving their status, and assisting with decision-making (Breaugh & Starke, 2000; Tremblay et al., 2010).

In a similar vein, the selection process is crucial for a number of reasons. First, it boosts organizational efficiency by selecting unique and highly trained personnel. A well-designed selection process keeps the qualified candidates and eliminates the unfit ones right away. Selecting the wrong candidate for a job opening is quite expensive; this expense stems from testing, interviewing, and training the incorrect prospects. Stated differently, mis-choosing action results in a sunk cost for all organizational plans and resources spent developing the wrong individuals. Hiring the wrong person has a number of unfavorable effects, including decreased customer service standards, low team morale, and poor interpersonal relationships (Byham, 2001).

A number of tools can be used to carry out the selection process, including resumes, job applications, interviews, background checks on candidates and their references, and evaluations of candidates' honesty and integrity (Wright et al., 2011). Furthermore, creating and sustaining a successful business depends on having effective policies for luring and choosing the best candidates. This is so because all organizational, administrative, financial, and technological processes revolve around people. Organizational environment is significantly impacted by hiring practices. Selection decisions have an impact on the organization's principles and culture (McGraw, 2011).

These days, successful businesses are increasingly determined by metrics related to the quality of their services rather than just their capacity for creating novel offerings. Stated otherwise, the relationship between the employee (the service provider) and the consumer determines the service value at the delivery point. The most crucial aspect of CS is this interaction. Consequently, selecting the best individuals becomes more crucial. It is uncommon to find highly skilled and brilliant workers, so much so that the recruitment and selection process might be referred to as the "wars for talent" (Salahat & Abdul Majid, 2016). More significantly, a number of studies looked at recruitment and selection affect HRM practices in the insurance industry (Loo & Beh, 2013; Salahat, 2014); or in other sectors (Cherian & Jacob, 2012; Galang & Osman, 2014; Tsaur & Lin, 2004), the findings revealed that recruitment and selection has a positive relationship with the level of CS (Chand, 2010; Moynihan et al., 2001). Consequently, recruitment and selection has a positive relationship with citizenship behaviors (Jiang et al., 2012).

Based on the previous discussion the present study hypothesizes that:

H₂: There is a significant positive relationship between recruitment and selection and citizenship behaviors.

Mediating role of citizenship behaviors

The relationship between the service provider (the employee) and the client is the embodiment of employee performance. It is essential to the accomplishment of the organization's success. Additionally, it is the cause of its failure because employee conduct actualizes organizational goals (Sitopu et al., 2021). The way a person acts in the office and how successfully they accomplish their work in terms of quality, effectiveness, and efficiency are both considered aspects of employee performance (Al Zeer et al., 2023). The insurance industry has grown more competitive; thus, business leadership must focus more on strengthening the key component that fosters an innovative environment (Goetz & Wald, 2021). Three factors determine how a work is performed: (1) Declarative knowledge, or the fundamental understanding of the work field that the employee must possess at a high level. (2) Procedural knowledge and skills refer to the capacity to accomplish a task in the workplace

and the understanding of how to do it practically. (3) Motivation, which relates to an employee's willingness to carry out a task, put in effort, and determine how long they will continue to do so (Salahat et al., 2024). More significantly, a study of the literature found that in-role and extra-role performance (organizational citizenship behavior) are the primary factors influencing employee performance (Kloutsiniotis & Mihail, 2020). So, the present study focuses on the Organizational citizenship to examine its mediating role between internal communication and recruitment and selection one hand and CS on the other hand since the literature evaluation indicates that it hasn't been employed here previously, and this constitutes the main research gap for the current study. The term "citizenship behavior" describes an employee's voluntary actions taken because they feel they would directly improve the efficiency of the organization's operations without having an immediate impact on their own productivity. It encompasses a wide range of actions, such as helping others when needed, volunteering for extra labor, and adhering to workplace norms and regulations. This highlights the benefits of organizational citizenship behaviors (Widarko & Anwarodin, 2022). More importantly, Organizational citizenship behavior is affected by internal communication (Karyatun et al., 2022), and recruitment and selection (Jiang et al., 2012). Along the same time, citizenship behaviors affect CS significantly and positively (Budur & Poturak, 2021). Based on the above discussion, citizenship behavior can be deployed as a mediator between the above-mentioned variables. So, the present study hypothesizes the following:

H₃: There is a significant positive relationship between citizenship behavior and client satisfaction.

H₄: Does citizenship behavior mediate the relationship between internal communication and client satisfaction.

H₅: Does citizenship behavior mediate the relationship between recruitment and selection and client satisfaction.

Methodology

This study utilizes a questionnaire survey as the primary methodology for collecting data to investigate the determinants of client satisfaction within the Palestinian insurance sector. To determine an adequate sample size, the research employed G*Power software, in line with the recommendation by (Cohen, 1992). Guided by (Hair et al., 2019), a sample comprising 234 observations was identified as optimal. The focus of analysis was on individual customers, whose responses provided insights into their unique experiences and perceptions. A cross-sectional design was chosen for this research, enabling data collection at a singular point in time to efficiently capture the current state of client satisfaction.

The questionnaire was carefully designed to include measures for client satisfaction (Tan & Tracey, 2007; Tu et al., 2001), citizenship behaviors (Demerouti, 2006), internal communication (Phillips, 1996), and recruitment and selection processes (Khatri, 2000). These measures were derived from established sources, ensuring the instrument's comprehensiveness and relevance. Responses were captured using a five-point Likert scale, ranging from 1 (strongly disagree) to 5 (strongly agree), to gauge the intensity of participants' agreement or disagreement accurately.

For the data analysis phase, the study leveraged Smart-PLS 4.0 software, adopting the Partial Least Squares Structural Equation Modeling (PLS-SEM) method (Ringle et al., 2022). PLS-SEM is highly regarded across various disciplines within social sciences and management research for its efficacy in analyzing complex relational models (Hair et al., 2019). This approach is

exceptionally suited for examining the intricate relationships between latent constructs and their manifest indicators, structured within path models. The PLS-SEM process is bifurcated into two primary stages: the measurement model phase, concentrating on the reliability and validity of the measurement indicators, and the structural model phase, aimed at evaluating the proposed relationships among the latent variables.

Results and Discussion

Assessment and Refinement of the Measurement Model

Adhering to the recommended two-step analytical framework proposed by (Hair et al., 2019), the initial phase involved performing confirmatory factor analysis to evaluate the measurement model, succeeded by an analysis of structural relationships. The reliability and validity of the measurement model were assessed through tests of internal consistency, specifically by evaluating Cronbach's Alpha (CA) and composite reliability (CR) (Hair et al., 2019). According to the data presented in Table 1, CA indices varied between 0.824 and 0.945, and CR indices ranged from 0.825 to 0.956, indicating that all values surpassed the thresholds considered acceptable (Hair et al., 2019).

Table 1

Assessment of the Measurement Model

Code	Constructs	CA	CR Rho_a	Rho_a	AVE
CS	Customers Satisfaction	0.945	0.946	0.956	0.785
CB	Citizenship Behaviors	0.940	0.942	0.949	0.628
IC	Internal Communication	0.868	0.870	0.904	0.654
RS	Recruitment and Selection	0.824	0.825	0.895	0.740

Source: Author's Own Creation based on Smart-PLS Results

In this study, convergent validity was assessed, which reflects the extent to which distinct items within a construct uniformly measure the same conceptual entity, as emphasized by (Hair et al., 2019). This assessment was executed through an examination of factor loadings and the calculation of Average Variance Extracted (AVE). Our findings indicated that the factor loadings varied between 0.715 and 0.919, satisfying the established standards for convergent validity. Moreover, consistent with the criteria set forth by (Fornell & Larcker, 1981), a minimum AVE value of 0.5 is recommended. The AVE scores obtained in our study fell within the range of 0.628 to 0.785, as shown in Table 1, thereby exceeding the designated thresholds for acceptability.

Table 2

Discriminant Validity

	CS	CB	IC	RS
Customers Satisfaction	0.886	0.673	0.639	0.623
Citizenship Behaviors	0.636	0.792	0.568	0.661
Internal Communication	0.588	0.527	0.808	0.835
Recruitment and Selection	0.550	0.585	0.708	0.860

Source: Author's Own Creation based on Smart-PLS Results

Notes: Diagonal and italicized are the square roots of the AVE. Below the diagonal elements are the correlations between the construct's values. Above the diagonal elements are the Heterotrait–Monotrait ratio of correlations values.

During the final phase of our analysis, the discriminant validity of the constructs was ascertained through the evaluation of the square roots of the Average Variance Extracted (AVE), consistent with the framework outlined by Fornell & Larcker, (1981). The square root values of the AVE, displayed as diagonal elements in Table 2, surpassed the inter-construct correlation figures (presented as off-diagonal elements). This observation underscores the presence of strong convergent and discriminant validity (Hair et al., 2019). Further endorsement of discriminant validity emerged from the Heterotrait-Monotrait (HTMT) ratio analysis, with its findings also incorporated in Table 2 (Henseler et al., 2015). The HTMT ratios, remaining below the critical threshold of 0.85, conform to the guidelines established by (Kline, 2011). The detailed evidence of AVE and HTMT ratios in Table 2 convincingly supports the distinctiveness of the constructs investigated, thereby underscoring the methodological thoroughness of the model and validating the discriminant validity.

Structural Model

The examination of the structural model, as evidenced by the Adjusted R² values presented in Figure 1, shows that the model accounts for 40.5 percent of the variation in customer satisfaction and 36.7 percent of the variation in citizenship behaviors. These notable levels of explained variance underscore the model's effectiveness in accurately reflecting the fundamental aspects of customer satisfaction and citizenship behaviors. Throughout the hypothesis testing stage, each of the hypotheses related to factors affecting customer satisfaction was statistically substantiated, thereby affirming the model's predictive accuracy. Additionally, the investigation provided compelling evidence for the mediating role of citizenship behaviors in influencing the dynamics of customer satisfaction.

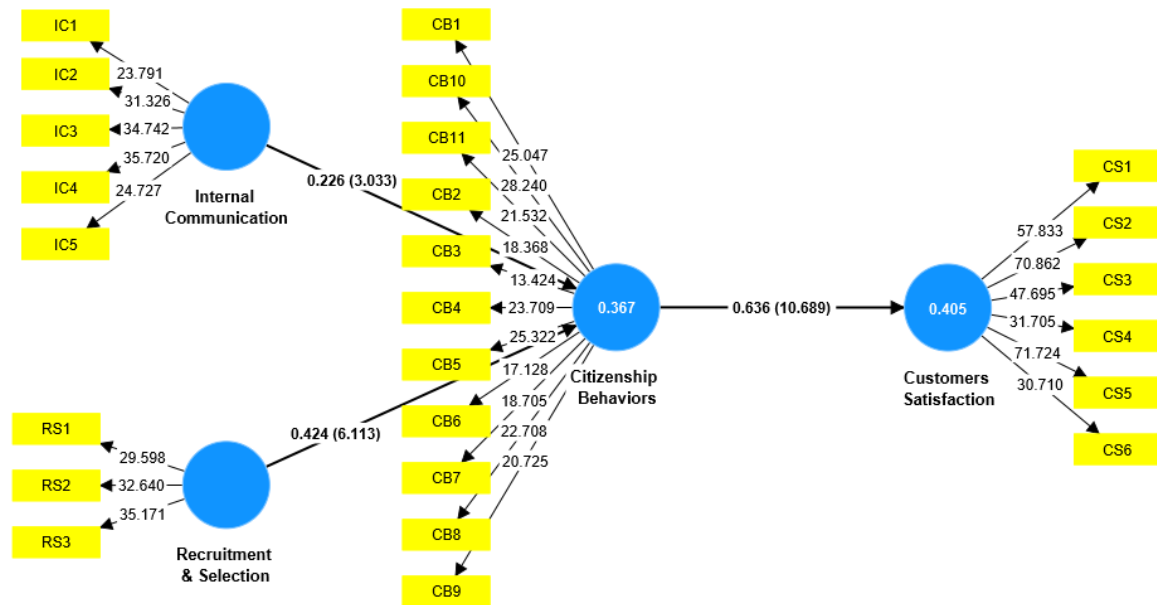


Fig. 4. Structural Model Results

Source: Author's Own Creation based on Smart-PLS Results

The results of the hypothesis testing shed light on the significant roles that internal communication and recruitment and selection processes play in influencing employee citizenship behaviors. For Hypothesis 1, which examined the effect of internal communication on employee citizenship behaviors, the findings reveal a positive relationship, as indicated by a standardized beta coefficient (Std Beta) of 0.226. This moderate effect size, coupled with a T-value of 3.033, suggests a statistically significant impact, with the P-value standing at 0.002. Such a low P-value confirms the hypothesis, underscoring the critical role that effective internal communication plays in promoting behaviors that contribute positively to the organizational environment and its performance.

In the case of Hypothesis 2, which focused on the influence of recruitment and selection processes on employee citizenship behaviors, the analysis yielded a notably stronger effect, with a Std Beta of 0.424. This significant effect is supported by a high T-value of 6.113, pointing to a robust statistical significance, as reflected in the P-value of 0.000. This evidence strongly supports the hypothesis, indicating that the ways in which employees are recruited and selected have a profound impact on their subsequent engagement in citizenship behaviors. This finding highlights the necessity for organizations to design and implement recruitment and selection strategies that are aligned with fostering a culture of positive organizational behavior.

Table 3

PLS-SEM Results: Direct Path Coefficients of the Adjusted Model

H _x	Relationship	Std Beta	T-Value	P-Value	Decision
H ₁	IC -> CB	0.226	3.033	0.002	Supported
H ₂	RS -> CB	0.424	6.113	0.000	Supported
H ₃	CB -> CS	0.636	10.689	0.000	Supported

Source: Author's Own Creation based on Smart-PLS Results

The results from testing Hypothesis 3 indicate a substantial and statistically significant relationship between employee citizenship behaviors and customer satisfaction. The standardized beta coefficient (Std Beta) of 0.636 reveals a strong positive impact of employee citizenship behaviors on customer satisfaction. This effect size is considerable, suggesting that such behaviors significantly contribute to how customers perceive and evaluate their satisfaction with the service or product. The T-value of 10.689 further underscores the robustness of this relationship, with a P-value of 0.000 firmly establishing its statistical significance. This outcome highlights the critical importance of encouraging and fostering employee behaviors that go beyond basic job requirements, as these behaviors play a pivotal role in enhancing customer satisfaction. It underscores the direct linkage between how employees engage with their roles, colleagues, and the organization at large, and the ultimate satisfaction of customers, pointing to employee citizenship behaviors as a vital lever for improving customer experiences.

Table 4

PLS-SEM Results: Path Coefficients of Indirect Effects

H _x	Relationship	Std Beta	T-Value	P-Value	Decision
H ₄	IC -> CB -> CS	0.144	2.683	0.007	Supported
H ₅	RS -> CB -> CS	0.270	4.967	0.000	Supported

Source: Author's Own Creation based on Smart-PLS Results

The mediation effects analyzed in Hypotheses 4 and 5 shed lights on the indirect relationships that organizational practices have on customer satisfaction, specifically through the lens of employee citizenship behaviors. The examination of Hypothesis 4 reveals a notable positive mediation effect of employee citizenship behaviors on the pathway from internal communication to customer satisfaction, evidenced by a standardized beta coefficient of 0.144. This indicates that effective internal communication not only directly encourages employee citizenship behaviors but also indirectly leads to enhanced customer satisfaction through these behaviors. With a T-value of 2.683 and a P-value of 0.007, the statistical significance of this mediation effect is confirmed, highlighting internal communication as a key factor that influences employee behaviors, which in turn positively affect customer satisfaction.

In the case of Hypothesis 5, the analysis uncovers a stronger positive mediation effect, with a standardized beta of 0.270, suggesting that the recruitment and selection processes significantly shape employee behaviors that positively impact customer satisfaction. The robustness of this indirect relationship is further supported by a T-value of 4.967 and a P-value of 0.000, underscoring the profound influence that recruitment and selection practices have on organizational outcomes related to customer perceptions and experiences.

These findings collectively emphasize the pivotal mediating role of employee citizenship behaviors in bridging the gap between internal organizational practices, such as internal communication and recruitment and selection, and the ultimate goal of achieving higher customer satisfaction. The results suggest that by fostering positive employee behaviors through strategic internal practices, organizations can significantly enhance the quality of customer experiences, illustrating the interconnected nature of internal processes and external outcomes.

Conclusion

Drawing on the empirical investigation presented in this study, the research findings conclusively demonstrate that internal communication and efficient recruitment and selection processes are instrumental in fostering employee citizenship behaviors. These behaviors, in turn, play a pivotal role in enhancing client satisfaction within the Palestinian insurance sector. This study corroborates existing research by establishing a substantial correlation between well-structured internal organizational practices and improved client satisfaction, mediated through positive citizenship behaviors among employees.

Moreover, the research provides a nuanced understanding of the mediation role of citizenship behaviors, highlighting its significance in the relationship between internal organizational practices (specifically, internal communication and recruitment and selection) and client satisfaction. The findings reveal that while internal communication and recruitment and selection directly impact citizenship behaviors, these behaviors significantly influence client satisfaction. Such insights extend the theoretical framework by illustrating how internal organizational practices indirectly affect client satisfaction through the fostering of positive employee behaviors.

However, the study also identifies gaps in the existing literature, particularly concerning the depth of understanding of the mechanisms through which internal communication and recruitment and selection practices influence client satisfaction. While the mediating role of citizenship behaviors is evident, future research could explore other potential mediators and moderators that may influence this relationship.

Given these findings, it is imperative for organizations, especially those operating within the insurance sector in Palestine, to prioritize the development and implementation of effective internal communication strategies and robust recruitment and selection processes. These practices are not merely internal efficiency measures but are crucial in enhancing the overall satisfaction of customers, thereby contributing to the organization's competitive advantage and sustainability. This research enriches the body of knowledge by empirically validating the mediating role of citizenship behaviors in the relationship between internal organizational practices and client satisfaction. It underscores the importance of fostering positive organizational behaviors through strategic internal processes to improve client satisfaction. Consequently, this study offers a valuable perspective for both academic researchers and practitioners in the field of human resource management and customer satisfaction.

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