

The Relationship between Human Values and Service Quality with the Mediating Role of Motivation: A Quantitative Study on Malaysian Commercial Banks

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Abstract—This study explores the mediating effects of motivation in the relationship between human values and service quality. To examine the fundamental relationships among human values, motivation, and service quality, a Structural Equation Model (SEM) with a full mediation model was adopted. The model was designed and subsequently analyzed by utilizing the Partial Least Squares (PLS) procedure on data collected from a survey that yielded 936 usable questionnaires. The survey was sent to all 117 branches of two local commercial banks (CIMB and Maybank) operating in Kuala Lumpur, Malaysia. Both banks ranked the highest in terms of asset size and market capitalization. The mediating role of motivation was examined in the relationship between four dimensions of human values and bank service quality, whereby human values initiate service quality. The results support the notion that employee motivation fully mediates the relationship between self-enhancement values and service quality in commercial banks. These results demonstrate the unpredictable role of the interaction structures of human values on bank service quality.

Keywords—Human values, service quality, mediation, motivation, commercial bank.

I. INTRODUCTION

COUNTLESS behaviors we exhibit are predisposed to our values. Values are progressively serving as a starting point for performance and service quality evaluation. Values are also a key aspect of consolidating social sciences by highlighting the points of convergence among the various areas in social and humanities studies. Moreover, they have been a central concept in the humanities and social sciences for their ability to clarify a diversity of behavioral and motivational phenomena [46], [79]. Accordingly, values are a contributing factor to attitudes and motivation by offering a more stable and inner-oriented perception of humans. Actually, human beings hold more than one value, and these values convey different levels of importance in defining the motivations of each individual person. Moreover, the impact of a person's values on motivational reactions can be evaluated more efficiently and reliably by having information on the person's entire value system rather than a particular most important value [28], [35], [62]-[65].

Human values can theoretically predict a broad variety of behaviors across various life fields [56], [66], [67], such as

attitude [56], motivation and behavior [10], [24]. They have received abundant consideration in different domains of humanities studies [40] surrounding employee behavior [8], [11], therefore suggesting that values should be related to performance and service quality.

One of the rather discretionary behaviors that has actually been empirically proven to increase quality of service is motivation. It leads to several kinds of cooperation and helpfulness that sustain an organization's social and psychological context and that contributes to improving service quality. Employee motivation most likely arises from inherent motivation mechanisms and mainly from employees' special values, since motivation is less likely to be formally rewarded than required job behaviors are. Thus, the importance of motivation is receiving prevalent attention from organizations and industries, especially in the service sector. Hence, getting employees to provide the best services even in predetermined conditions and within the current competition is a challenge, which can be mitigated by motivating them [41].

People have quite diverse value system priorities that reflect their reactions in given conditions in different societies and cultures [10]. This subject is even more interesting in a multicultural country like Malaysia. It is important to recognize and manage the varying employee value systems with respect to different socio-cultural backgrounds. According to Fischer and Smith [26], employees' perceptions of justice, that stem from their values, influence their work-related actions differently.

The purpose of this study is to assess the significant relationships between human values, motivation, and service quality. A decision was made to assess these outcomes because such employee behaviors like motivation are affected by their system of values as well as influence the quality of services they provide for customers.

The study examines the direct effect of four dimensions of values and service quality, and also the mediating effect of employee motivation between employee values and customers' view of banking service quality. This study partially expands former research on human values. First, past studies have examined single behaviors [56], [68] or sets of behaviors that affect one or two specific types of values in the relation with some behavior outcomes. However, the current study addresses the entire value system in evaluating human values, because with information on a person's whole value system, the impact of human values on behavior outcomes can be evaluated more effectively [69]. Second, this study

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employs SEM. Also, as a variation from past studies that have used regression analysis and non-aggregated data, the research data are aggregated at the branch level in the current study. Finally, to evade common-variance method problems, all types of people involved with each bank branch partook in the study, such as employees (managers, non-managers) and customers [60]. Both data from employees and customers are used in the same research framework.

II. CONCEPTUAL FRAMEWORK AND RESEARCH HYPOTHESIS

This study was conducted to examine the mediation effects of motivation variable in the relationship between human values and service quality of two Malaysian commercial banks. We used both of customer and employee as a source of data in the same research framework to prevent from the common-variance method problems.

A. Schwartz's Individual Value Theory

Schwartz [63] stated that values reflect and determine people's operating behavior in the workplace. From a psychological perspective, Schwartz and Sagiv [72], [73] defined human values as anticipated, trans-situational purposes with different levels of priorities that are considered directorial codes in people's lives. Values have a critical, key role in a person's attitudes and decision-making, as well as the overall human behavior system based on motivational goal types.

The concept of human values and particularly their effect on behavior has been studied in numerous fields, such as sociology [85], marketing [34], psychology [57], [63] and organizational behavior [33], [59].

TABLE I
DEFINITIONS OF 10 TYPES OF HUMAN VALUES [86]

Power: Social importance and respect, supremacy over individuals and properties.
Achievement: Achieve to personal aims and wishes by follow the steps and try to earn.
Hedonism: Desire and luxurious enjoyment for oneself in life and really satisfy.
Stimulation: Enthusiasm, newness, and follow and try new experience for challenging life no boring and repetitive days.
Self-direction: Self-governing believed and supposed, generating, discovering.
Universalism: Empathetic, considerate, and thoughtful for the gladness of all people and for countryside and wildlife.
Benevolence: Protection and conservation of the happiness and wellbeing of family and group of friends and relations who you think and worry about them most of the time.
Tradition: Admiration, responsibility and believe to follow customs and ways that comes from religion or traditional culture and rely on them in all stages of life.
Conformity: Checking of actions, dispositions, and desires expected to distraught or disturb others and maybe break up cultural or social norms and rules.
Security: Protection, safety and congruence of society, also steadiness of self, family and relationships.

Among numerous approaches to the human values construct, Schwartz's theory is notable as the most extensively used and well-established theory of values [50]. Schwartz suggested a global construct of human values, which has been recognized in various countries [62], [66], [69], [72]. Schwartz

also established a theoretically grounded classification of values using a diacritic structure and found consistent results in over 40 countries [69]-[71], [73]. Schwartz and Sagiv [72], [73] convened 10 distinct domains of values. Table I presents a description of each of these values in conjunction with their constituents.

Fig. 1 demonstrates that values located in a matching group have the same motivations, while relations between neighboring values are harmonious. Values positioned on the opposite sides of the circle are assessed as negatively related. They can be considered into four bipolar spaces as higher-order value types [62], [66], [72]. The results of this study provide significant provision for both the content and structure suggested by the theory, and specifically for the claim that four types of bipolar-domain motivationally-separate values are recognized within the banking sector and are used to determine the priorities of values.

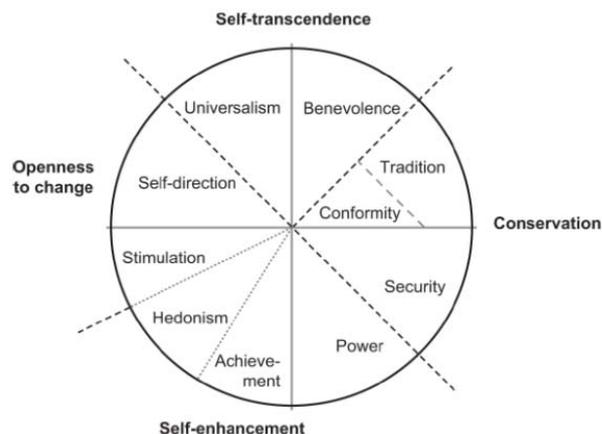


Fig. 1 Mapping nonlinear data to a higher dimensional feature space
Theoretical Model of Relations among 10 Motivational Types of Values [65]

B. Motivation

Nowadays, the increasing competition speed amongst service providers and the important role of the service sector in the economy have led to greater focus on the nature and quality of services provided, which are ultimately related to employee motivation to do their best.

An elementary description of motivation is the facility to conversion behavior. Motivation is an ambition that holds one to action because human behavior is focused toward some objective [22]. Also, Pinder [52] defined motivation as a reviving potency that provokes action in the workplace. Subordinates' motivation is derived from others, while another motivation originates from within persons or can be considered to ascend from values [75]. According to Minbaeva [45], by analyzing employees' value systems and needs, managers can apprehend the gap between former performance and customer evaluation of the quality of services. Thus, supporting organization's aims with the individual's values could promote service quality [50], [65].

Many researchers [29], [30], [34], [36], [54], [76] have cited the effect of motivated employees, who are more involved and

responsible in promoting quality of service.

Grant [29] recognized a study where motivation imposed the employee products such as tenacity, efficiency and act. Moreover, motivated employees are set up to be more self-energetic and more self-government than those who are less motivated, which advises that they will take more duty when existing evolving occasions. Motivated employees are also more involved and intricate with their works [36].

In considering the role of human values in predicting behavior outcomes like motivation, several researchers have found positive and negative relations between values and behavior. Allen and Hung-Ng [7] indicated the positive effect of the self-enhancement value on customer preference behavior, while Allen [6] pointed out the negative influence of the hedonism and self-direction values on customer decisions. Also, Nepomuceno and Porto [46] demonstrated that conservation values, such as tradition, conformity and security had an effect on attitudes and motivation. As a good example from the Asian context, the effect of conservation and security values on Chinese employees was cited by Liu and Cohen [39]. Moreover, several researchers have indicated that different parts around the world consider human values to be an important and very soft element in the behavior predicting process [2], [12], [19], [23], [50], [51], [65], [77], [78] that can be useful for organizations' success.

C. Bank Service Quality

For the first time since the 2008 financial crisis in Malaysia, despite the increase in operating income, banking sector earnings have reduced as a result of larger amounts set aside for liabilities amongst the decelerating economy. The banking service has especially been a major contributor to the development and progression of the Malaysian economy. The Malaysian financial sector's assets and obligations have remained highly focused in the commercial banking segment with total assets and liabilities aggregating to 3.05 times the national GDP at the end of 2014. Moreover, among all financial institutions in Malaysia, the commercial banking sector is considered the largest section, accounting for around 70% of the financial sector's total assets [42]-[44]. According to Warrier [80], the service sector is anticipated to contribute 70% GDP to Malaysia's economy by 2020. The service sector growth has contributed notably to Malaysia's divergent economy. As such, Malaysia's banking sector is required to remain strong to contend among local and international banks in a competitive and perplexing surrounding due to technology, governmental discretion, and the increasing complexity of customer requirements [5]. Two governmental commercial banks (CIMB and Maybank) have premier rankings due to their asset range and market capitalization, estimated at approximately 70% of the total assets in the financial industry [42].

The capacity to provide exceptional service quality to bank customers in the current financial setting has a key role in the competition world for boosting appearance, welcoming possible customers and conclusively increasing financial

returns [32], [49].

It can generally be concluded that service quality is associated with customer philosophies or approaches that stem from their values regarding the level of service quality and allow them to be at an advantage [1], [4], [61], [82]. Thus, based on the definitions of service quality, an assessment of bank service quality is facilitated by bank customers in this study. The measurement of service quality in the financial industry has been extensively studied so far [3], [9], [21], [48], [49]. The most prevalent model of service quality is SERVQUAL [48], [49], which comprises five dimensions: Tangibility, reliability, responsiveness, assurance, and empathy that are applied in this study. Tangibles refer to a bank's material services and interaction equipment. Reliability measures the bank's capacity to provide services consistently and the ability to carry out agreements on time. Responsiveness indicates banks' cooperation in assisting customers promptly and postulating rapid services. Assurance concerns bank employees' awareness and ability to convey trust to customers. Finally, empathy refers to ways of showing concern for individuals and paying attention to which specific customer needs and preferences should be articulated [48], [55], [83], [84].

According to Parasuraman et al. [48] and Berry et al. [13], service quality is one of the most critical factors with a regulatory and governing role in the banking sector's success and promotion.

III. THE CONCEPTUAL FRAMEWORK OF THE STUDY

This research recommends a number of schemes to enumerate the relationships among the independent, mediating and dependent variables based on the conceptual framework displayed in Fig. 2. The hypotheses predict positive relationships between the four higher-order value types and service quality through the mediating role of motivation. The research intends to explore how employee values, through encouraging the exhibition of motivation, influence service quality in the banking industry from the customers' perspective.

Past studies have only tested the relationships between variables separately but did not examine causal relationships with two groups of respondents. Therefore, in this study, bank employees were asked about their values and motivations. To assess the quality of services in banks, customer views were also collected.

The main hypotheses of this study are:

- H1: Motivation mediates the relationship between the conservation value and service quality.
- H2: Motivation mediates the relationship between the self-enhancement value and service quality.
- H3: Motivation mediates the relationship between the openness to change value and service quality.
- H4: Motivation mediates the relationship between the self-transcendence value and service quality.

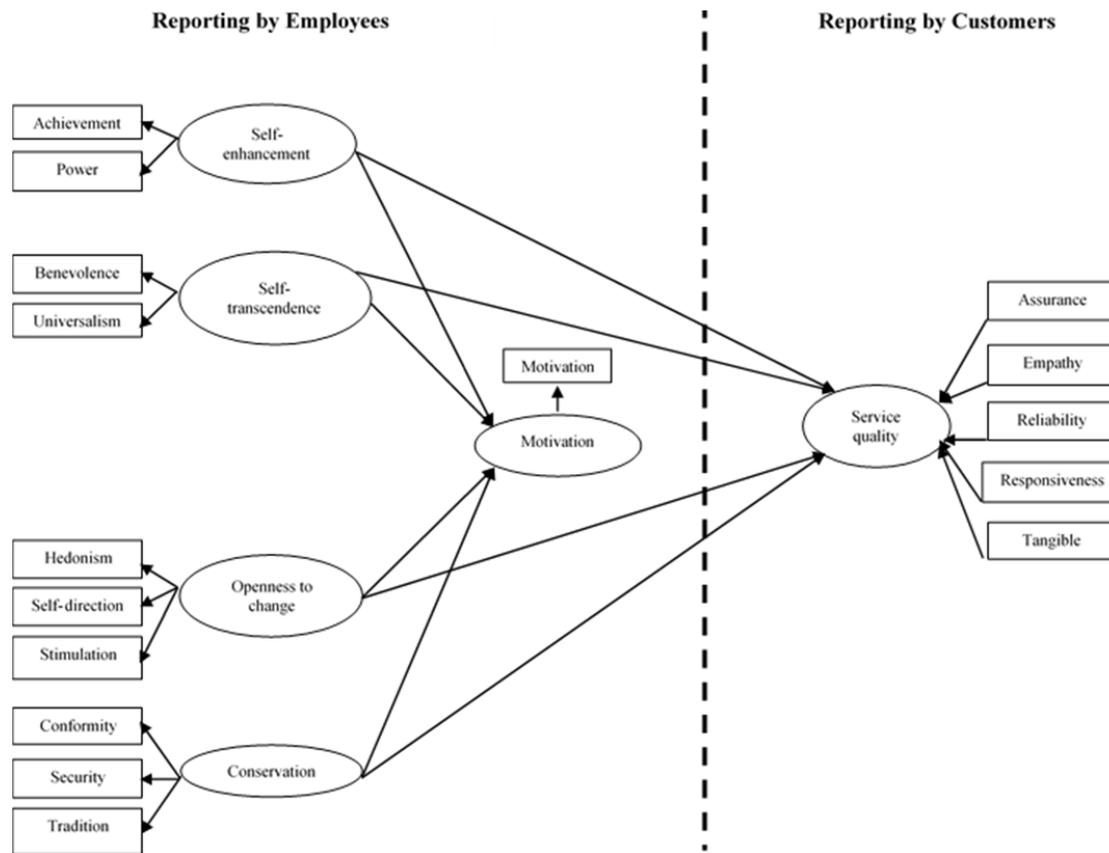


Fig. 2 Conceptual Framework

IV. METHODOLOGY

A. Sample and Procedure

The sample was drawn based on meetings with managers of 117 CIMB and Maybank branches located in Kuala Lumpur. These two banks rank the highest due to their asset size and market capital structure compared to all other commercial banks. In the second step, three employees and five customers from each branch were randomly selected as participants in this study.

The employee sample consisted of 351 (one manager or assistant manager and two non-managerial employees from each branch). The response rate was 70.50%. The sample of customers consisted of 585 clients from 117 branches and the response rate was 85%. Only customers with more than a three-year record at a branch participated in the study. Accordingly, the response ratio was appropriate and sufficient for using SEM.

The human values structure consisted of 40 items that are described by four dimensions (self-enhancement, openness to change, self-transcendence and conservation). The Portrait Value Questionnaire (PVQ) was used to measure the four higher-order dimensions of the values structure [65]. The scale applied in this study was a five-point rating scale from 1 (not like me at all) to 5 (very much like me), which asked bank employees about their values.

The internal consistencies or contradictions (Cronbach's alpha) for the self-enhancement, openness to change, and self-

transcendence and conservation items were 0.68, 0.79, 0.87 and 0.61 correspondingly.

The mediating variable of motivation consisting of six items as revised from Park et al. [50] was scored (6 items; Cronbach's alpha = 0.85). All items were scored on a five-point Likert-type scale from 1 (Strongly Disagree) to 5 (Strongly Agree). Furthermore, service quality was used to question bank customers and included 21 items (Cronbach's alpha = 0.76) recorded on a five-point Likert-type scale ranging from 1 (Strongly Disagree) to 5 (Strongly Agree). The questionnaire was initially in English; after which it was translated to Malay. Then, it was translated from Malay back to English by native lecturers to check for equality of message and accuracy of intent. This analysis pertained to the unit level (bank branches) rather than customers or bank personnel in order to avoid bias from bank employees. In assessing bank service quality, it was preferred to ask customers to evaluate the quality of services. In this way, all individual responses from employees and customers of the bank branches (CIMB and Maybank) were aggregated. The justification for this was conferred in the introduction part. However, before aggregating the data, it was essential to justify the data aggregation. For consistency of variance, Inter-ratter reliability (IRR) was used for customers who evaluated the quality provided by the banks.

Average deviation (ADIs) suggested by Burke et al. [15] was used to rationalize the aggregation. Furthermore, the

results support aggregating the data to the branch level, as the ADI values ranged from 0.07 to 0.57. This shows sufficient statistical support for aggregating the data at a higher level (ADI values ≤ 0.8).

V. DATA ANALYSIS AND FINDINGS

The PLS approach was utilized to estimate the SEMs [17],

[31], [81] and to evaluate the causal relationship between variables. Table II displays the construct validity. The convergent and discriminant validity of bank employees were found by computing the average variance extracted (AVE), Composite Reliability, Cronbach's alpha and communality among variables.

TABLE II
 CONVERGENT AND DISCRIMINANT VALIDITY OF MEASUREMENTS (EMPLOYEE)

Variables	AVE	Composite Reliability	Cronbach's Alpha	Communality	1	2	3	4	5	6	7	8	9	10	11
1. ACH	.566	.796	.616	.566	.752										
2. BEN	.623	.866	.827	.623	.454	.789									
3. CONF	.819	.931	.902	.819	.423	.091	.905								
4. HED	.679	.863	.782	.679	.358	.222	.379	.824							
5. MOT	.592	.895	.856	.592	-.053	-.142	-.159	-.105	.769						
6. POW	.637	.837	.745	.637	.400	.326	.359	.194	-.208	.798					
7. SEC	.643	.781	.000	.458	.210	.173	.008	-.131	.178	.067	.483				
8. SELF	.759	.904	.851	.759	.457	.264	.316	.295	-.203	.506	.072	.871			
9. STIM	.572	.790	.744	.572	-.004	.089	-.073	-.027	.137	.129	.053	-.058	.756		
10. TRAD	.641	.841	.716	.641	.385	.215	.238	.229	-.140	.360	.237	.474	.069	.800	
11. UNI	.775	.945	.929	.775	.423	.292	.350	.154	-.098	.336	.096	.315	-.065	.055	.880

Note: ACH: Achievement, BEN: Benevolence, CONF: Conformity, HED: Hedonism, MOT: Motivation, POW: Power, SEC: Security, SD: Self-direction, STIM: Stimulation, TRAD: Tradition, UNI: Universalism.

TABLE III
 CONVERGENT AND DISCRIMINANT VALIDITY OF MEASUREMENTS (CUSTOMER)

Variables	AVE	Composite Reliability	Cronbach Alpha	Communality	1	2	3	4	5
1. ASS	.609	.823	.676	.609	.781				
2. EMP	.648	.901	.862	.648	.299	.805			
3. RELI	.572	.866	.809	.572	.281	.417	.756		
4. RES	.604	.821	.683	.604	.41	.24	.511	.777	
5. TAN	.722	.886	.807	.722	.013	-.032	-.068	.005	.85

Note: ASS: Assurance, EMP: Empathy, RELI: Reliability, RES: Responsiveness, TAN: Tangibility

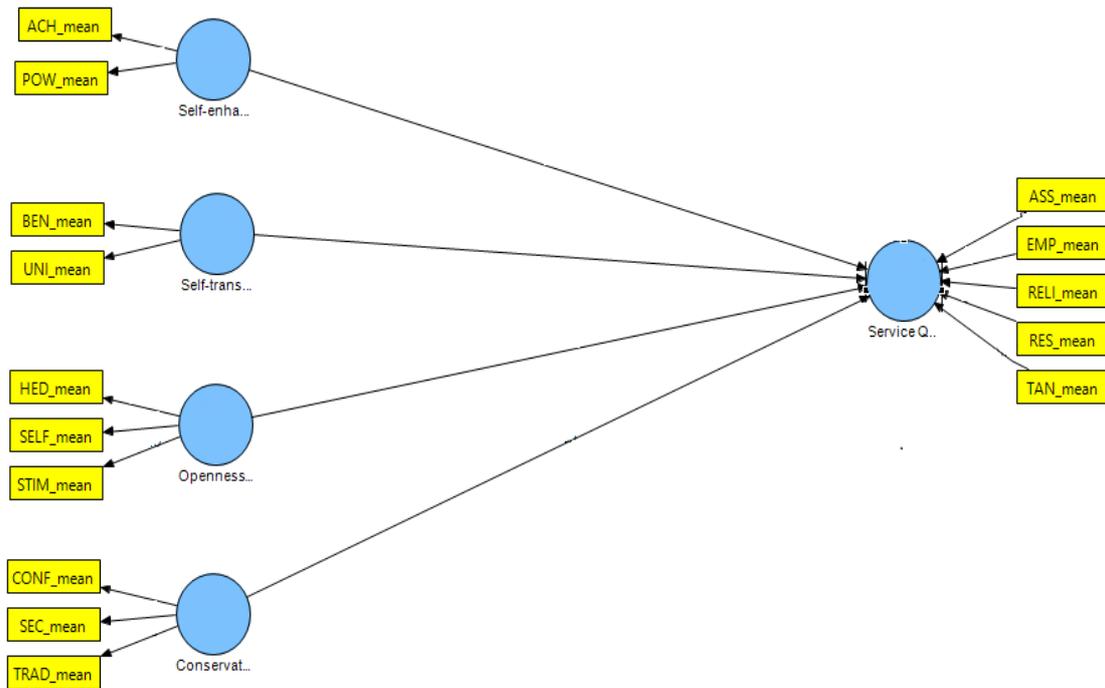


Fig. 3 Path Model without Mediator

The assessment of bank customers' convergence and discriminant validity is demonstrated in Table III. All constructs reveal Cronbach's Alpha higher than 0.7 [31]. Then all concepts were evaluated and processed using PLS assessment within the model to attain AVE composite reliability and communality. All variables were higher than the minimum obligatory value for each factor [18]. Afterwards, each variable's AVE square root was obtained to assess the construct features [27]. The result is normally used as a guide and for citation when all variables are correlated; among two factors the correlation weight must be lower than the AVE square root.

Consistent with the study framework, first, the direct effect of four higher-order dimension values of service quality were evaluated (Fig. 3).

As demonstrates in Table IV and considering a p-value of 0.05 in the bootstrapping approach, three items of dimension values including self-enhancement ($\beta = 0.169, p < 0.05$), conservation ($\beta = 0.269, p < 0.05$), and openness to change (β

$= 0.353, p < 0.05$) had a significant relationship with service quality, but self-transcendence ($\beta = 0.111, p > 0.05$) (universalism and benevolence) did not show any significant relationship with bank service quality. At this stage, the indirect effect was not evaluated. Furthermore, the motivation variable as a mediator was entered into the model (Fig. 4).

TABLE IV
TEST OF THE TOTAL EFFECTS USING BOOTSTRAPPING (WITHOUT MEDIATOR)

Path	Original Sample (β)	SE	t-value	p-value
Conservation -> Service Quality	0.269	0.116	2.315**	0.022
Openness to change -> Service Quality	0.353	0.099	3.566**	0.001
Self-enhancement -> Service Quality	0.169	0.082	2.069**	0.041
Self-transcendence -> Service Quality	0.111	0.068	1.638	0.104

** Significant at 0.01 level
* Significant at 0.05 level

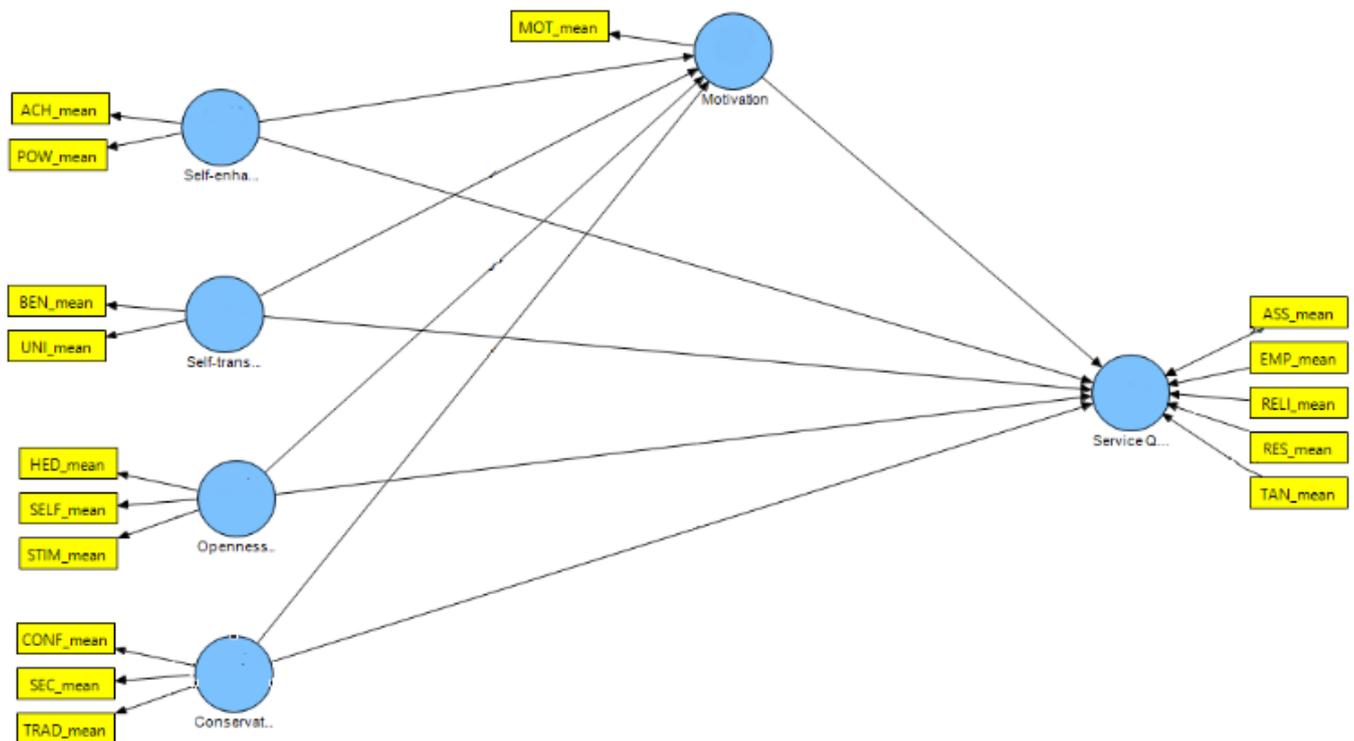


Fig. 4 Path Model with Mediator

Interestingly, after motivation was added to the framework as a mediator, the direct path standardized beta became 0.206 for conservation, 0.283 for openness to change and 0.126 for self-enhancement (Table V). After adding the motivation construct as a mediator (indirect effect of the human values dimension on service quality) with the bootstrapping method as shown in Table V, the mediating effect of motivation between the human values items including conservation and openness to change with service quality was not significant. Only motivation mediated the relationship between the self-enhancement value and service quality ($p = 0.028$).

Subsequently, to assess whether the mediating effect was significant, the Sobel test with 95% confidence interval (95% CI) for the indirect mediating effect [74] was accompanied by the bootstrapping procedure drawn from Preacher and Hayes [53], who mentioned that bootstrapping is valuable from three perspectives. First, bootstrapping ignores the question of whether the construct or sampling spreading is normal or not, second, it provides effect size assessment, and third, it is naturally nonparametric. Moreover, when using small sample sizes as done in this study where the data were aggregated at the branch level, bootstrapping can be useful and provide

more sureness.

TABLE V
TEST OF THE TOTAL EFFECTS USING BOOTSTRAPPING (MOTIVATION AS MEDIATOR)

Path	Original Sample (β)	t-Value	SE	p-Value	ab	Z
path a						
Conservation -> Motivation	.303	2.315	.131	.022		
Openness to change -> Motivation	.297	2.124	.140	.036		
Self-enhancement -> Motivation	.289	3.666	.079	.000		
Self-transcendence -> Motivation	-.092	1.245	.074	.216		
path b						
Motivation -> Service Quality	.198	2.246	.088	.027		
path c'						
Conservation -> Service Quality	.206	1.674	.123	.097		
Openness to change -> Service Quality	.283	2.682	.106	.008		
Self-enhancement -> Service Quality	.126	1.501	.084	.136		
Self-transcendence -> Service Quality	.124	1.830	.068	.070		
Mediation effect						
Conservation -> Motivation-> Service Quality			.037	.054	.060	1.612
Openness to change -> Motivation-> Service Quality			.038	.061	.059	1.543
Self-enhancement -> Motivation-> Service Quality			.030	.028	.057	1.915
Self-transcendence -> Motivation-> Service Quality			.017	.862	-.018	-1.089

The results presented in Table VI indicate that motivation fully mediates the relationship between the self-enhancement value and service quality. The same as the direct effect of self-transcendence value, self-enhancement did not show any significant impact on the indirect model. Thus, only hypothesis 2 is supported.

TABLE VI
HYPOTHESIS TESTING

Hypothesized Relationship	Z	P-value	Conclusion
H ₁ : There is statistical significance that motivation mediates the relationship between the conservation value and service quality.	1.612	0.054	Not Supported
H ₂ : There is statistical significance that motivation mediates the relationship between the self-enhancement value and service quality.	1.915	0.023	Supported. Fully mediates
H ₃ : There is statistical significance that motivation mediates the relationship between the openness to change value and service quality.	1.541	0.063	Not Supported
H ₄ : There is statistical significance that motivation mediates the relationship between the self-transcendence value and service quality.	-1.089	0.862	Not Supported

VI. DISCUSSION

This research presented four objectives in an attempt to establish the mediating role of motivation in the relationship of four higher-order dimensions of values with service quality in two Malaysian commercial banks. This study is one of the very few to examine the interplay between bank employee values, employee motivation as a behavior outcome, and quality of service in banks from a customer perspective, especially in a multicultural and multi-ethnic country like Malaysia, which is very different from Western and developing countries [14], [16], [47].

The findings demonstrate the indirect effect of three components of human values, including self-enhancement, conservation and openness on service quality, but in the Malaysian context, the self-transcendence value (benevolence and universalism) showed no effect. However, when motivation as a behavior outcome was entered into the model as a mediator, it only mediated the relationship between the self-enhancement value (achievement and power) and service quality. Nonetheless, the effect of openness to change ($p = 0.061$) and conservation ($p = 0.054$) in the indirect model on service quality cannot be ignored, because motivation mediates these two relationships, albeit not significantly. It means power and achievement value of employees motivate them to providing best service quality for customer, for example an employee, who looking for higher position and higher income more motivate to do the best as she/he can in workplace.

Due to the context of human values that has a dynamic structure and constantly displays mutual effects as well as effects from the work circumstance [25], it is not possible to say how each person will behave in the workplace based on their values. However, this matter should not prevent researchers from exploring this subject, since it is known that the human values issue in today's circumstance is critical. Additionally, Conley [20] and Rokeach [58] mentioned that values are adequately stable for some decisions about how values perhaps show an influence on behavior.

Based on the findings, it can be said that the service quality of banks is more strongly related to the power and achievement value of employees through motivation. The practical implications can improve customer retention, gaining new customers and efficiency, and increase employee motivation by managing their value system [1] that leads to enhanced service quality [32], [37], [38].

This study checked and evaluated the quality of bank services from a customer point of view and also captured the employee value system and their motivations. The results can be useful for the banking sector, financial industry, shareholders, investors, government controllers, and clients. Therefore, the findings should be helpful in guiding management to understand and monitor human values and motivation in banking services.

As an exploratory research, the study introduced a causal model of four higher dimensions of values and motivation for bank service quality. The study has some limitations in terms of research findings and perspectives. Hence, it is essential to consider some directions for the future. First, the sample for this study covered the branches of only two commercial banks in Kuala Lumpur as respondents. Also, the values of various ethnic groups working in banks was not differentiated, despite Malaysia being a multiracial and multicultural society. Moreover, future research should address other items of behavior outcome that act as mediators in the model, such as attitude, organizational citizenship behavior, and ability. Furthermore, the effect of three items of the employee value system and their motivation on bank service quality is expected to be highlighted by senior managers or managers, who exercise discretion and freedom in decision-making. It is hoped that the present study provides practical suggestions for any company, especially in the service sector, that may encounter quality and competition problems and to ensure the company's success.

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