

The interaction of employee personal values and ability with service quality of commercial banks

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ABSTRACT

This study evaluates the interactions among personal values, ability and service quality of all branches of two commercial banks (CIMB and Maybank) operating in Kuala Lumpur, Malaysia (N = 117 branches), which are the greatest financial services group with the highest ranking based on asset range and financial statistics. The results indicate a difference in Malaysian values context and priority compared with the previous studies performed in developed countries. Structural Equation Model (SEM) is applied to analyze the mediating role of ability among personal values and service quality. The results show a strong and positive effect of three dimensions of values, including self-enhancement, openness to change and conservation on service quality in direct and indirect effect. Also, research findings mention the employees' ability as a behavior outcome plays a mediator role in the relationship between these three constructs of personal values and bank service quality. Implications of research findings are discussed, together with limitations and suggestions for future studies.

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1. Introduction

During the past few decades, researchers have tried to determine the important factors to ancestor employee's ability, which leads to improved quality of provided services (Borman & Motowidlo, 1993; Organ, 1997). In the context of a developing country like Malaysia managing the financial sector as a heart of economic growing requires capable employees. Therefore, the formal system does not cover the necessity of knowledge, skills and abilities to empower employees for making functional influence towards the improving quality of services. According to Chen (1999), the success of commercial banks in the competitive world needs four critical factors such as the ability of bank's operation, ability to marketing, ability to develop bank trademarks and the ability of financial market management. Therefore, the ability of bank's operation shows the highest effect for the success and improvement, which is directly related to employees' abilities and values. This high and critical effect can be explained more in several approaches, first, the bank employees have to manage and operate different daily activities, which need to be accomplished in high speed and frequency.

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Second, all the transactions and financial activities that the employees have to do are related to high risk and they need internal control ability to make the customer more confidence. Third, the employees need a suitable allocation of obligations especially first line employee to manage the customer with an especial request that needs employees' abilities for optional judgment, which are also related to employees' value system. Many studies mentioned that employees' attitudes and belief shape their behaviors in the system (Organ & Ryan, 1995; Bolino et al. 2006). Another group of researchers found that people's differences that come from especial root issues like personal values and traits can predict their abilities in different situations (Cantor & Mischel, 1979; Organ & Konovsky 1989). Since personal values cause to clarify a variety of behavioral outcomes and also they are considered as an original and very soft concept in the humanities and social sciences, recently they have been assessed and ranked to predict ability, organizational performance and quality of provided services (Urde 2003, Vinhal Nepomuceno & Barreiros Porto 2010). Rioux and Penner (2001) used "functional behavior" suggested by Clary and Snyder (1991) to describe personal values, which can improve employee's abilities in the organization. Because of the natural of ability, by testing the motivation reasons of any decision that transfer knowledge to act, that comes from individuals for doing the especial behavior we can understand the logical root of reactions and their effects on service quality.

Most of the past studies have mentioned the multiple behavior approaches and oriented issues of ability (Moorman, 1991; Penner et al., 1997; Rioux & Penner, 2001; Meglino & Korsgaard, 2004; Bolino et al., 2006). They also mentioned different roots for any reaction and it can recognize that more than one motivational value play essential role in a single action but many of the researcher prefer to check just one or two types of values in their studies (Schwartz & Bilsky, 1990; Kamakura & Novak, 1992; Schwartz, 2011; Saris et al., 2013; Gollan & Witte, 2014). Consequently, in this study, we prefer to use Schwartz value (Schwartz 1992, Bilsky and Schwartz 1994, Schwartz 1994) and also cover the four higher dimensions of values system such as self-enhancement, self-transcendence, openness to change and conservation to fulfill this gap. It must be mentioned that because of the stability and inner-oriented natural of personal values we need to capture a very deep and original understanding of individual reaction behavior in different workplaces (Rokeach, 1973; Schwartz, 1992; Schwartz 2011) and also the relationship of employees values and customer behavior (Badovick & Beatty, 1987; Bardi & Schwartz, 2003, Bardi et al. 2008). The aim of this study is to evaluate the relationships of personal values, ability, and service quality, in the banking sector mentioned by Dimitrios (2004) as an important knowledge-based sector ignored previously. By increasing the personal values and their effects on behavior outcomes especially on the ability of organization performance, the important role of values in individual reactions can be explored. As mentioned before the Schwartz value system (Rokeach, 1973; Schwartz & Bilsky 1990; Bilsky & Schwartz, 1994; Schwartz, 1994) for evaluating personal values is used. Also the research uses the aggregated data at the branches level and lastly both groups of respondents (employees and customers) participate in the same study framework to avoid of common variance method problems (Salanova et al., 2005). On the other hand, as Tahir and Abu Bakar (2007) mentioned customer's approach in the banking industry is one of the critical issues and their research finding showed the commercial bank customer's perceptions in Malaysia were consistently lower than their expectations. Hence an improving quality of services can be reached through technical and psychological dimensions (Clutterbuck, 1988; Firnstahl, 1989), and the ability of employees is related to technical aspect and employee values system comes from psychological part. Therefore, we suppose that the matching of these two approaches and assessing their relationships will be helpful to improved service quality and performance.

2. Conceptual framework and research hypothesis

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

2.1 Schwartz's personal values theory

Personal values and their effects on behavior have been studied in several fields, such as sociology (Zelizer, 1978), marketing (Kahle et al., 1986), psychology (Rokeach, 1979; Schwartz, 1992) and organizational behavior (Ros et al., 1999; Kabanoff & Daly, 2000). Schwartz and Bilsky (1990), by focusing on the motivational roots of individual values, defined a value system theory, which shows individual differences based on their value imports. Schwartz (1994) defined values based on Rokeach (1968) as an issue that cover all necessities of individuals around the world. From psychological approach, values are described as “wanted, trans-situational goals, different level prominence, that consider as directing principles in individual's lives” (Schwartz & Sagiv 2000). Values are also considered as motivation, which means individual anticipated aims (Schwartz, 2005). For example, a person who traits a high importance of tradition values will be motivated to protect and taking care of customers with special requirements. In fact Schwartz's Values theory and the survey that he suggests is a comprehensive and universal formation of values system (Schwartz, 1992; Schwartz, 1994; Schwartz & Sagiv, 1995), which validated in international content (Schwartz & Bardi, 2001; Schwartz & Boehnke, 2004; Schwartz 2005) which means our research result can be validated in a variety of sectors in any country.

Schwartz developed 10 domains or categories of values as demonstrated in Fig. 1, by demonstrating a diacritical structure around two bipolar dimensions of values that are constantly signified around a variety of cultures (Tamayo, 1994; Schwartz & Sagiv, 2000). It shows all types of values are regenerate and reliant and generally it should be evaluated by considering to one another.

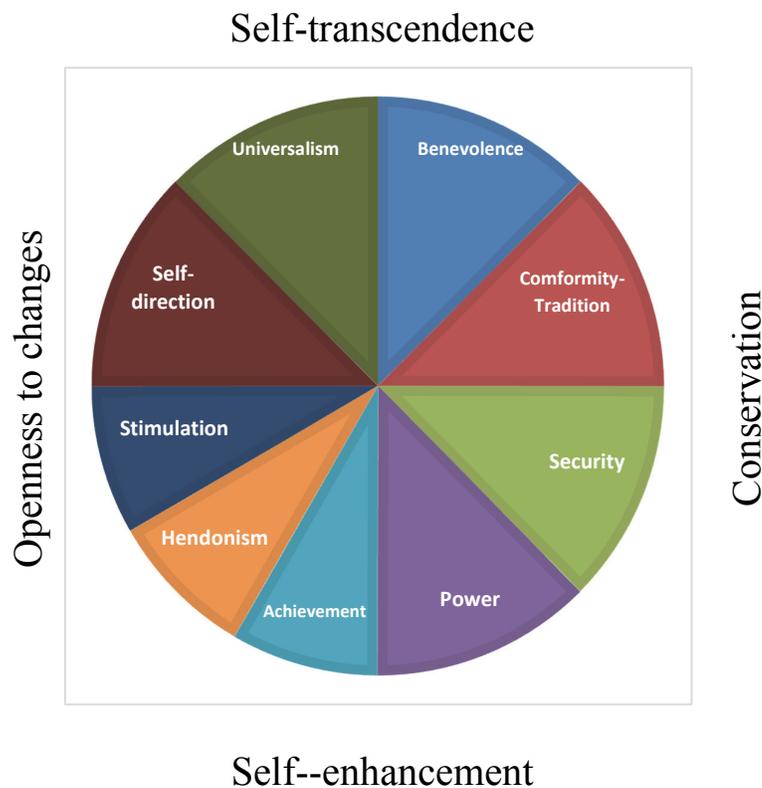


Fig. 1. Theoretical Model of Relations among 10 Motivational Types of Values Source: (Schwartz, 2005)

The first type of higher order values dimensions showed the strain between self-enhancement is formed by (achievement and power) and self-transcendence (universalism and benevolence) values, which people emphasize the pursuit of personal authority and achievement even at the expensive or risk of others versus involvement for the well-being of others and the environment. The second type of values resists openness to changes with conservation values, demonstrating a variety of priorities for freedom and

choosing own aims, a varied and pleasuring life contrasted with respect to tradition, discipline and security. Table 1 exposes a description of each value in concurrence with their elements.

Table 1

Definitions of 10 types of human values Source: (Schwartz & Sagiv, 2000; Tamayo, 1994)

Power: social status and prestige, control or dominance over people or resources (social power, wealth, vanity, social recognition, authority, preserving public image).
Achievement: personal success through demonstrating competence according to social demands (ambitious, influential, capable, intelligent, smart, and successful).
Hedonism: pleasure and sensuous gratification for oneself (pleasure, enjoying life, self-indulgent).
Stimulation: excitement, novelty, and challenge in life (daring, a varied life, an exciting life).
Self-direction: independent thought and action (freedom, self-respect, creativity, privacy, independence, choosing own goals, curious).
Universalism: understanding, appreciation, tolerance and protection of the welfare of all people and nature (equality, interior harmony, a world of peace, unity with nature, wisdom, social justice, a world of beauty, broadminded, protecting the environment, dreamer).
Benevolence: preservation and enhancement of the welfare of people with whom one is in frequent personal contact (spiritual life, work, meaningful life, a mature love, true friendship, loyal, honest, helpful, forgiving, responsible).
Tradition: respect, commitment, and acceptance of the customs and ideas that traditional culture or religion provide (respect for tradition, moderate, humble, aware of own limits, devout).
Conformity: restraint of actions, inclinations and impulses likely to upset or harm others and violate social expectations or norms (self-discipline, politeness, honoring parents and elders, obedience).
Security: safety, harmony, and stability of society, relationships and self (sense of belonging, social order, national security, reciprocation of favors, family security, healthy, clean).

The first is “Openness to change” (formed by self-direction and stimulation) vs “Conservation” (formed by tradition, conformity, and security) which opposes the motivation to follow their own interests through uncertain and ambiguous ways to the motivation to preserve the status quo and the security that it provides. Similarly, the second dimensions have two opposing motivations. One of them is “Self-enhancement”, formed by hedonism, achievement, and social power, and it expresses the values of those who wish to promote their own interests even at the cost of others. Opposing to these values is “Self-transcendence”, formed by universalism and benevolence, which expresses the motivations of those who ignore their selfish concerns and promote the well-being of others and nature. Personal values in several studies are used to demonstrate the interaction among values and individual behaviors (Kahle et al., 1986), also the relationship of values and customer behavior mentioned by many researchers (Allen 2001, Thøgersen & Ölander, 2002; Allen & Hung Ng, 2003; Liu & Cohen, 2010; Vinhal Nepomuceno & Barreiros Porto, 2010). Furthermore, many of researchers (Christine & Patrick, 2004; Tuziak, 2010; Bernat, 2012) cited many approaches that demonstrated a key role of individual values system on their behavior outcomes. As mentioned by Schwartz (2006) all 10 types of values are inter-correlated, so covering all types of values for statistical analysis caused to inconsistent regression coefficients, for that reason we examine a higher order domains of values (Chiu, Bally et al. 2002), therefore, four higher order dimensions of employee values are discussed as predictors of employee’s ability and service quality provided by banks. Whereas no empirical study has yet tested the interaction between four higher order dimensions of values and service quality (Parks et al. 2012), just two researchers mentioned achievement values effect on performance.

2.2 Ability

The practice of the employee ability was invented in 1980s in Finland and continuously in the Scandinavian nations in the 1990s, the context of ability frequently focus on the forceful and multidimensional features of the fact (Gould et al., 2008). Numerous approaches such as the majority reductionist of the

greater part comprehensive in systematic community subsist around the ability context but still there is no exclusive definition of employee ability in the workplace (Ilmarinen, 2009; Ståhl, 2010).

Scott and Davis (2015) considered ability as a skill to transform knowledge to act. A different conceptual definition of ability which is frequently cited by authors is the question suggested by Tuomi et al. (1991): “How good is the worker at present, in the near future, and how able is he or she to do his or her work with respect to work demands, health, and mental resources?” Also, as mentioned by Wright et al. (1994) employee’s value system only through desired behavior affect the quality of provided services and performance. As Park et al. (2003) mentioned intentionally ranged attempts, which accentuate the orientation of human values with the organization strategy, regulate which abilities are essential for the positive operation in the improvement of service quality and performance.

In this research, we suggest that employee abilities are a key precursor to service quality. Accordingly we offer that one of the main mediating processes by which the effects of human values are transformed to service quality is through changes in the ability levels of employees.

2.3 Service Quality of Commercial Banks in Malaysia

Among all financial institutions in Malaysia, commercial banks are the biggest and important elements. Their significant role in assisting economic growth was confirmed by many researchers (Tahir & Abu Bakar, 2007; Tarus et al., 2012). As mentioned by Bank Negara Malaysia (2014) and MIDA (2010) commercial banks of Malaysia are considered for around 70 % of the total assets of the financial sector and also their assets and liabilities collecting to 3.05 times the national GDP in 2014. Moreover it is expected that by 2020, the service industry of Malaysia with a divergent economy contributes to 70 % of country’s GDP (Warrier 2010) under the observation of Central Bank of Malaysia. So the Malaysian banking sector should be attractive and provide financial products and services for customers (Al-Hawari & Ward, 2006; Sufian & Shah Habibullah, 2010) in the existed complex competition among local and international banks based on technology, and the customer requirements growing. Among governmental commercial banks in Malaysia, CIMB and Maybank allocated nearly 70 % of financial sector asset and also top the list due to market capitalization and size of their assets (Bank Negara Malaysia 2014). Malaysian Financial Sector Master Plan (2001) and Financial Sector Blueprint (2011) also cited for access to future expectation of financial industry in Malaysia, local –owned commercial banks service quality and their performance must be improved (Chen et al. 2005).

The capacity to provide exceptional service quality to banks’ 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 (Julian & Ramaseshan, 1994; Zeithaml et al. 1996). 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 (Lovelock & Wright, 2001; Al-Hawari & Ward, 2006; Salas & Fogli 2006; Abdullah et al. 2011). While there is high customer connection in the supply of the service in the bank and also 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 (Parasuraman et al., 1985; Parasuraman et al., 1988; Cronin & Taylor, 1992; Bahia & Nantel, 2000). The most prevalent model of service quality is SERVQUAL (Parasuraman et al., 1985; Parasuraman et al., 1988), 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 (Parasuraman et al., 1988).

Besides in this study, we asked customers' perceptions about bank service quality, which is very valuable and very important especially in the service industry such as the commercial banking industry since there is high customer contribution in the delivery of this service and it can be considered as a key point to face great competition. As showed by Tahir and Abu Bakar (2007) customers' perceptions of the commercial banking industry in Malaysia were consistently lower than their expectations. According to Parasuraman et al. (1985), Berry et al. (1994) and Berry et al. (1990), service quality is one of the most critical factors with a regulatory and governing role in the banking sector's success and promotion.

3. A Conceptual Framework for the Study

The study suggested a number of outlines to itemize the interaction among the independent, mediating and dependent variables due to showed conceptual framework in Fig. 2. The hypotheses predict positive relationships between the four higher-order value types and service quality through the mediating role of employee abilities. The research intends to explore how employee values, through employee abilities, 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 ability. To assess the quality of services in banks, customer views were also collected. There is no study associated with personal values with the service quality through ability towards commercial banks, so the hypotheses developed are based on expectancy (Vroom 1964) and personal value (Schwartz, 1992; Schwartz, 1994) theories.

Based on the conceptual framework in Fig. 1, the research has suggested a few propositions to quantify the relationship among the independent, mediating and dependent variables:

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

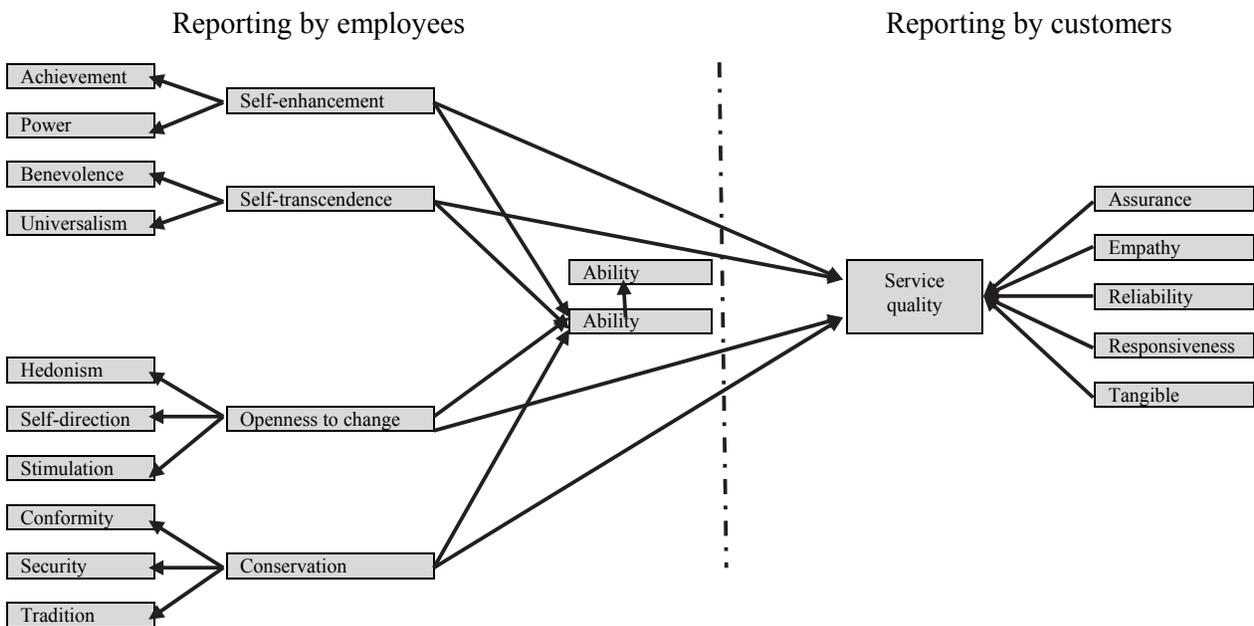


Fig. 2. Conceptual Framework

4. Methodology

The sample was drawn based on the 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 with all other commercial banks. In the second step, three employees and five customers from each branch were randomly selected as participants in this study (Schneider et al. 1998). 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 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 (Schwartz, 2005). 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 respectively. The mediating variable of ability consisting of five items as revised from Park, Mitsuhashi et al. (2003) was scored (5 items; Cronbach's alpha = 0.91). All items were scored on a five-point Likert-type scale from 1 (Strongly Disagree) to 5 (Strongly Agree). Furthermore, service quality, customized from Chen (2009), 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 into 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 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 (Klein et al., 1994). For consistency of variance, Inter-rater reliability (IRR) was used for customers who evaluated the quality provided by the banks. Average deviation (ADIs) suggested by Burke et al. (1999) 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).

4.1. Data Analysis and Findings

The Partial Least Squares (PLS) approach was utilized to estimate the structural equation models (Chin 1998, Chin 2001, Hair et al. 2014, Wold, 1982) and to evaluate the causal relationship between variables. Table 2 displays the construct validity.

Table 2
Convergent and discriminant validity of measurements (employee)

	ABIL	ACH	BEN	CONF	HED	POW	SEC	SELF	STIM	TRAD	UNI
ABIL	.866										
ACH	-.006	.752									
BEN	-.148	.454	.789								
CONF	-.153	.423	.091	.905							
HED	-.013	.358	.222	.379	.824						
POW	-.182	.400	.326	.359	.194	.798					
SEC	.144	.210	.173	.008	-.131	.067	.483				
SELF	-.147	.457	.264	.316	.295	.506	.072	.871			
STIM	.121	-.004	.089	-.073	-.027	.129	.053	-.058	.756		
TRAD	-.128	.385	.215	.238	.229	.360	.237	.474	.069	.800	
UNI	-.097	.423	.292	.350	.154	.336	.096	.315	-.065	.055	.880

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

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. The assessment of bank customers’ convergence and discriminant validity is demonstrated in Table 3. All constructs reveal Cronbach’s Alpha higher than 0.7 (Hair et al., 2014). Then all concepts were evaluated and processed using PLS assessment within the model to attain Average Variance Extracted (AVE) composite reliability and communality. All variables were higher than the minimum obligatory value for each factor (Chin, 1998).

Table 3
Convergent and discriminant validity of measurements (customer)

Variables	AVE	Composite ability	Reli-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

Afterward, each variable’s AVE square root was obtained to assess the construct features (Gefen et al., 2000). The result is normally used as a guide and for a citation when all variables are correlated; among two factors the correlation weight must be lower that the AVE square root. Consistent with the study framework, first, the direct effect of four higher-order dimension values of service quality was evaluated (Fig. 3).

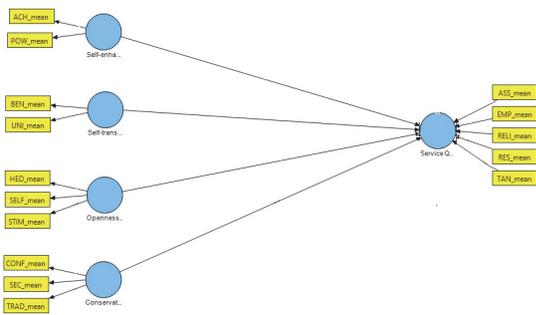


Fig. 3. Path Model without Mediator

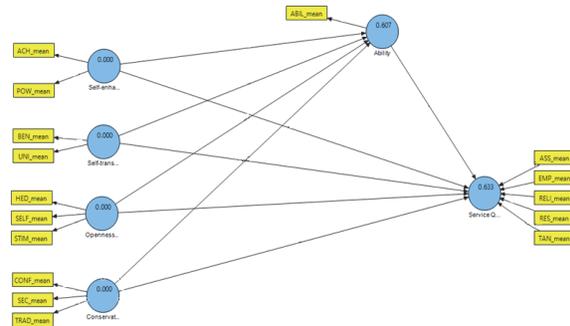


Fig. 4. Path Model with Mediator

As demonstrates in Table 4 and considering a p-value of .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 ($\beta = 0.353, p < 0.05$) 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.

Table 4
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

Furthermore, the ability variable as a mediator was entered into the model (Fig. 4). Interestingly, after the ability was added to the framework as a mediator, the direct path standardized beta became 0.205 for conservation, 0.261 for openness to change and 0.128 for self-enhancement (Table 5). After adding the ability construct as a mediator (indirect effect of the human values dimension on service quality) with the bootstrapping method as shown in Table 5, the mediating effect of ability between the human values items including self-enhancement, self-transcendence, and openness to change with service quality was significant. Only ability partially mediated the relationship between the openness to change value and service quality ($p = 0.016$). Subsequently, to assess whether the mediating effect was significant, the Sobel test with 95% confidence interval (95% CI) for the indirect mediating effect (Sobel 1982) was accompanied by the bootstrapping procedure drawn from Preacher and Hayes (2004), 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 5

Test of the total effects using bootstrapping (ability as mediator)

Path	Original Sample (β)	SE	t Value	p Value
<i>path a</i>				
Conservation → Ability	0.283	0.123	2.309*	0.023
Openness to change → Ability	0.403	0.121	3.340**	0.001
Self-enhancement → Ability	0.213	0.087	2.444*	0.016
Self-transcendence → Ability	-0.076	0.077	0.991	0.324
<i>path b</i>				
Ability → Service Quality	0.224	0.080	2.802**	0.006
<i>path c'</i>				
Conservation → Service Quality	0.205	0.113	1.817	0.072
Openness to change → Service Quality	0.261	0.107	2.434*	0.016
Self-enhancement → Service Quality	0.128	0.086	1.484	0.141
Self-transcendence → Service Quality	0.117	0.068	1.705	0.091

** Significant at 0.01 level

*Significant at 0.05 level

The results presented in Table 6 indicate that ability fully mediates the relationship between two types of values (conservation value and self-enhancement) and service quality, also ability partially mediated the relationship. Moreover, the direct effect of self-transcendence value did not show any significant impact on the indirect model. Thus, only hypothesis 1 is supported.

Table 6

Hypothesis testing

Hypothesized Relationship	Z	P-value	Conclusion
H ₁ : Ability mediates the relationship between the conservation value and service quality.	1.782	0.037	Supported
H ₂ : Ability mediates the relationship between the self-enhancement value and service quality.	2.147	0.016	Supported (partially mediate)
H ₃ : Ability mediates the relationship between the openness to change value and service quality.	1.842	0.031	Supported
H ₄ : Ability mediates the relationship between the self-transcendence value and service quality.	-0.934	0.825	Non-Supported

5. Discussion & Conclusion

The study had four objectives that try to assess and evaluate the mediating effect of the ability on the interaction of personal values and service quality in two local-owned commercial banks in Malaysia.

Also, the study designed for distinguishing and considered the feasible causal relationship between these variables, which are personal values, ability, and service quality. The research finding has demonstrated that three items of values system of Malaysian employees including openness to change, conservation and self-enhancement value had the highest impacts on bank service quality that assessing from bank customer without any bias. Furthermore, the self-transcendence value of employees including benevolence and universalism values did not have any relationship with service quality with mediation role of ability same as the result in direct effect. One would think that service quality of commercial banks is more related to conservation, self-enhancement and openness to change value of employees including tradition, security, conformity, power, achievement, hedonism, stimulation and self-direction through ability. So it must be mentioned here that openness to change had an effect on service quality in direct effect but in indirect effect, ability partially mediated the relationship of openness to change value and service quality.

About the practical implications that can improve commercial bank service quality, as the research finding shows the personal values of employees including conservation, self-enhancement, and openness to change values have direct and indirect effects on bank service quality. In other words, commercial banks should care about conservation, self-enhancement, and openness to change the value of employees which lead to improve service quality. Last but not least, conservation and self-enhancement value of employees should be paid more attention to bank managers which had the highest indirect and important impact on service quality. The results of the study also mentioned recognizing the personal values as essential coordinators in the individual value system, which leads to create and build on the produced knowledge by groups of researchers. Meanwhile, conservation, self-enhancement and the ability of employees are critical for improving service quality, the duties of human resource practitioners in the banks should be focused on identify the employee's values, especially conservation and self-enhancement value and their work ability, so it can be considered as part of services success. So it can be considered that numerous studies (Albrecht & Zemke, 1985; Clutterbuck, 1988; Coyle-Shapiro et al., 2005) focus on the necessity of employee education rather than training.

In advance of the Malaysia New Economic Model and decentralization restructures in the financial industry that launched to open the rooms and reactive the private investors, likewise based on the large quotes of commercial banks among banking sector, improving the provided services efficiency and quality leads to achieve the desired performance. As an exploratory research, this survey introduces the casual model of personal values and ability on bank service quality, while it has some limitations based on research findings and potential.

Hence it is necessary to mention some directions for future. First, about sample size this research just covered all branches of two commercial banks in Kuala Lumpur as respondents. Also, this research did not have any discussion on different ethnical groups who were working in banks and this could have an effect on service. Due to the mentioned limitations, additional studies need to perform to get a cover better validity. Moreover, future research should address other items of behavior outcome that act as mediators in the model, such as attitude, culture, and motivation. Furthermore, the effect of three items of the employee value system and ability on bank service quality is expected to be highlighted by senior managers or managers, who exercise discretion and freedom in decision-making. We hope 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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