

Does humane leadership influence customer service orientation of financial institutions? The moderating effect of job satisfaction of casual employees

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Robert Kwame Dzogbenuku

Department of Marketing, Central University, Tema, Ghana

Evans Sokro

*Department of Human Resource Management, Central University,
Tema, Ghana, and*

Kwasi Dartey-Baah

University of Ghana Business School, University of Ghana, Accra, Ghana

Abstract

Purpose – This study seeks to assess how a humane leadership style affects customer service orientation among casual employees of financial service institutions in Ghana. Using job satisfaction as a moderator, this study predicts that a humane leadership style influences casual employees' customer service orientation.

Design/methodology/approach – Survey data were obtained from 328 frontline casual employees of financial service firms. The structural equation modelling technique of partial least squares was used to test the hypothesised relationships.

Findings – The study found that a humane leadership style positively and significantly drives customer service behaviour. Job satisfaction also had a positive effect on customer service orientation among casual employees.

Originality/value – The study appears to be the first of its kind to explore the moderating role of job satisfaction in the connection between humane leadership and customer service orientation from the perspective of casual employees. The study highlights insightful practical implications for corporate managers, HR practitioners and marketing academics.

Keywords Humane leadership, Customer service orientation, Job satisfaction, Casual employees

Paper type Research paper

Introduction

Globally, business organisations exist to satisfy stakeholder's interests, particularly customers who are considered the mainstay of business success because customers promote consumption, sales, growth and firm profitability. Leadership plays a considerable role in achieving good quality customer service in organisations, as much of the performance challenges in both public and private institutions in sub-Saharan Africa can be appropriately addressed within the framework of good customer service leadership (Chao, 2020). True leadership manifests itself in social settings when the vested power of authority is utilised to benefit followers irrespective of status. In an ideal situation, leaders influence their followers by exhibiting people-centred leadership styles (Tran, 2020) described as humane leadership. This leadership style is touted as fair; it discourages discrimination on the job and recognises the rights of people from different social backgrounds to benefit the organization (Ferguson and King, 2023).

Previous studies have explored the influence of effective leadership in enhancing quality customer service in sub-Saharan Africa (e.g. Hinson *et al.*, 2020; Mbandiwa *et al.*, 2020) yet, little



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is known about the effect of humane leadership on customer service orientation of casual employees. Accordingly, this study draws on the leader-member exchange theory to investigate how humane leadership impact customer service orientation of casual employees of financial institutions in Ghana. While financial institutions contribute significantly to socio-economic growth and development of nations, the highly competitive nature of the financial sector in Ghana is compelling firms to be more sensitive to the needs of customers. As a result, customer orientation is a key predictor of customer satisfaction (Gonu *et al.*, 2023).

Employment of casual or contract staff is on the rise across private and public sectors, a novel human resource management strategy that aids in the reduction of operational costs among other benefits (Murcia *et al.*, 2021; Oliveira and Costa, 2019; Laß and Wooden, 2020). For example, casual employees in Ghana's financial services sector perform varied job functions such as attending to telephone calls, document handling and filling and workflow handling. They also provide bank operational service support, undertake float duties by welcoming customers and directing them within the banking halls, call over duties and customer prospecting. It then required of these employees to be helpful, thoughtful and cooperative with clients (Park and Hur, 2023) as employee behaviour drives service quality outcomes which contribute significantly towards customer satisfaction (Popli and Rizvi, 2017; Naeem Mian *et al.*, 2023). Again, recent studies on customer service orientation focused largely on frontline staff (Adusei *et al.*, 2020; Kyei and Narteh, 2016) but failed to consider the roles of casual employees in customer service delivery. As casual, contract and temporal employees complement the roles of permanent staff and, thus, share some common work realities, it is critical to investigate how the adoption of a humane leadership style influences customer service delivery. While the experiences of casual employees on the job differ because of the wide disparity in the conditions of service, including on-the-job training and the general reward system (Oliveira and Costa, 2019; Wilkin, 2013), the leadership style adopted by managers can make a difference which could influence their job satisfaction and how they respond swiftly to the needs of customers.

Existing literature suggests that result-oriented leaders assume a humane leadership style as it contributes to job satisfaction (Belias and Koustelios, 2014; Alonderiene and Majauskaite, 2016). Job satisfaction relates to how people feel about their work and well-being (Saha and Kumar, 2018; Oliveira and Costa, 2019). It is simply an employee's fulfilled behaviour exhibited on the job, and it creates a bond between teammates and supervisors which ultimately affects the productivity and physiological well-being of employees (Chi *et al.*, 2023). It has also been argued that job satisfaction and dissatisfaction are a function of the humane leadership style (Harrebye and Ejrnæs, 2015). In addition, evidence regarding the moderating effect of job satisfaction on humane leadership and customer service orientation is scarce in the literature. Furthermore, existing studies on casual employees focus largely on the experiences of developed economies (Cai, 2023; Summers *et al.*, 2023) even though the employment of casual employees has become a common practice in developing economies in sub-Saharan African.

The significance of this study lies in the fact that the study provokes a new debate on a fair and just labour reward policy for all categories of staff, particularly for casual and contract employees who have been neglected and under-rewarded for decades in developing economies. As such, the results of this study could enhance our understanding of the need for organisations in Ghana to pay attention to the general conditions of service of casual employees and how they are treated because they contribute to the success of businesses. Additionally, the role of casual employees in service delivery cannot be overemphasized, and thus with the tacit support of human resource executives and leaders whose primary responsibility is commitment to employee welfare. The objective of this study is to assess how humane leadership affects customer service orientation and the moderating effect of job satisfaction from the perspective of casual employees. The study therefore seeks to answer the following questions:

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| <p>RQ1. Does the humane leadership style affect customer service orientation in financial institutions in Ghana?</p> <p>RQ2. Does job satisfaction of casual staff affect customer service orientation in the financial sector?</p> <p>RQ3. What implications does this leadership style have for managers of financial services institutions in Ghana?</p> | <p>African Journal of
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Theoretical perspective

Leader-member exchange theory

Recent academic works on the leadership–follower relationship focused on leader–member exchange theory (LMX) to advance new knowledge by emphasizing how the cordial relationship between leaders and their subordinates contributes to the achievement of corporate goals (Qi *et al.*, 2023; Akgunduz *et al.*, 2023; Jiang and Qu, 2023). The LMX theory highlights how managers of organizations and employees work together by exchanging essential resources for mutual benefit in a dyadic relationship (Graen and Uhl-Bien, 1995). The LMX theory depends on high-quality interaction between leaders and their followers (employees). It is supported by a special synergistic strength of leaders and the followers contribute to high job performance because both parties demonstrate positive attitudes and behaviour towards the job.

Indeed, Liden *et al.* (1997) argue that a high-quality LMX is founded on unspecified responsibilities, a principle of human reciprocity (Liden *et al.*, 1997), while a low-quality relationship is influenced by economic exchange and balanced reciprocity (Henderson *et al.*, 2008). The LMX theory further projects the personal relationships that leaders on the job exude to encourage workgroups to exhibit unique work qualities (Sparrowe, 2020). However, the development of the LMX helps to shape behaviours and attitudinal responses which are products of job satisfaction, intention to stay on the job, helping behaviour, organizational commitment and innovative work behaviours (Cha and Borchgrevink, 2018; Kim and Koo, 2017) among others.

Humane leadership

Humane leadership originates from the US Marine Corps applicable in service-oriented organisations (Dimitrov, 2015) where customer satisfaction is paramount. Humane orientation is “the degree to which an organisation or society encourages and rewards individuals for being fair, altruistic friendly, generous and caring to others” (Kabasakal and Bodur, 2004, p. 569). Barrick *et al.* (2015) assert that humane leaders respect employees from different backgrounds, provide genuine support and treat employees with dignity. This has implications for employee learning and increases employee motivation to be fully engaged at work through individual and collective efforts.

While leaders and followers become similar in terms of mental representation of work, both parties are expected to experience higher relationship quality (Emirza and Katrinli, 2022). Humane leaders are those leaders who forgive mistakes, persevere in the face of failure and constantly motivate subordinates to press on and never give up (Butler, 2012). Managers and top executives in humane organisations not only walk the talk by living the culture, but they are also an embodiment of the values of the organisation (Dimitrov, 2015). The humane orientation was conceptualised as “a direction leading toward adoption of work expectations from leaders that prevent them from creating or inflicting psychologically, emotionally, mentally or physically harmful conditions on followers” (Newton, 2019, p. 85). Accordingly, corporate leaders must make conscious efforts to ensure that the work environment is safe,

friendly and conducive. They are expected to love, care and treat all employees fairly in terms of compensation, opportunity for training and development, work allocation and discipline. Thus, effective leadership plays a central role in enhancing organizational performance (Kyei-Frimpong *et al.*, 2022).

Customer service orientation

Customer orientation promotes the development of marketing strategies to satisfy customers to improve the firm financial performance (Srivastava *et al.*, 2023). Today, service excellence strategy is a strategic weapon for firms to champion the needs of customers and for sustained competitive advantage. Thus, the quality of employees' service delivery interactions helps to attain service excellence, a precursor for service performance (Jo *et al.*, 2023). With the shift in the global economy from manufacturing to service-oriented organisations, the quest to appreciate quality service delivery has become important. It has been established that employees' customer orientation behaviours had significant positive effects on firm performance, work engagement, perceived service quality and customer satisfaction (Li *et al.*, 2019; Neneh, 2018; Popli and Rizvi, 2015; Tseng, 2019). Consequently, successful organisations generally maintain a customer-oriented culture, helping them meet customer needs and expectations. As such, these firms most often gain a competitive advantage over their competitors by anticipating the needs of customers and responding appropriately (Sinkula *et al.*, 1997).

Customer service orientation represents a culture of an organisation that stems from the firm's overall strategy, practices and procedures that influence employees' attitudes toward delivering superior services to its customers (Ashill *et al.*, 2005). It reflects a firm's orientation regarding how it promotes and supports the collection, dissemination and reaction to market intelligence to serve customer needs (Atuahene-Gima and Ko, 2001). It involves richer interactions with customers to enhance customer value and experience through the provision of products and services (Rasouli *et al.*, 2019). The main objective of customer service orientation according to Vaish *et al.* (2016) is to provide comprehensive professional services to customers. It helps in building customer-centric operations in order to gain a competitive edge.

Job satisfaction

Job satisfaction remains one of the employee job-related attitudes that continue to receive increasing attention in organizational behaviour and management literature. Job satisfaction is a feeling resulting from a worker's perception of the extent to which a job satisfies their needs (Kong *et al.*, 2018). Locke (1969) explains such employee attitude as a pleasurable or positive emotional state that emanates from the appraisal of a person's job or job experience.

Herzberg's two-factor theory (1959) argues that job satisfaction differs from job dissatisfaction to a great extent. That is, satisfaction is achieved based on motivating factors line growth opportunities, the lack of such factors causes the absence of satisfaction. As such employee dissatisfaction can be reduced by satisfying hygiene factors (e.g. salary), but these factors do not cause satisfaction *per se*. Indeed, employee job satisfaction remains crucial as it affects turnover, organisational commitment and individual and firm performance for many decades (Dorta-Afonso *et al.*, 2021). It has also been observed that job satisfaction signifies the general attitude of employees toward the job including how they feel about pay and working conditions, control mechanisms, job-related promotions, co-worker and supervisor relationships, recognition and group relationships outside the work environment (Aziri, 2011).

Humane leadership and customer service orientation

Humane leadership traits originate from the human orientation philosophy. The human orientation is altruism, kindness, compassion and generosity demonstrated towards others,

as opposed to self-sufficiency and self-enhancement (Ollier-Malaterre *et al.*, 2020). Humane orientation is often characterized by agreeableness (Schlösser *et al.*, 2013), a sense of affiliation (Van Emmerik *et al.*, 2010), promotes compassion and conformity, institutional and in-group collectivism (Schlösser *et al.*, 2013) and leadership style which emphasizes social obedience, discipline, power and submission to authority (Ollier-Malaterre *et al.*, 2020).

Leadership in humane organisations pays attention to employees' happiness because of their identity as humans but not their identity as producers of products and services (Dimitrov, 2015). As a result, notable characteristic features of humane-oriented organisations include concern for employees' well-being and treating employees as genuine assets through the provision of a supportive work environment. In addition, such institutions share their vision and values with employees and demonstrate a high level of empathy when implementing corporate plans (El Tarabishy *et al.*, 2022). Thus, humane leaders are enthusiastic about sharing the company's philosophy, dreams and core values with employees. Such leaders inspire and energise employees to deliver superior performance in achieving corporate goals.

Humane leaders often create a humane corporate culture, a value-based corporate culture which influences corporate management practices, management processes and decision-making behaviour of corporate leaders in achieving the long-term goals of organisations (Kim *et al.*, 2021). Humane firms are noted for developing and cultivating employee competencies, as they empower employees to achieve enhanced corporate performance (El Tarabishy *et al.*, 2022). Dartey-Baah and Addo (2019) emphasise that leaders are considered representative agents of institutions that embody the values of the organisation and, as such, the supportive behaviours exhibited by leaders reflect positively on the organisation through the reenactment of these supportive behaviours by employees. These supportive behaviours of leaders are demonstrated by employees through their interaction with customers. In addition, employees who work under humane leadership are likely to employ their emotional resources as they interact with and serve customers.

Feng *et al.* (2019) explored the internal and external factors influencing customer orientation and firm performance. The results demonstrate that humane leadership assists firms in leveraging customer service orientation for enhanced performance. Thus, competitive environments naturally require that the organisation provides humane treatment and care to its employees in order to increase profit. Additionally, Solnet *et al.* (2010) maintain that excellent customer service is reflected in the attitudes and opinions of employees hence this study proposes that employees' attitudes and opinions could be largely shaped by the demonstration of humane leadership in organisations. This is because employees who receive honest support from their leaders can be resilient in coping with customers' negative emotions that relate to product or service delivery challenges (Feng *et al.*, 2019). Based on the empirical evidence, we hypothesise that:

- H1. Humane leadership has a significant positive effect on customer service orientation of casual employees of financial institutions.

Job satisfaction and customer service orientation

Studies have suggested that employees who experience high levels of job satisfaction have love for their jobs and feel secure and safe in the work environment (Bakotić, 2016). Such employees are also likely to perceive their job to be challenging, autonomous, dynamic, rewarding, motivating and more engaging. Previous studies have examined job satisfaction and its positive effect on corporate outcomes. For example, Bakotić (2016) examined the relationship between job satisfaction and organisational performance in a sample of 40 large and medium-sized enterprises in Croatia. The results revealed that job satisfaction is strongly correlated with corporate performance.

Despite the positive effects of job satisfaction on employee performance outcomes, empirical evidence regarding the relationship between job satisfaction and customer service orientation has received little attention in the literature. Also, employees are likely to be satisfied with their jobs if a customer service-oriented approach is adopted to satisfy customer needs, it is anticipated that job satisfaction will positively influence the relationship between humane leadership and customer service orientation. Also, job satisfaction supported by the work environment and humane leadership style can moderate (strengthen) customer service orientation anchored on [Herzberg et al.'s \(1959\)](#) two-factor theory can cause employees to be satisfied or dissatisfied. We, therefore, propose the following hypotheses:

- H2. Job satisfaction has a positive influence on customer service orientation of financial service employees.
- H3. The positive effect of humane leadership on customer service orientation of casual employees is stronger when job satisfaction is high rather than low.

Methodology

Context and sampling of the study

The study was conducted in Ghana among the non-permanent staff of Banks, Insurance Savings and Loans Companies, Microfinance and Credit Unions known as “casual or contract staff”. These employees operate as customer service, operations, security, courier and janitorial staff were randomly sampled on the job to share their opinions on the subject. In all, 328 out of 450 respondents representing 73% participated in the study. Of these, 77% were private sector employees, of which 64% were university graduates. Surprisingly, as high as 80% were engaged as contract staff for over seven years contrary to Ghana’s [Labour Act \(2003\)](#) section 12 which stipulates that contract employment should not be engaged beyond six months ([Labour Act, 2003](#) Act 651). Regarding the age of employees, 26% were below age 25 with more than 50% being between ages 27 and 40. Again, close to 70% of respondents receive a maximum of Ghc 12, 000.00 (\$1,043) as annual remuneration.

Measurement

All constructs of the study were adopted from existing literature, were tested and validated research scales from previous studies, and were adapted to suit the study context. All scale items were framed on a five-point Likert scale ranging from 1 representing strongly disagree to 5 representing strongly agree aimed at assessing the extent of agreement and disagreement with the research statement. The *humane leadership style* (HLS) scale was adopted by [Gebauer and Fleisch \(2007\)](#) and [Zghidi and Zaiem \(2017\)](#). Some of the scale items include “Our leaders handle employees with dignity and respect”. *Customer service orientation* (CSO) ([Solnet et al., 2010](#); [Vaish et al., 2016](#)). Sample items include “Our business goals were primarily driven by customer service satisfaction”. *Job satisfaction* (JS) was measured using the job satisfaction scale by [Spector \(1997\)](#). Some of the scale items include “My needs are met as an employee”.

Data analysis

To examine the relationship between humane leadership style, job satisfaction and customer service orientation, the researcher adopted the partial least squares, structural equation modelling (PLS-SEM) (SmartPLS Release: 3.2.7 ([Ringle et al., 2015](#))). SEM is an important statistical tool in social and behavioural sciences that random measures errors by taking into account empirical evidence for postulated theories in robust statistical tests ([Benitez et al., 2020](#); [Hair et al., 2020](#)). It is capable of modeling nomological networks by expressing theoretical concepts through constructs and connecting these constructs via a structural

model to study their relationships. Indeed, the PLS-SEM model has been adjudged appropriate to effectively analyse small and large sample data size and its robustness in investigating social science data (Hair *et al.*, 2019). PLS-SEM has been applied in various fields of marketing, operations management, human resource management, finance and tourism among others due to its robust advantage (Benitez *et al.*, 2020). PLS is neither affected by sample size nor the distribution of data (Chin and Newsted, 1999). The significance of each path was tested using bootstrap *t*-values (5,000 sub-samples) (Tortosa *et al.*, 2009), a procedure available in PLS.

Results

Confirmatory factor analysis

The humane leadership style, job satisfaction and customer service orientation constructs were subjected to confirmatory factor analysis and structural equation modelling using partial least squares (PLS-SEM). Table 1 presents the item loadings and bootstrap *t*-values. Table 2 presents the information on the confirmatory factor analysis performed showing

Codes	Construct and items	Loading	<i>t</i>
<i>Customer service orientation</i>			
CSO1	Our business objectives are driven primarily by attaining customer service satisfaction and we do just that to please clients	0.794	29.350
CSO2	We measure customer service satisfaction systematically and frequently to ensure we are on track	0.809	36.879
CSO3	Our competitive advantage is based on our understanding of customers' needs and serving them professionally	0.853	48.100
CSO4	We pay close attention to the after-sales service needs of our clients ensuring that quality service is the goal	0.793	25.230
<i>Job satisfaction</i>			
JS1	I am satisfied with this job that I do	0.798	35.200
JS2	The firm tries to meet my needs as an employee	0.779	26.963
JS3	I am generally satisfied with the kind of work I do on my job	0.820	35.987
JS4	Overall, I am satisfied with my job	0.814	33.205
<i>Humane leadership</i>			
HLS1	Leadership deals with employees with dignity and respect	0.858	42.388
HLS2	Management is caring and pays attention to employees' personal needs	0.872	49.858
HLS3	It takes leadership time to talk about work-related concerns of employees	0.727	17.252

Source(s): Authors' own creation, 2024

Table 1.
Item loadings and
t-values

Construct	Convergent validity			Fornell-Larcker criterion			Heterotrait-monotrait ratio (HTMT) 0.85 criterion		
	α	CR	AVE	1	2	3	1	2	3
1. Humane leadership style	0.760	0.861	0.674	0.821					
2. Job satisfaction	0.817	0.879	0.644	0.569	0.803		0.701		
3. Customer service orientation	0.829	0.886	0.661	0.443	0.579	0.813	0.544	0.695	

Note(s): Square root of AVEs in diagonal-italic

Source(s): Authors' own creation, 2024

Table 2.
Convergent and
discriminant validity

convergent and discriminant validity of the three main constructs of the study. Following recommendations by Hair *et al.* (2016) convergent validity is established since Cronbach’s alphas, composite reliability and average variance extracted estimates were all above 0.7, 0.7 and 0.5 respectively recommended for. Discriminant validity was evaluated using both the Fornell-Larcker approach and the heterotrait-monotrait ratio of correlations using the HTMT 0.85 approach (HTMT_{0.85}). Following recommendations by Henseler *et al.* (2009) discriminant validity is established.

Hypothesis testing

The results of the structural model are presented in Figure 1 and Table 3. Both paths are statistically significant as a result hypotheses H1 and H2 were supported in the present context. Specifically, a humane leadership style is a positive and significant driver of customer service orientation. Also, job satisfaction has a positive effect on customer service orientation.

The moderating effect of job satisfaction on humane leadership style and CSO

The moderation effect of HLS on the relationship between the JS and CSO is shown in Table 4. The *R*-square of the model involving HLS and CSO is 0.197 (Model 1) which increased to 0.354 (Model 2) following the introduction of the moderator-JS. The interaction effect of social JS with HLS further increased the *R*-square to 0.371 (Model 3) resulting in a change in the *R*-square of about 2%. Furthermore, the interaction of JS with HLS had a significant positive effect on CSO ($\beta = 0.097, t = 1.825, p < 0.05$ one-tail). The finding suggests that JS moderates HLS and CSO thus lending support to hypothesis 3 (H3).

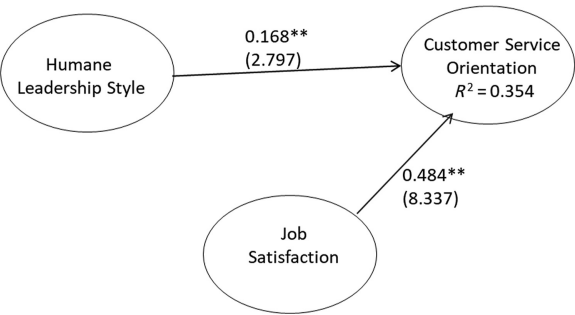


Figure 1.
Structural paths
showing regression
weights and *t*-values

Note(s): ** statistically significant at 0.01 Level of significance; *t*-values in (perebthesis);
Source(s): Authors’ own creation (2024)

Table 3.
Structural path results

Hypothesis	Structural path	Path coefficient	<i>t</i> -value (bootstrap)	Hypothesis results
H1	Humane Leadership → Style CSO	0.168**	2.797	Supported
H2	Job Satisfaction → CSO	0.484**	8.337	Supported

Note(s): ***p* is significant at 0.01 level of significance
Source(s): Authors’ own creation, 2024

The moderation slope presented in Figure 2 further highlights the positive interaction between JS and HLS on CSO thus showing that the positive effect of HLS on customer service orientation is stronger when job satisfaction is higher rather than low.

Discussion

This study examined the influence of humane leadership on customer service orientation from the perspective of casual employees. The findings are consistent with the suggestion that a humane leadership style has a direct positive effect on customer service orientation. Thus, managers who exhibit humane leadership values protect employees' dignity and are more likely to promote and sincerely sustain customer service orientation (Anadol and Behery, 2020; Mertz *et al.*, 2023). It has also been suggested that humane leaders of casual employees direct their efforts towards satisfying the needs of employees (Wang *et al.*, 2017; Lepeley, 2021). As such, humane leaders remain resolute in achieving higher-order values of duty and modesty, not arrogant and above socially responsible (Winston and Ryan, 2008; Hunt, 2017). Again, such leaders are compassionate about their employees as they support them with the requisite working tools, motivation and counselling services to excel no matter their status. Humane leaders have a general concern for improving the "human conditions" of their staff particularly casual staff (House *et al.*, 2004, p. 165). Thus, humane leaders ensure that the conditions of service and reward system of casual employees are improved to enable them to serve customers with the desired expectations.

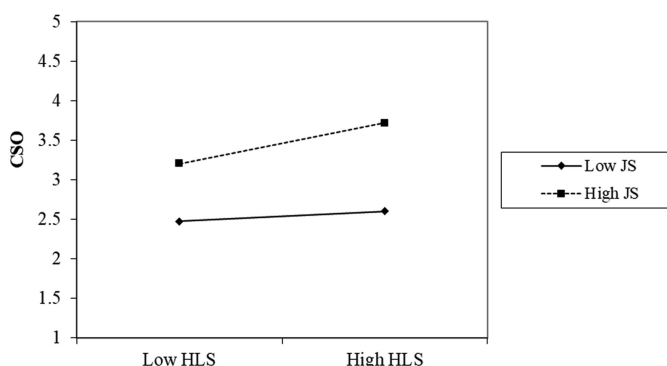
The results of the present study indicate that job satisfaction moderates the relationship between humane leadership and customer service orientation. While humane leadership is positively and significantly related to customer service orientation, job satisfaction was found

Rival models	Direct effects: Model 1	Direct effects: Model 2	Moderated effects: Model 3
HLS → CSO	0.444 (8.698)**	0.168 (2.797)*	0.161 (2.308)*
JS → CSO		0.484 (8.337)**	0.462 (8.931)**
JS*HLS → CSO			0.097 (1.825)*
R^2	0.197	0.354	0.371
ΔR^2		0.157	0.017

Note(s): **Significant at $p < 0.01$; * significant at $p < 0.05$ (one-tail test); t -values in parenthesis

Source(s): Authors' own creation, 2024

Table 4.
Moderation results for
conditions of work



Source(s): Authors' own creation (2024)

Figure 2.
Moderating slope
showing the
moderating effect of
job satisfaction

to have a positive effect on customer service orientation. The results of this study support the notion that humane leadership is critical for organisations that want to achieve excellence in service delivery to their customers (Vaish *et al.*, 2016), as humane leaders are preoccupied with achieving sustainable organizational performance in the long term (Eva *et al.*, 2019).

Implications

The results of the current study provide important implications for both theory and practice. Theoretically, this study brings together two different perspectives (humane leadership and customer service orientation) that are currently receiving attention in management literature. Most previous studies that have theorized the link between humane leadership and customer service orientation have commonly relied on either the social exchange theory or social learning theory. This study contributes to the humane leadership research by relying on leader-member exchange theory as a theoretical foundation. Drawing on this theoretical perspective provides an additional theoretical lens for explaining the connection between humane leadership and customer service orientation thereby enriching the theoretical foundation of humane leadership scholarship. Our results reveal that customer service orientation is influenced by humane leadership behaviours. Thus, casual employees will find it worthwhile to provide quality services and care for their customers when they perceive management as being caring and interested in their well-being. As noted by Feng *et al.* (2019), certain factors such as humane leadership and justice leadership could account for customer orientation and thereby contribute to enhancing organisational performance.

The study also deepens our understanding of the underlying mechanisms of the effect of humane leadership on customer service orientation by identifying job satisfaction as a moderator. Only a few studies have examined the mechanisms underlying the relationship between humane leadership and customer service orientation. In addition, the findings of this study provide evidence in support of the LMX theory which focuses on the quality of dyadic exchange that develops between leaders and followers (Graen and Uhl-Bien, 1995). The LMX theory presumes that both leaders and followers make significant contributions to the development and maintenance of ongoing relationship quality (Schyns and Day, 2010). It is a humanistic approach to leadership where leaders espouse values such as well-being oriented, fairness, transparency, generosity, humility, care, respect and family focus (Anadol and Behery, 2020). As evidence from existing findings, a competitive environment such as the banking sector in Ghana requires firms to provide human treatment and personalized care to their employees, and increase the likelihood of benefiting from customer orientation (Feng *et al.*, 2019). Accordingly, the study's participants expect their leaders to be humane and true in interacting with them because humane leaders are guided by inner conviction to promote and respect human dignity.

Practically, a humane leadership style is required in order to inspire employees to become more aware of and interested in meeting the needs and expectations of customers. To achieve this, managers must not only adopt humane leadership values but must practically demonstrate these values in their decisions and actions. These leaders must demonstrate unconditional love and care, and must be concerned and interested in the well-being of all employees. Most scholars assert that humane leadership is characterised by friendship, love, kindness and generosity (Hirschy *et al.*, 2014). Thus, when organisational leaders take care of employees' well-being, employees are likely to emulate the desired behaviour of these leaders by going the extra mile in taking care of customers, business associates and fellow employees. This is because service-oriented employees are willing to treat both internal and external customers with courtesy, consideration and diplomacy (Bowen and Schneider, 2014) as a reflection of the organisation's work culture.

Furthermore, managers in the financial service sector should not overlook the role of leadership in employee performance outcomes, as humane leadership plays a key role in

creating a positive customer service climate. Employees would feel obligated to reciprocate when they perceive that their leaders are supportive, kind, loving and caring. Such perceptions usually lead to positive work-related outcomes such as customer service orientation and employee job satisfaction. Given that financial service employees work under pressure to achieve set targets, it is crucial that leaders show empathy, and concern and provide a conducive environment to assist employees in performing their assigned duties.

As indicated by the results of the study, job satisfaction moderates the relationship between humane leadership and customer service orientation. The results further demonstrate that the positive effect of a humane leadership style on customer service orientation is stronger when job satisfaction is high among casual employees rather than when it is low. This highlights the significant role of job satisfaction in customer service orientation. As such, organisations that are service-oriented need to create an enabling work environment and ensure that the general conditions of engagement are attractive. Apart from humane leadership, organisations should also pay close attention to other driving forces of employee satisfaction as workers who are satisfied with their jobs are likely to have a genuine desire to meet customer needs. Similarly, job satisfaction has a direct positive effect on customer service orientation. While this study's results are based on a diverse cultural context different from previous studies which focused on Western and Asian countries, this study adds to the literature in furthering our understanding of the significant role of humane leadership in customer service orientation in other emerging economies.

Limitations and future research suggestions

Despite its contributions, this study has some limitations that require attention in future studies. First, data was collected through self-reports at one point in time for the assessment of the variables. Thus, there was potential for common method bias and social desirability of responses. To minimise the effects of common method bias in the present study, the items for the independent and dependent variables were separated in the survey as recommended by Podsakoff *et al.* (2003). Respondents were also informed that there were no right or wrong answers and their responses would be strictly confidential. Future studies can collect data from multiple sources including frontline employees, managers, customers and shareholders to provide different views. It would also be insightful to test the influence of demographic characteristics of the respondents such as gender, age and position in the organisational hierarchy on the study variables.

Second, this research was limited to the analysis of data from casual employees in the Ghanaian financial service sector. Thus, the generalisability of our results may be limited. It may be worthwhile to extend this research by collecting and comparing data from casual employees working in other service sectors (e.g. education, hospitality and insurance) in sub-Saharan African countries. Finally, employees' performance outcomes vary depending on leadership styles. As a result, it is likely the results of this study may differ based on different leadership styles. Future studies should also examine whether the findings of this research are similar to the results of other leadership styles.

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About the authors

Robert Kwame Dzogbenuku is a Senior Lecturer of Marketing at the Department of Marketing Central University, Ghana. Robert holds an MPhil and MBA degrees in Marketing from the London Metropolitan University, United Kingdom (UK), University of Cape Coast Ghana, respectively and is a qualified member of the Chartered Institution of Marketing UK. Prior to teaching in 2010, Robert spent close to a decade in Ghana's services sector. Robert has published in leading peer journals such as *Journal of information, communication and ethics in society*, *Global Knowledge, Memory and Communication*, *Asian Pacific Journal of Innovations and Entrepreneurship*, *Indian Journal of Marketing* among others.

Dr Evans Sokro is a Senior Lecturer at the Central Business School and Head of the Department of Human Resource Management. He holds a PhD in Human Resource Management from Federation University Australia and an MPhil in Human Resource Management from the University of Ghana, Legon. He is also a fellow of the Institute of Human Resource Management Practitioners, Ghana. His research interests include expatriation in sub-Saharan Africa, organisational culture and values, high work performance systems and human resource information systems. He has published in peer review journals and has presented papers at several conferences both locally and abroad. Evans Sokro is the corresponding author and can be contacted at: evanssokro@gmail.com

Prof. Kwasi Dartey-Baah is an Associate Professor at the University of Ghana Business School. He holds a PhD in Leadership and Human Resource Development from Trinity Theological Seminary Newburgh, USA and Canterbury Christ Church University, United Kingdom and engineering degrees from Kwame Nkrumah University of Science and Technology, Ghana and the Imperial College, London. He has considerable research and consultancy experience in project management and leadership development having worked with leading consulting firms such as Colin Buchanan as an Associate/ Partner and JMP Consulting all based in the United Kingdom. He has published in reputable journals in his area of research.