

Determinants of Employee Happiness and Their Impact on Customer Happiness: Empirical Evidence from the UAE Banking Industry

Barween Hikmat Al Kurdi¹, **Muhammad Turki Alshurideh²**, **Haitham M. Alzoubi³**

ABSTRACT

For any business, customer happiness is vital for retaining loyal customers and achieving organizational goals. One of the many ways customers can be happy derives from whether the employees are happy in their workplace. The purpose of this research is to investigate a set of employee-happiness determinants that can influence employee happiness, which, in turn, affect customer happiness in the UAE banking sector. They are trustworthy leaders, open and frank communication, opportunities to learn, true justice, positive feelings and proper remuneration. The research adopted the quantitative approach and collected empirical data from a survey distributed to customer-service employees working in a group of UAE banks. A set of 187 valid questionnaires were used for the analysis using SEM-Smart PLS. The results revealed a significant insight into how employers can keep employees happy, so, that they are focused on ensuring that customers are happy with the banking services delivery. Moreover, the results prove the importance of trustworthy leaders, open and frank communication, opportunities to learn, true justice, positive feelings and proper remuneration in influencing employee happiness. It was also found that employee happiness significantly impacts customer happiness in the UAE banking sector.

Keywords: Employee happiness, Customer happiness, Trustworthy leaders, Open communication, Employee learning, Employment justice, Employee feeling, Remuneration.

- 1 Assistant Professor, Department of Marketing, School of Business, The University of Jordan, Amman, Jordan. b_alkurdi@ju.edu.jo
- 2 Associate Professor, Department of Marketing, School of Business, The University of Jordan, Amman, Jordan. m.alshurideh@ju.edu.jo
- 3 Professor, School of Business, Skyline University College, Sharjah, UAE. haitham.alzoubi@skylineuniversity.ac.ae.

Received on 23/2/2022 and Accepted for Publication on 7/11/2022.

محددات سعادة الموظف وتأثيرها على إسعاد المتعامل: دليل تجريبي من قطاع الصناعة المصرفية الإماراتية

بروين حكمت حسن الكردي¹، محمد تركي الشريدة²، هيثم محمد الزعبي³

ملخص

بالنسبة لأي عمل تجاري، تعد سعادة العملاء أمراً مهماً عندما يتعلق الأمر بالحفاظ على ولاء العملاء لتحقيق الأهداف التنظيمية. إحدى الطرق العديدة التي يمكن أن يشعر بها العملاء بالسعادة تتعلق بالموظفين أنفسهم إذا كانوا سعداء في مكان عملهم. الغرض من هذا البحث هو التحقيق في مجموعة من محددات سعادة الموظفين، مثل القادة الجديرين بالثقة، والتواصل المفتوح والصريح، وفرص التعلم، والعدالة الإيجابية، والمشاعر الإيجابية، والحصول على تعويضات جيدة؛ إذ يمكن أن تؤثر على سعادة الموظف، التي بدورها تؤثر على سعادة المتعاملين في القطاع المصرفي في دولة الإمارات العربية المتحدة. اعتمد البحث النهج الكمي وجمع البيانات التجريبية من خلال استبيان صمم ووزع على موظفي خدمة العملاء العاملين في مجموعة من البنوك في دولة الإمارات العربية المتحدة.

تم استخدام (187) استبياناً صالحاً للتحليل باستخدام SEM-Smart PLS.

أظهرت النتائج نظرة ثاقبة حول كيفية إبقاء الموظفين سعداء بحيث يركزون على التأكد من رضا العملاء عن خدمات البنوك المقدمة. كما أثبتت النتائج دور القادة الجديرين بالثقة، والتواصل المفتوح والصريح، وفرص التعلم، والعدالة الإيجابية، والمشاعر الإيجابية، والتعويضات الجيدة في التأثير على سعادة الموظفين. وفي الوقت نفسه، وجد أن سعادة الموظفين تؤثر بشكل كبير على سعادة العملاء في القطاع المصرفي في الإمارات العربية المتحدة.

الكلمات الدالة: سعادة الموظف، سعادة العملاء، قادة جديرين بالثقة، الاتصال المفتوح، تعلم الموظف، عدالة العمل، شعور الموظف، تعويض الموظف.

1 أستاذ مساعد، قسم التسويق، كلية الأعمال، الجامعة الأردنية، عمان، الأردن.

2 أستاذ مشارك، قسم التسويق، كلية الأعمال، الجامعة الأردنية، عمان، الأردن.

3 أستاذ، كلية الأفق الجامعية، الشارقة، الإمارات العربية المتحدة.

تاريخ استلام البحث 2022/2/23 وتاريخ قبوله 2022/11/7.

1. INTRODUCTION

In today's environment, customer happiness is a vital key for deciding whether a business's service or product will succeed. Many great giants have always ensured that their customers' needs are met, so that they are happy and stay with them into the foreseeable future (Alzoubi et al., 2020; Kurdi et al., 2020; Choudhury et al., 2021). Jeff Bezos, former CEO and an influential person at Amazon stated that customer-focused approaches allow a company to sustain itself in the long term (Atan et al., 2021).

One factor often raised is increasing the organization's employee happiness when determining how customer happiness can be increased. Employees can either make or break a company's performance in any given situation and how it will achieve its goals (Alameeri et al., 2020; Al Kurdi et al., 2020). Many factors can affect employee happiness, including lack of a clear vision or dream, improper management, absence of clear leadership and a lack of recognition of the employee's work (AlShehhi et al., 2020; Sender et al., 2021). Being unhappy with your workspace can regularly decrease employee morale and performance (Alsuwaidi et al., 2020; Al-Bawaia et al., 2022). Some research by Irina et al. (2018) found a clear correlation between employee happiness and how an organization functions. Researchers deduced that employee happiness plays a significant role in whether the organization can meet its standards (Alshurideh, 2019; 2022). However, no research provides insight into how employee happiness affects customer happiness overall. This is crucial as service-based industries, such as banking, hospitality and retail, ensure that their customers are happy with what they offer (Benuyenah & Pandya, 2020; Al-Khayyal et al., 2021).

This research aims to identify, determine and examine how employee happiness impacts the continuation of customer happiness in an organization (Alshurideh et al., 2020; Alzoubi et al., 2022). That will help us understand how a change in one affects the other and suggest ways for organizations to improve their metrics. Based on what can

and cannot impact motivated employees to improve these metrics further, the research will determine some variables that can affect employee happiness and significantly increase customer happiness. Exploring employee happiness is important, as it can enhance organizational performance, culture and trust, employee teamwork, cooperation, emotional intelligence and knowledge sharing (Al-Qubbaj and Malak, 2022; Al Zoubi, 2022). These reflect positively on customer relations and happiness. To retain a narrow scope, we will focus on the United Arab Emirates (UAE) banking sector. It is necessary that customers are happy with the bank in which they have opened an account; otherwise, they may not entrust their money to the bank. In addition, this happiness and this trust play a vital role in providing a bank with a competitive advantage due to the number of customers it retains, which can prove critical for positioning one bank over another.

2. Literature Review and Theoretical

Conceptualization

2.1 Employee Happiness

Atan et al. (2021) stated that employee happiness mainly relates to whether employees feel happy with their work. This includes how content they are with their position, whether they are happy with the management and how they look back at their experience (Khan & Hussain, 2021). Other factors that can affect employee happiness at work are how stressful their work is, whether they can maintain a work-life balance and whether they believe that they are progressing forward or being adequately recognized for their work. What is perceived as job happiness often varies from person to person. Organizations need to ensure that their employees are happy with their work or the environment. The happier they are, the more inclined they will be to help the organization achieve its goals (Saks & Gruman, 2014).

2.2 The Impact on Employee Happiness of Trustworthy Leaders

Trustworthy leaders play a pivotal role in achieving employee happiness. Leadership can provide insight into whether their teams or individuals can meet their potential. One critical role of a leader is to build trust between themselves and individual people in a team (Gilstrap & Collins, 2012). These researchers also stated that managers become trustworthy if they play an adequate role in addressing an individual's concerns. That employee then simultaneously feels that his/her voice is being heard and that he/she is considered an essential part of the team; this leads to employee happiness. Carrier (2027) stated that improving the trust between employees and leaders also increases productivity and problem-solving, as employees are more inclined to provide solutions to a problem or address the challenges that they face. This can make them feel that they significantly contribute to the organization and can provide more opportunities for managers to open themselves up for any problem that the employee may face. Cui (2021) showed that trust mediates informational and procedural fairness, ultimately leading to increased job and employee happiness. When leaders assist an employee or ensure that their trust continues, employees are more inclined to do what their leader asks them to do (Hamadneh et al., 2021; Alnuaimi et al., 2021). Based on these arguments, the following supporting hypothesis was developed.

H₁: Having trustworthy leaders does not significantly impact employee happiness in the UAE banking industry at ($\alpha \leq 0.05$) level.

2.3 The Impact on Employee Happiness of Open and Frank Communication

Cui (2021) stated that communication is critical when addressing concerns and conveying insights or thoughts from one person to another. In an organization, frank communication can help transmit information, make the surrounding people understand the individual and thus

ultimately lead to employee happiness. Cui (2021) also stated that direct or indirect communication conveys any information or assigns work at every workspace or department level. Increased conversation can increase the trust between individuals. Furthermore, effective communication between teams and managers causes employee happiness (Wallo et al., 2021). Employers can only achieve that if open and frank communication occurs within the workforce. As the organization grows or introduces new people, it becomes necessary to improve the communication process so the communication channels are open for anyone to use to share their ideas or thoughts (Ghazal et al., 2021; Joghee et al., 2020). It was also noticed that having open communication not only helps achieve employee happiness. It is also critical for building team morale and improving collaboration between the teams (Miller 2021; Mehmood et al., 2019). Based on these arguments, the following supporting hypothesis was developed.

H₂: Open and frank communication does not significantly impact employee happiness in the UAE banking industry at ($\alpha \leq 0.05$) level.

2.4 The Impact on Employee Happiness of Opportunities for Learning

Cerasoli et al. (2018) stated that having opportunities to learn and grow can positively influence employee happiness, because it nurtures and helps them achieve better things. Employers can do this by engaging in the work and actively contributing to its growth. Cerasoli et al. (2018) also said that managers can facilitate employee happiness by providing employees with ways to learn and improve, so that they feel that they contribute to the organization. By participating in activities that provide employees with ways to learn, organizations can help generate innovative ideas and increase productivity, flexibility and motivation. Kim and Ployhart (2014)

found a clear relationship between employee happiness and the learning opportunities that an organization provides. Another study by Saks and Burke-Smalley (2014) concluded that providing ways to learn helps achieve organizational and personal sustainability and employee happiness (Elg et al., 2015). In addition, creating training and development platforms allows an organization to increase its workforce's adaptation to new knowledge and skills as quickly as possible. This can give it a competitive edge over the competition when it comes to either making a mark in the existing market or expanding into a new one (Mehmood, 2021; Alnazer et al., 2017). Based on these arguments, the following supporting hypothesis was developed.

H₃: Learning opportunities do not significantly impact employee happiness in the UAE banking industry at ($\alpha \leq 0.05$) level.

2.5 The Impact on Employee Happiness of True Justice

According to Palaiologos et al. (2011), how justice is applied in the workplace can have implications for employee happiness. Given what employees want to gain from their work relationships, their perceptions of justice can determine what they believe that they can get from their company and what it will return to them (Paolillo et al., 2015). For example, Pan et al. (2018) pointed out that an employee's perception of justice often relates to whether he/she is given a promotion or an appraisal based on his/her work or a previous bias. Employees who feel unfairly treated are unhappy with how the company works. If a company uses favoritisms to resolve internal conflicts, it affects employee happiness negatively (Swalhi et al., 2017). It may cause unhappy employees to find new employment. On the other hand, if employees feel that they are treated fairly, they will feel a sense of obligation to return the favor either by working harder or by helping others in their work (Alsharari, 2021; Ali et al., 2021b). Pan et al. (2018) concluded that there is a positive correlation between employee happiness and true justice. This indicates that organizations need to create an environment where the employees feel that they are

being treated fairly and that they are equal in the organization's eyes (Hanaysha et al., 2021b; Eli, 2021). Based on these arguments, the following supporting hypothesis was developed.

H₄: True justice does not significantly impact employee happiness in the UAE banking Industry at ($\alpha \leq 0.05$) level.

2.6 The Impact on Employee Happiness of Positive Feelings

Positive emotions or feelings can allow people to focus on good things and try their best to be better (Ghosh et al., 2017). They can also be deciding factors in how employees apply their knowledge to their workspace and whether they will be valuable team members (Kadoya et al., 2020). Hence, it can be assumed that positive emotions are associated with employee happiness (Kirpik, 2020). Much research has been done that provided insight into how negative emotions such as anxiety, a sense of failure and fear can hinder employee performance and make employees feel unhappy with their work. Few studies have been done that provide insight into whether employees think that positive thoughts and feelings surround them (Hanaysha et al., 2021a; Akhtar et al., 2021). Employees who feel envious of others for a promotion or other factors can want more and become unhappy with their job. This can make them jealous of others and develop a slighted sense of ego, which can ruin any collaboration involving them and other employees. The person will drift more towards isolation, further derailing job happiness (Kashif et al., 2021; Ali et al., 2021a). Based on these arguments, the following supporting hypothesis was developed.

H₅: Positive feelings do not significantly impact employee happiness in the UAE banking industry at ($\alpha \leq 0.05$) level.

2.7 The Impact on Employee Happiness of Proper Remuneration

As the market becomes competitive, Boehm and Lyubomirsky (2008) pointed out that employees have high expectations of being rewarded for the effort and the best they put in. That is especially true for financially less well-off employees, as it could give them a chance to improve their financial position and feel happy as their income increases (Brando Sitopu et al., 2021). Remuneration includes extra incentives and bonuses provided for performance, leading to employee happiness. Omar et al. (2010) pointed out that proper remuneration drives employees and teams to achieve organizational goals and motivates them to improve their work. If employees are keen to work hard, the organization reaps the rewards of that hard work in high productivity and greater employee proactivity (Cruz 2021; Lee & Ahmed, 2021). Proper remuneration also helps reduce the organization's turnover rate and increases employee happiness. Employees become more likely to stay and improve rather than pursue competition (Alzoubi, 2021; Al Ali, 2021). Based on these arguments, the following supporting hypothesis was developed.

H₆: Proper remuneration does not significantly impact employee happiness in the UAE banking industry at ($\alpha \leq 0.05$) level.

2.8 Customer Happiness

As previously mentioned, customer happiness depends on how happy customers are with a company's product or service (Cho & Lee, 2011). That measurement gives a company valuable insight into whether the company's offerings meet customer expectations and whether customers will remain loyal. Suppose that customers are devoted to a product or service. In that case, there is a high chance that they may also provide free advertising for the company by telling their friends about what the company has to offer. Neil et al. (2016) found that customer happiness could be vital for a company, as loyal customers provide stable revenue (Alshurideh, 2019; Al-Bawaia et al., 2022),

which can be an increasingly powerful marketing tool (Ahmad et al., 2021).

2.9 The Impact of Employee Happiness on Customer Happiness

Atan et al. (2021) found that employee happiness can increase customer happiness, because it positively influences the type of products or services that customers can get. As happy employees have a positive attitude toward their work, they will focus on ensuring that their customers are also happy (Oswald et al., 2015). Research has shown a clear relationship between employee happiness and customer happiness and organizations can leverage this to improve their standing and customer experience (Awada, 2019). This correlation between employee happiness and customer happiness also shows that increased customer happiness can increase employee happiness productivity and problem-solving, which benefits the organization overall (Aziz & Aftab, 2021; Radwan & Farouk, 2021). This is especially true for organizations that work in service-based industries that directly deal with customers, such as banks and retail shops. That happens because employees happy with their work will be more inclined to solve customer problems or devise ways of improving the situation (Omar et al., 2010). Based on these arguments, the following supporting hypothesis was developed.

H₇: Employee happiness does not significantly impact customer happiness in the UAE banking industry at ($\alpha \leq 0.05$) level.

2.10 Problem Statement and Research Gap

The banking sector thrives for customer happiness, but that cannot happen without paying attention to a happy employee work environment (Alameeri et al., 2020; Alzoubi et al., 2020). Accordingly, with happy employees, a company will position itself to gain new customers and make the existing ones happy and loyal.

It has been confirmed that happy employees affect employee performance (De Dieu et al., 2022). Despite research that has delved into how significant the relationship is between employee happiness and customer happiness, very little research has been conducted relating to banks. While a bank may not provide any goods of its own, it aims to make customers happy by gaining their trust and goodwill by safely securing their money and helping them transfer it to their loved ones or someone in need. As such, it is necessary for banks to examine what they can do to increase customer happiness and whether working on the employee-manager dynamic will change that (Uppal, 2020). This research aims to address this issue and help discover the relationship between customer happiness and employee happiness in the context of the UAE banking industry and determine the metrics required for improving employee happiness.

2.11 UAE Banking Industry

The annual report issued by [WHICH REPORT IS THIS?] shows that the banking industry is one of the UAE's most lucrative and profitable industries. Armed with much advancement, the UAE has positioned itself as one of the leaders in the financial and economic markets. Despite that they were also affected by COVID-19, they could provide the country with financial support measures and act as the backbone for its rising and rich economy. While the UAE's banking sector is fragmented, with about 22 domestic banks and about 30 foreign banks operating under it, the banks working in Abu Dhabi and Dubai hold the lion's share of the total domestic assets owned.

3. Research Design, Model and Methodology

3.1 The Constructs of the Research

The research analysis focuses on two variables, which are proposed to be related. Employee happiness (trustworthy leaders, open and frank communication, opportunities for learning, true justice, positive feelings, proper remuneration) is the independent variable, whereas customer happiness is the dependent variable. The survey was the measurement

tool that used the questionnaire to measure the variables and dimensions. A 5-point Likert scale was used to measure each construct by using several questions designed to cover it, as seen in Table 1.

Table 1
The survey construct items

Construct	Code	Question Code
Having trustworthy leaders	TRL	TRL1
		TRL2
		TRL3
Having open and frank communication	OFC	OFC1
		OFC2
		OFC3
Having opportunities for learning	OPL	OPL1
		OPL2
		OPL3
Having true justice	POJ	POJ1
		POJ2
		POJ3
Having positive feelings	POF	POF1
		POF2
		POF3
Having proper remuneration	GOR	GOR1
		GOR2
		GOR3
Employee happiness	EMH	EMH1
		EMH2
		EMH3
Customer happiness	CUH	CUH1
		CUH2
		CUH3

3.2 The Research Hypotheses

H₁: Trustworthy leaders do not significantly impact employee happiness in the banking industry at ($\alpha \leq 0.05$) level.

H₂: Open and frank communication does not

significantly impact employee happiness in the UAE banking industry at ($\alpha \leq 0.05$) level.

H3: Learning opportunities do not significantly impact employee happiness in the UAE banking industry at ($\alpha \leq 0.05$) level.

H4: True justice does not significantly impact employee happiness in the UAE banking industry at ($\alpha \leq 0.05$) level.

H5: Positive feelings do not significantly impact employee happiness in the UAE banking industry at ($\alpha \leq 0.05$) level.

H6: Proper remuneration does not significantly impact employee happiness in the UAE banking industry at ($\alpha \leq 0.05$) level.

H7: Employee happiness does not significantly impact customer happiness in the UAE banking industry at ($\alpha \leq 0.05$) level.

3.3 The Research Model

Figure 1 depicts the study factors and shows how the hypotheses have been drawn.

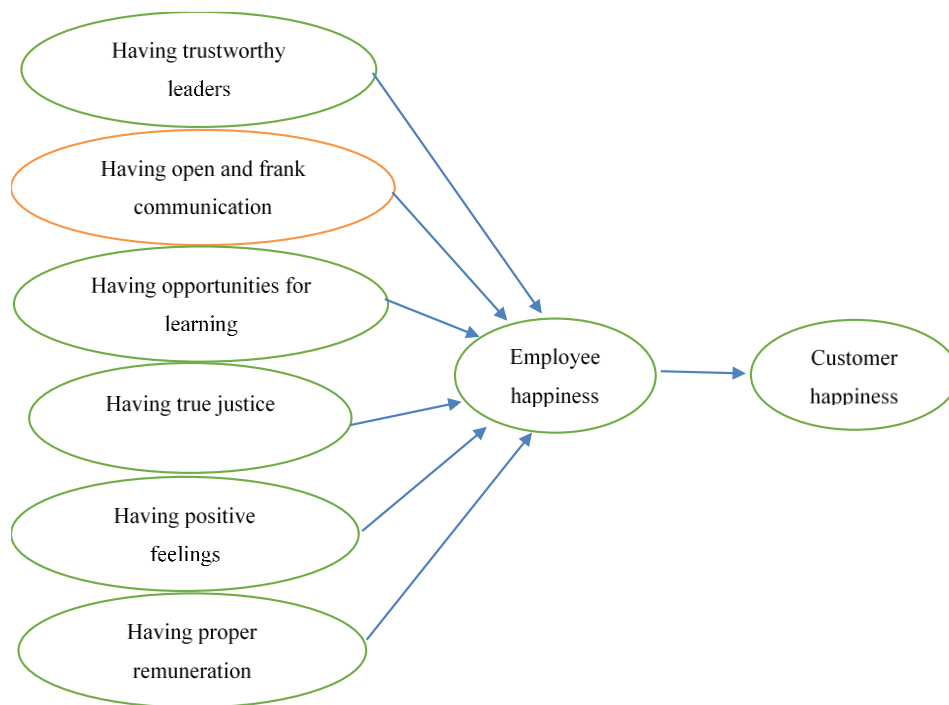


Figure (1)
The study model

The study model was based on a set of studies: Palaiologos et al. (2011); Gilstrap and Collins (2012); Neil et al. (2016); Cerasoli et al. (2018); Kirpik (2020); Brando Sitopu et al. (2021); Wallo et al. (2021).

3.4 The Research Methodology

This study used a descriptive and explanatory method

design to gather deeper insights into the influence of employee-happiness determinants on customer happiness; a quantitative approach has been followed. Data has been collected empirically with the survey instrument. The questionnaire was developed in several phases and reviewed by field experts. The authors designed the survey instrument in three

sections to evaluate the study constructs, employee happiness determinants, employee happiness and customer happiness, adapting measurement items brought from previous studies. All items were measured using a five-point Likert scale. SEM (Structural Equation Modeling) along with AMOS (Analysis of Moment Structures) and Smart PLS3 were used to validate the study's proposed structural and measurement model (Hair et al., 2007).

3.5 Research Population and Sample

The study's population was the UAE banking industry, comprising 52 commercials, 22 national and 30 international banks. The sampling type was divided into two stages. In the first stage, the population was divided into national and international banks. The national banks were chosen due to their large number of people and to control the survey process. In the second stage, branches were divided on a city basis and the national bank branches located in Dubai were chosen as the most convenient for the researchers. The sample comprised all branches of the 22 national banks in the UAE, which were chosen as cluster convenience samples. The unit of analysis considered the participants who were employees working in customer-service

departments. The survey was e-mailed to all participants; 387 questionnaires were distributed and 221 were received. The response rate was about 57%. Thirty-four questionnaires were removed, because they missed some important data. Of the returned ones, 187 valid questionnaires were used in the analysis.

4. Data Analysis

The empirical data used to analyze the model validity was collected from the field and analyzed using a structural-equation model. The model was estimated using SmartPLS, which applied partial least-square regression to estimate its coefficient, along with AMOS for testing the factor-analysis results. The results are presented in the following tables and figures.

4.1 Descriptive Statistics

The descriptive statistics employed included measures of central tendency (mean, median) and measures of dispersion (min., max., standard deviation). The correlations of the latent constructs are also presented. The results are presented in Tables 2 and 3.

Table 2
Latent-variable descriptive statistics

Latent Variable	Min.	Max.	Mean	Median	Std. Dev.	N
TRL	1	5	2.392	2.295	0.825	187
OFC	2	5	3.676	3.996	0.956	187
OPL	1	5	3.241	3	1.641	187
POJ	1	5	2.798	2.68	0.96	187
POF	1	5	3.294	3.139	0.958	187
GOR	1	5	2.335	2.275	0.735	187
EMH	1	5	2.915	2.99	1.002	187
CUH	1	5	2.428	2.256	1.136	187

Table 2 shows that all latent constructs were measured using a 5-point Likert scale with a minimum of 1 and a maximum of 5, giving a population mean of 3. A mean lower

than 3 implies that the average respondent had a negative opinion about the construct mean; a mean greater than 3 implies that the average respondent had

a positive opinion about it. Table 2 indicates that respondents, on average, had a positive opinion about OFC (3.676 ± 0.956), OPL (3.241 ± 1.641) and POJ (3.294 ± 0.958). On the other hand, they had, on average, a

negative opinion about TRL (2.392 ± 0.825), POJ (2.798 ± 0.96), GOR (2.335 ± 0.735), EMH (2.915 ± 1.002 and CUH (2.428 ± 1.136)

Table 3
Inter-construct correlations

Construct	TRL	OFC	OPL	POJ	POF	GOR	CUH	EMH
TRL	1							
OFC	0.012**	1						
OPL	0.447**	0.098**	1					
POJ	0.344**	0.183**	0.606**	1				
POF	0.214**	0.117**	0.524**	0.576**	1			
GOR	0.187**	0.085**	0.238**	0.350**	0.364**	1		
CUH	0.371**	0.176**	0.512**	0.582**	0.495**	0.483**	1	
EMH	0.356**	0.210**	0.486**	0.504**	0.474**	0.371**	0.502**	1

Table 3 shows the relationships between the latent variables, indicating that all variables are positively and significantly related to each other at a 1% level of significance.

4.2 Measurement-model Assessment

Confirmatory factor analysis was used to test the validity and reliability of the data. Specifically, composite reliability, convergent validity and discriminant validity were tested. The results of the confirmatory factor analysis, measures of validity and reliability are presented in Figure 2.

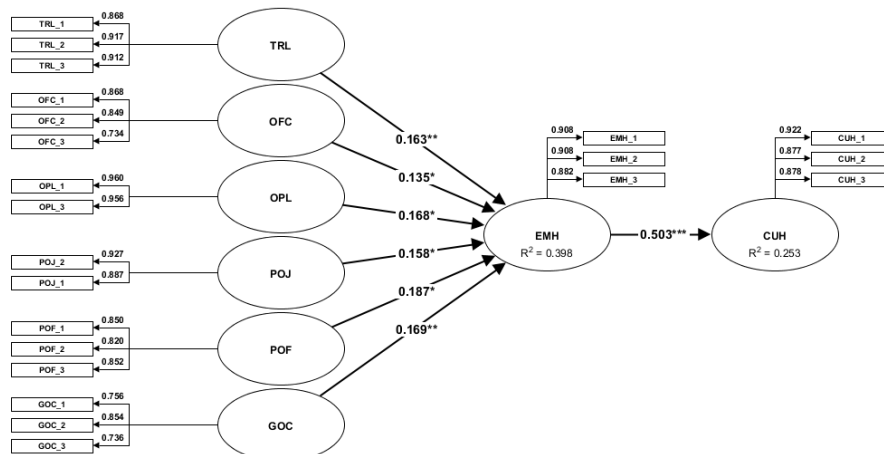


Figure (2)
Confirmatory factor analysis

Table 4 presents all the measures for construct validity and reliability. The first step in assessing the reliability of a reflective latent construct is to assess indicator reliability, which is assessed using the outer indicator loadings. According to Hair et al. (2017), an indicator is reliable if it

has a loading of 0.7 or above. Additionally, indicators can be removed from the model if they load more to other latent constructs than the latent construct to which they primarily belong.

Table 4
Construct reliability and validity

Latent Construct	Indicator	Indicator Loading	Cronbach's alpha(α)	Rho a	Composite Reliability	AVE
TRL	TRL_1	0.859	0.883	0.904	0.927	0.8088
	TRL_2	0.915				
	TRL_3	0.923				
OFC	OFC_1	0.889	0.768	0.732	0.836	0.6342
	OFC_2	0.856				
	OFC_3	0.616				
OPL	OPL_1	0.962	0.911	0.917	0.957	0.9177
	OPL_3	0.954				
POF	POF_1	0.839	0.796	0.808	0.879	0.7081
	POF_2	0.823				
	POF_3	0.863				
GOR	GOR_1	0.750	0.686	0.700	0.826	0.6137
	GOR_2	0.848				
	GOR_3	0.748				
POJ	POJ_1	0.884	0.787	0.818	0.903	0.8224
	POJ_2	0.930				
CUH	CUH_1	0.920	0.872	0.876	0.922	0.7968
	CUH_2	0.883				
	CUH_3	0.875				
EMH	EMH_1	0.908	0.882	0.886	0.927	0.809
	EMH_2	0.908				
	EMH_3	0.882				

Table 4 shows that all indicator loadings were greater than the threshold of 0.7, except for POJ_3, which has a loading less than the acceptable standard. Consequently, this item was removed from the model. The rest of the items were deemed reliable. Cronbach's alpha, Rho_a and composite

reliability, which all measure composite reliability, exceeded the minimum value of 0.7. As for convergent validity measured using the average variance extracted, the lowest acceptable value was 0.5. However, the lower observed value was 0.6342 for

OFC, which means that the data met conventional standards for scale reliability.

Table 5
Heterotrait-monotrait ratio of correlation (HTMT)

Construct	TRL	OFC	OPL	POJ	POF	GOR	CUH	EMH
TRL								
OFC	0.094							
OPL	0.489	0.072						
POJ	0.398	0.182	0.705					
POF	0.250	0.086	0.606	0.701				
GOR	0.237	0.059	0.294	0.472	0.473			
CUH	0.416	0.141	0.573	0.693	0.589	0.612		
EMH	0.398	0.223	0.538	0.595	0.551	0.468	0.568	

According to Kline (2011) and Gold et al. (2001), HTMT is the most appropriate measurement of discriminant validity. It is seen in Table 5. For discriminant validity to be established following the HTMT ratio, the ratio must be lower than 0.85 (ideal) or 0.9 (acceptable). In Table 6,

discriminant validity was established for all latent constructs, as the maximum observed HTMT value was 0.693, which is less than the conventional standard of 0.85.

Table 6
Discriminant validity: Fornell-Larcker criterion

Construct	TRL	OFC	OPL	POJ	POF	GOR	CUH	EMH
TRL	0.8088							
OFC	0.0002	0.634						
OPL	0.1998	0.010	0.9177					
POJ	0.1185	0.033	0.3671	0.8224				
POF	0.0457	0.014	0.2747	0.3314	0.7081			
GOR	0.035	0.007	0.0566	0.1222	0.1323	0.6137		
CUH	0.1373	0.031	0.2622	0.3392	0.245	0.2331	0.7968	
EMH	0.1268	0.044	0.2359	0.2544	0.2242	0.1379	0.2518	0.809
Squared correlations; AVE in the diagonal.								

Table 6 assesses discriminant validity following the Fornell-Larcker criterion. For discriminant validity to be established (Fornell & Lacker, 1981; Hair et al., 2017) according to this criterion, the square root of the AVE for a

variable should be greater than the correlation of the latent construct to any other latent construct. Table 6 shows that discriminant validity was established for all combinations of the model's latent constructs.

Table 7
Cross loadings

Indicator	TRL	OFC	OPL	POJ	POF	GOR	CUH	EMH
TRL_1	0.8587	0.048	0.3196	0.2479	0.1637	0.1228	0.284	0.2941
TRL_2	0.9152	0.012	0.4596	0.36	0.2343	0.1766	0.3574	0.3781
TRL_3	0.9227	-0.021	0.4084	0.306	0.1692	0.1982	0.3496	0.2781
OFC_1	-0.0237	0.889	0.0952	0.1467	0.1248	0.0859	0.186	0.1891
OFC_2	0.0606	0.856	0.0791	0.1779	0.0823	0.0663	0.1225	0.1787
OFC_3	-0.2312	0.616	-0.0253	0.0275	-0.0372	-0.0457	-0.0228	0.0852
OPL_1	0.4623	0.105	0.962	0.6079	0.5118	0.2463	0.5152	0.4775
OPL_3	0.3909	0.083	0.9539	0.5505	0.4916	0.2079	0.4637	0.4519
POJ_1	0.2491	0.139	0.4748	0.8836	0.4454	0.3199	0.4556	0.4067
POJ_2	0.3633	0.187	0.6109	0.9295	0.585	0.3161	0.5879	0.4996
POF_1	0.1721	0.174	0.4996	0.4931	0.8386	0.3236	0.4498	0.4575
POF_2	0.1733	0.084	0.367	0.3532	0.8229	0.2192	0.3759	0.3187
POF_3	0.1935	0.033	0.4393	0.5774	0.8625	0.3554	0.4151	0.4003
GOR_1	0.1347	0.097	0.1425	0.2236	0.2241	0.7501	0.29	0.2375
GOR_2	0.1451	0.112	0.2264	0.2906	0.3113	0.8477	0.4307	0.3347
GOR_3	0.1589	-0.005	0.1792	0.2977	0.3068	0.7482	0.394	0.288
CUH_1	0.397	0.155	0.4655	0.5401	0.4643	0.453	0.9195	0.4863
CUH_2	0.3527	0.115	0.4684	0.496	0.4053	0.4228	0.8826	0.4128
CUH_3	0.2372	0.200	0.4377	0.5227	0.4543	0.4159	0.8751	0.4418
EMH_1	0.31	0.227	0.3887	0.3876	0.3674	0.3113	0.4019	0.9078
EMH_2	0.3308	0.180	0.4558	0.477	0.4051	0.3626	0.487	0.9082
EMH_3	0.318	0.164	0.4587	0.4868	0.496	0.3247	0.4578	0.8821

For discriminant validity to be established according to the cross-loading criterion, the loading of an item to its parent latent construct should be higher than its loadings to all other latent constructs (Fornell & Lacker, 1981; Hair et al., 2017). According to Table 7, no item experienced cross-loading problems to other latent constructs, hence discriminant validity is established by this criterion.

Table 8
Goodness of model fit (estimated model)

	Value	HI95	HI99
SRMR	0.104	0.0604	0.0777
dULS	2.726	0.9234	1.5274
dG	0.603	0.5394	0.6435

Table 8 presents the measure fit indices used to measure the quality of the model. The SRMR of 0.104 is higher than 0.085, which shows that the model did not have a good fit (Hu and Bentler, 1999). SRMR is an approximate measure of model fit.

4.3 Hypothesis Testing

The hypotheses were verified by running 5000 bootstrap samples in Smart PLS. The bootstrap procedure helps calculate confidence intervals and *p* values for the path coefficients. The results are presented in Table 9.

Table 9
Direct-effect inference

Relationship	Coeff.	Std. error	t-value	p-value	F ²	L95% CI	U95% CI
R ² (EMH)	0.253						
R ² (CUH)	0.398						
Adj. R ² (EMH)	0.248						
Adj. R ² (CUH)	0.374						
Q ² (EMH)	0.301						
Q ² (CUH)	0.194						
TRL > EMH	0.163	0.060	2.728	0.006	0.035	0.050	0.287
OFC > EMH	0.135	0.062	2.174	0.030	0.033	0.014	0.255
OPL > EMH	0.168	0.084	2.003	0.045	0.029	0.001	0.332
POJ > EMH	0.158	0.075	2.110	0.035	0.015	0.015	0.308
POF > EMH	0.187	0.073	2.574	0.010	0.034	0.043	0.328
GOR > EMH	0.169	0.060	2.841	0.005	0.039	0.060	0.290
EMH > CUH	0.503	0.052	9.757	0.000	0.338	0.399	0.602

As seen in Table 9, the adjusted R² shows the degree of variation in employee happiness that can be explained by variations in employee-happiness determinants. From the adjusted R² (coefficient of multiple determination), 24.8% variation in employee happiness is accounted for by variations in employee-happiness determinants. 75.2% of variation in employee happiness is accounted for by variations in variables other than those from the hypothesized determinants of employee happiness (influence of extraneous variables). This is known as the coefficient of non-determination (Hair, Ringle & Sarstedt, 2011; Henseler et al., 2009).

The predictive relevance of the model was assessed using *q*². The value of 0.51 implies that the model has a large predictive relevance in predicting the adoption intention of

autonomous robots in the supply chain and logistics industry (Hair et al., 2017).

H₁: Trustworthy Leaders Significantly and Positively Impact Employee Happiness

At a 99% confidence interval, trustworthy leaders have a positive and significant effect on employee happiness, given that all other variables are constant. For each unit increase in having trustworthy leaders, employee happiness increases by 16.3%. The inference from the *t* statistic's significance of 2.728 is that there is a 0.6% risk in assuming that trustworthy leaders have a significant effect on employee happiness, which is lower than a 5% significance level. Furthermore, the effect associated with the path coefficient of 0.035 is

greater than the threshold of 0.02. We, therefore, reject the null hypothesis and retain the alternative hypothesis. The risk involved in rejecting the null hypothesis while it is true is lower than the significance level of 0.05. Having trustworthy leaders positively and significantly affects employee happiness.

H₂: Open and Frank Communication Promotes Employee Happiness

At a 95% confidence interval, open and frank communication has a positive and significant effect on employee happiness, given that all other variables are constant. For each unit increase in open and frank communication, employee happiness increases by 13.5%. The inference from the *t* statistic's significance of 2.174 and effect size of 0.033 is that there will be a 3% risk in assuming that open and frank communication has a significant effect on employee happiness, which is lower than a 5% significance level. We, therefore, conclude that open and frank communication has a positive and significant effect on employee happiness. Open and frank communication is significant in explaining employee happiness.

H₃: Learning Opportunities Promote Employee Happiness

Learning opportunities have a positive and significant effect on employee happiness, given that all other variables are constant. For each unit increase in learning opportunities, employee happiness increases by 16.80%. The inference from the *t* statistic's significance of 2.003 is that there will be a 4.5% risk in assuming that learning opportunities have a significant effect on employee happiness, which is lower than a 5% significance level. We, therefore, conclude that learning opportunities positively and significantly affect employee happiness.

H₄: True Justice Promotes Employee Happiness

At a 95% confidence interval, true justice has a positive and significant effect on employee happiness, given that all

other variables are constant. For each unit increase in true justice, employee happiness increases by 15.8%. The inference from the *t* statistic's significance of 2.11 and effect size of 0.035 is that there will be a 3.5% risk in assuming that true justice has a significant effect on employee happiness, which is lower than a 5% level of significance. We, therefore, conclude that having true justice positively and significantly affects employee happiness.

H₅: Positive Feelings Promote Employee Happiness

At a 95% confidence interval, positive feelings have a positive and significant effect on employee happiness, given that all other variables are constant. For each unit increase in positive feelings, employee happiness increases by 18.7%. The inference from the *t* statistic's significance of 2.574 is that there is a 1.0% risk in assuming that positive feelings have a significant effect on employee happiness, which is lower than a 5% level of significance. We, therefore, conclude that positive feelings positively and significantly affect employee happiness.

H₆: Proper Remuneration Promotes Employee Happiness

At a 95% confidence interval, proper remuneration positively and significantly affects employee happiness, given that all other variables are constant. For each unit increase in proper remuneration, employee happiness increases by 16.9%. The inference from the *t* statistic's significance of 2.841 is that there will be a 0.5% risk in assuming that proper remuneration significantly affects employee happiness, which is lower than a 5% level of significance. We, therefore, conclude that having proper remuneration positively and significantly affects employee happiness.

H7: Employee Happiness Promotes Customer Happiness

Employee happiness has a positive and significant effect on customer happiness ($\beta = 0.503, t = 9.757, f^2 = 0.338, p < 0.01$). When employee happiness increases, customer happiness also increases. Given a $p < 0.0$, which is lower than the significance level and an f^2 value of 0.338,

which signifies a medium effect, a 99% confidence interval for employee happiness significantly predicts customer happiness. The risk in rejecting the null hypothesis when it is true is lower than 0.01%.

Table 10
Summary of hypothesis testing

H1: Trustworthy leaders promote employee happiness	Supported
H2: Open and frank communication promotes employee happiness	Supported
H3: Learning opportunities promote employee happiness	Supported
H4: True justice promotes employee happiness	Supported
H5: Positive feelings promote employee happiness	Supported
H6: Proper remuneration promotes employee happiness	Supported
H7: Employee happiness promotes customer happiness	Supported

As seen in Table 10, the results of the hypothesis testing confirm that having trustworthy leaders, open and frank communication, opportunities for learning, true justice, positive feelings and proper remuneration leads to employee happiness, which in turn achieves customer happiness.

4.4 Discussion of the Results

A significant relationship between customer happiness and employee happiness has been shown from the research conducted and the hypotheses proved. In other words, when employees are happy, they will focus on solving customer needs and increasing customer happiness. This research has shown a higher likelihood that employees will make their customers happier when they themselves are happier with their work.

To achieve customer happiness, however, organizations need to focus on various factors to ensure that they keep their employees happy, motivated and keen to work. These include positive emotions, true justice, proper remuneration, building open and frank communication, opportunities to grow and learn and leadership by trustworthy leaders. Those are the things that establish a sense of employee happiness

and boost morale. When evaluating the results of the questionnaires collected, it was observed that each of these variables has a significant chance of improving employee happiness. The respondents confirmed that these variables could improve the overall happiness of bank employees at work.

However, there are limitations in the research and the results leave room for more exploration. The limits primarily relate to the analyzed sample and its limited number of variables. While the research focused on the main factors that affect how happy employees are with their work, other factors, such as work-life balance and a clear sense of management, were omitted. Along with that, the small sample of 187 valid questionnaires may not be sufficient to paint the whole picture; it may only be able to answer for a small portion rather than the thousands of employees working in banking.

5. Conclusion

Both employee happiness and customer happiness are vital for an organization's growth and sustainability. Without them, it may not thrive in the contemporary

landscape. One crucial factor that improves customer happiness is employee happiness. This research investigated a set of employee-happiness determinants concerning trustworthy leaders, open and frank communication, opportunities to learn, true justice, positive feelings and proper remuneration. It was found that all these determinants positively influence employee happiness and provide more insight into how employees feel about their jobs. This paper also provided insight into and tested the influence of employee happiness on customer happiness. Based on the research results, the study confirmed that if employees are happy in their work, they are keen to ensure that their customers are happy with the services provided.

To sum up, organizations can keep their employees motivated and happy with their work by working on factors, such as building a positive environment for employees, employee remuneration, fair and true justice, open communication, having trustworthy leaders and providing opportunities to learn and grow. That, in turn, helps in retaining employees and increases customer happiness and overall happiness about the bank's services, which will benefit the bank overall.

REFERENCES

- Akhtar, A., Akhtar, S., Bakhtawar, B., Kashif, A.A., Aziz, N., & Javeid, M.S. 2021. COVID-19 Detection from CBC Using Machine-learning Techniques. *International Journal of Technology, Innovation and Management (IJTIM)*, 1 (2): 65-78.
- Al Ali, A. 2021. The Impact of Information Sharing and Quality Assurance on Customer Service at the UAE Banking Sector. *International Journal of Technology, Innovation and Management (IJTIM)*, 1 (1): 1-17.
- Alameeri, K., Alshurideh, M., Al Kurdi, B., & Salloum, S. A. 2020, October. The Effect of Work Environment Happiness on Employee Leadership. In: *International Conference on Advanced Intelligent Systems and Informatics*, 668-680. Springer, Cham.
- Al-Bawaia, E., Alshurideh, M., Obeidat, B., & Masa'deh, R. 2022. The Impact of Corporate Culture and Employee Motivation on Organization Effectiveness in Jordanian Banking Sector. *Academy of Strategic Management Journal*, 21 (Special Issue 2): 1-18.
- AlHamad, Ahmad Q., Akour, I., Alshurideh, M., Kurdi, B.A., & Alzoubi, H.M. 2021. Predicting the Intention to Use Google Glass: A Comparative Approach Using Machine Learning Models and PLS-SEM. *International Journal of Data and Network Science*,

6. Recommendations

Because of the research's intended aim and its inherent limitations, the analysis of this issue could be expanded by including more samples and working with other factors that improve employee happiness. The analysis could also be expanded to compare and contrast other methods that assist organizations in making their customers happy, such as offering better services and competitive pricing and what employers should focus on when assessing these. By adding those, decision-makers, such as managers, department units and even owners, should be able to create the right work environment to increase employee-happiness levels further and retain the appropriate employees (Al Kurdi et al., 2020).

However, even without those extra elements, this paper provides a clear vision of how organizations can increase their employee-happiness levels and retention. They only need to work on employee-happiness predeterminants such as keeping an eye on the employee remuneration system and enhancing it from time to time, being fair and avoiding discrimination, especially relating to employee gender and age and offering true justice systems that treat all employees fairly and equally.

- 5 (3): 311-320.
- Ali, N., Ghazal, T.M., Ahmed, A., Abbas, S., Khan, M.A., Alzoubi, H.M., Farooq, U., Ahmad, M. & Adnan Khan, M. 2021. Fusion-based Supply Chain Collaboration Using Machine Learning Techniques. *Intelligent Automation & Soft Computing*, 31 (3): 1671-1687.
- Ali, N., Ahmed, A., Anum, L., Ghazal, T.M., Abbas, S., Adnan Khan, M., Alzoubi, H.M., & Ahmad M. 2021. Modeling Supply Chain Information Collaboration Empowered with Machine Learning Techniques. *Intelligent Automation & Soft Computing*, 29 (3): 243-257.
- Al-Khayyal, A., Alshurideh, M., Al Kurdi, B., & Salloum, S.A. 2021. Factors Influencing Electronic Service Quality on Electronic Loyalty in Online Shopping Context: Data Analysis Approach. In: *Enabling AI Applications in Data Science*, 367-378. Springer, Cham.
- Al Kurdi, B., Alshurideh, M., & Al afaishat, T. 2020. Employee Retention and Organizational Performance: Evidence from Banking Industry. *Management Science Letters*, 10 (16): 3981-3990.
- Alnazer, N.N., Alnuaimi, M.A., & Alzoubi, H.M. 2017. Analyzing the Appropriate Cognitive Styles and Their Effect on Strategic Innovation in Jordanian Universities. *International Journal of Business Excellence*, 13 (1): 127-140.
- Alnuaimi, M., Alzoubi, H.M., Ajelat, D. & Alzoubi A.A. 2021. Towards Intelligent Organizations: An Empirical Investigation of Learning Orientation's Role in Technical Innovation. *International Journal of Innovation and Learning*, 29 (2): 207-221.
- Al-Qubbaj, I., & Malak, F. 2022. Emotional Intelligence and Its Relationship with Service Quality: Case Study from the Palestinian Central Bureau of Statistics. *Jordan Journal of Business Administration*, 18 (1): 21-39.
- Alsharari, N. 2021. Integrating Blockchain Technology with Internet of Things to Achieve Efficiency. *International Journal of Technology, Innovation and Management (IJTIM)*, 1 (2): 01-13.
- AlShehhi, H., Alshurideh, M., Al Kurdi, B., & Salloum, S.A. 2020. The Impact of Ethical Leadership on Employee Performance: A Systematic Review. In: *International Conference on Advanced Intelligent Systems and Informatics*, 417-426. Springer, Cham.
- Alshurideh, D.M. 2019. Do Electronic Loyalty Programs Still Drive Customer Choice and Repeat Purchase Behaviour? *International Journal of Electronic Customer Relationship Management*, 12 (1): 40-57.
- Alshurideh, M. 2022. Does Electronic Customer Relationship Management (E-CRM) Affect Service Quality at Private Hospitals in Jordan? *Uncertain Supply Chain Management*, 10 (2): 1-8.
- Alshurideh, M., Gasaymeh, A., Ahmed, G., Alzoubi, H., & Kurd, B. 2020. Loyalty Program Effectiveness: Theoretical Reviews and Practical Proofs. *Uncertain Supply Chain Management*, 8 (3): 599-612.
- Alsuwaidi, M., Alshurideh, M., Al Kurdi, B., & Salloum, S.A. 2020, October. Performance Appraisal on Employees' Motivation: A Comprehensive Analysis. In: *International Conference on Advanced Intelligent Systems and Informatics*, 681-693. Springer, Cham.
- Alzoubi, A. 2021. The Impact of Process Quality and Quality Control on Organizational Competitiveness at 5-star Hotels in Dubai. *International Journal of Technology, Innovation and Management (IJTIM)*, 1 (1): 54-68.
- Alzoubi, H.M., Alshurideh, M., Al Kurdi, B., & Inairat, M. 2020. Do Perceived Service Value, Quality, Price Fairness and Service Recovery Shape Customer Satisfaction and Delight? A Practical Study in the Service Telecommunication Context. *Uncertain Supply Chain Management*, 8 (3): 579-588.
- Al Zoubi, J. 2022. Impact of Trust on Innovation: The Mediating Effect of Knowledge Sharing at Jordanian Hospitals. *Jordan Journal of Business Administration*, 18 (1): 1-20.
- Alzoubi, H., Alshurideh, M., Kurdi, B., Akour, I., & Aziz, R. 2022. Does BLE Technology Contribute towards

- Improving Marketing Strategies, Customers' Satisfaction and Loyalty? The Role of Open Innovation. *International Journal of Data and Network Science*, 6 (2): 449-460.
- Atan, A., Ozgit, H., & Silman, F. 2021. Happiness at Work and Motivation for a Sustainable Workforce: Evidence from Female Hotel Employees. *Sustainability*, 13 (14): 1-17.
- Awada, N. 2019. The Effect of Employee Happiness on the Performance of Employees in Public Organization in the United Arab Emirates. *Journal of Administrative and Business Studies*, 5 (5): 260-268.
- Aziz, N., & Aftab, S. 2021. Data Mining Framework for Nutrition Ranking: Methodology: SPSS Modeller. *International Journal of Technology, Innovation and Management (IJTIM)*, 1 (1): 85-95.
- Benuyenah, V., & Pandya, B. 2020. Meaning of "Employee Happiness" within the Context of Complex Organizations: An Explanatory Review on the UAE Labour Force. *Rajagiri Management Journal*, 14 (2): 169-180.
- Boehm, J.K., & Lyubomirsky, S. 2008. Does Happiness Promote Career Success? *Journal of Career Assessment*, 16 (1): 101-116.
- Brando Sitopu, Y., Sitingjak, K.A., & Marpaung, F.K. 2021. The Influence of Motivation, Work Discipline and Compensation on Employee Performance. *Golden Ratio of Human Resource Management*, 1 (2): 72-83.
- Carrier, S.L. 2017. *Effective Ways to Improve Workplace Culture and Dynamics Following a Workplace Investigation*. Semanticscholar Publication, Monash University, 1-28.
- Cerasoli, C.P., Alliger, G.M., Donsbach, J.S., Mathieu, J.E., Tannenbaum, S.I., & Orvis, K.A. 2018. Antecedents and Outcomes of Informal Learning Behaviors: A Meta-analysis. *Journal of Business and Psychology*, 33 (2): 203-230.
- Cho, Y.J., & Lee, J.W. 2011. Perceived Trustworthiness of Supervisors, Employee Happiness and Cooperation. *Public Management Review*, 13 (7): 941-965.
- Choudhury, A., Dutta, A., & Dutta, S. 2021. Employee Happiness, Engagement and Organizational Commitment: A Literature Review. *World Review of Entrepreneurship, Management and Sustainable Development*, 17 (2-3): 222-243.
- Cruz, A. 2021. Convergence between Blockchain and the Internet of Things. *International Journal of Technology, Innovation and Management (IJTIM)*, 1 (1): 34-53.
- Cui, Y. 2021. The Role of Emotional Intelligence in Workplace Transparency and Open Communication. *Aggression and Violent Behavior*, 101602. In Press.
- De Dieu, R.J., Tiana, A.M., Alfa, R.M., & Hervé, R.J.M. 2022. Relationship between Perception of the Work Environment and Employee Performance. *Management Review*, 28 (4): 40-53.
- Deloitte. 2021. *The Banking Industry in the UAE. A Middle East Point of View*.
- Elg, M., Ellström, P.-E., Klofsten, M., & Tillmar, M. 2015. *Sustainable Development in Organizations: Studies on Innovative Practices*. Edward Elgar Publishing.
- Eli, T. 2021. Students' Perspectives on the Use of Innovative and Interactive Teaching Methods at the University of Nouakchott Al Aasriya, Mauritania: English Department As a Case Study. *International Journal of Technology, Innovation and Management (IJTIM)*, 1 (2): 90-104.
- Fornell, C.D., & Lacker, D.F. 1981. Evaluating Structural Equation Models with Unobservable Variables and Measurement Error. *Journal of Marketing Research*, 18: 39-50.
- Ghazal, T.M., Hasan, M.K., Alshurideh, M.T., Alzoubi, H. M., Ahmad, M., Akbar, S.S., Al Kurdi, B. & Akour, I.A. 2021. IoT for Smart Cities: Machine Learning Approaches in Smart Healthcare: A Review. *Future Internet*, 13 (8): 1-19.
- Ghosh, D., Sekiguchi, T., & Gurunathan, L. 2017. Organizational Embeddedness As a Mediator between Justice and In-role Performance. *Journal of Business Research*, 75: 130-137.

- Gilstrap, J.B., & Collins, B.J. 2012. The Importance of Being Trustworthy: Trust As a Mediator of the Relationship between Leader Behaviors and Employee Job Happiness. *Journal of Leadership & Organizational Studies*, 19 (2): 152-163.
- Gold, A.H., Malhotra, A., & Segars, A.H. 2001. Knowledge Management: An Organizational Capabilities Perspective. *Journal of Management Information Systems*, 18 (1): 185-214.
- Hair, J., Ringle, C., & Sarstedt, M. 2011. PLS-SEM: Indeed a Silver Bullet. *Journal of Marketing Theory and Practice*, 19: 139-151.
- Hair, J., Sarstedt, M., Ringle, C., & Gudergan, C. 2017. *Advanced Issues in Partial Least Square Structural Equation Modeling*, SAGE Publications, Inc.
- Hamadneh, S., Pedersen, O., Alshurideh, M., Al Kurdi, B., & Alzoubi, H.M. 2021. An Investigation of the Role of Supply Chain Visibility into the Scottish Blood Supply Chain. *Journal of Legal, Ethical and Regulatory Issues*, 24 (1): 1-13.
- Hanaysha, J.R. Al Shaikh, M.E., & Alzoubi, H.M. 2021. Importance of marketing Mix Elements in Determining Consumer Purchase Decision in the Retail Market. *International Journal of Service Science, Management, Engineering and Technology*, 12 (6): 56-72.
- Hanaysha, J.R. Al-Shaikh, M.E., Joghee, S., & Alzoubi, H.M. 2021. Impact of Innovation Capabilities on Business Sustainability in Small and Medium Enterprises. *FIIB Business Review*, 11 (1): 67-78.
- Henseler, J., Ringle, C.M., & Sinkovics, R.R. 2009. The Use of Partial Least Square Path Modeling in International Marketing. In: *New Challenges to International Marketing*. Emerald Group Publishing, Limited.
- Hu, L.T., & Bentler, P.M. 1999. Cut-off Criteria for Fit Indices in Covariance Structure Analysis: Conventional Criteria versus New Alternatives. *Structural Equation Modeling*, 6: 1-55.
- Joghee, S., Alzoubi, H.M., & Dubey, A.R. 2020. Decisions Effectiveness of FDI Investment Biases at Real Estate Industry: Empirical Evidence from Dubai Smart City Projects, *International Journal of Scientific and Technology Research*, 9 (3): 3499-3503.
- Kadoya, Y., Mostafa Saidur Rahim, K., Watanapongvanich, S., & Binnagan, P. 2020. Emotional Status and Productivity: Evidence from the Special Economic Zone in Laos. *Sustainability*, 12 (4): 1-15.
- Kashif, A.A., Bakhtawar, B., Akhtar, A., Akhtar, S., Aziz, N., & Javeid, M.S. 2021. Treatment Response Prediction in Hepatitis C Patients Using Machine Learning Techniques. *International Journal of Technology, Innovation and Management (IJTIM)*, 1 (2): 79-89.
- Khan, S., & Hussain, M. 2012. Determinants of Consumer Happiness and Its Role in Customer Loyalty. *SSRN Electronic Journal*, 2 (1): 11-19.
- Kim, Y., & Ployhart, R.E. 2014. The Effects of Staffing and Training on Firm Productivity and Profit Growth Before, during and After the Great Recession. *Journal of Applied Psychology*, 99 (3): 361-389.
- Kirpik, G. 2020. The Concept of Employee Happiness in Human Resource Management: A Systematic Literature Review. *Business & Management Studies: An International Journal*, 8 (3): 2750-2775.
- Kline, R.B. 2011. *Principles and Practice of Structural Equation Modeling* (3rd edn.). Guilford Press.
- Kurdi, B., Alshurideh, M., & Alnaser, A. 2020. The Impact of Employee Satisfaction on Customer Satisfaction: Theoretical and Empirical Underpinnings. *Management Science Letters*, 10 (15): 3561-3570.
- Lee, C., & Ahmed, G. 2021. Improving IoT Privacy, Data Protection and Security Concerns. *International Journal of Technology, Innovation and Management (IJTIM)*, 1 (1): 18-33.
- Mehmood, T. 2021. Do Information Technology Competencies and Fleet Management Practices Lead to Effective Service Delivery? Empirical Evidence

- from E-Commerce Industry. *International Journal of Technology, Innovation and Management (IJTIM)*, 1 (2): 14-41.
- Mehmood, T., Alzoubi, H., Alshurideh, M., Al-Gasaymeh, A., & Ahmed, G. 2019. Schumpeterian Entrepreneurship Theory: Evolution and Relevance. *Academy of Entrepreneurship Journal*, 25 (4): 1-10.
- Miller, D. 2021. The Best Practice of Teaching Computer Science Students to Use Paper Prototyping. *International Journal of Technology, Innovation and Management (IJTIM)*, 1 (2): 42-63.
- Neil Bendle, Paul Farris, Philip Pfeifer, & David, Reibstein. 2016. *Marketing Metrics-Second Edition: The Manager's Guide to Measuring Marketing Performance*. Pearson Education, Inc.
- Omar, M.W., Jusoff, K., & Hussin, H. 2010. Employee Motivation and Its Impact on Employee Loyalty. *World Applied Sciences Journal*, 8 (7): 871-873.
- Oswald, A.J., Proto, E., & Sgroi, D. 2015. Happiness and Productivity. *Journal of Labor Economics*, 33 (4): 789-822.
- Palaiologos, A., Papazekos, P., & Panayotopoulou, L. 2011. Organizational Justice and Employee Happiness in Performance Appraisal. *Journal of European Industrial Training*, 35 (8): 826-840.
- Pan, X., Chen, M., Hao, Z., & Bi, W. 2018. The Effect of Organizational Justice on Positive Organizational Behavior: Evidence from a Large-sample Survey and a Situational Experiment. *Frontiers in Psychology*, 8 (Jan.), 1-16.
- Paolillo, A., Platania, S., Magnano, P., & Ramaci, T. 2015. Organizational Justice, Optimism and Commitment to Change. *Procedia - Social and Behavioral Sciences*, 191: 1697-1701.
- Radwan, N., & Farouk, M. 2021. The Growth of Internet of Things (IoT) In the Management of Healthcare Issues and Healthcare Policy Development. *International Journal of Technology, Innovation and Management (IJTIM)*, 1 (1): 69-84.
- Saks, A.M., & Burke-Smalley, L.A. 2014. Is Transfer of Training Related to Firm Performance? *International Journal of Training and Development*, 18 (2): 104-115.
- Saks, A.M., & Gruman, J.A. 2014. What Do We Really Know about Employee Engagement? *Human Resource Development Quarterly*, 25 (2): 155-182.
- Sender, G., Carvalho, F., & Guedes, G. 2021. The Happy Level: A New Approach to Measure Happiness at Work Using Mixed Methods. *International Journal of Qualitative Methods*, 20: 1-20.
- Shavyrina, I., Demenenko, I., & Kravchenko, E. 2018. Customer-centric Organizational Culture of the University As a Factor of Efficient Social and Economic Development of the Region. In: *SHS Web of Conferences*, 50: 01011. EDP Sciences.
- Swalhi, A., Zgoulli, S., & Hofaidhllaoui, M. 2017. The Influence of Organizational Justice on Job Performance: The Mediating Effect of Affective Commitment. *Journal of Management Development*, 36 (4): 542-559.
- Uppal, R.K. 2020. Customer Happiness in Banks: A Milestone for Banks in the Emerging Competition. *Solid State Technology*, 63 (6): 9406-9423.
- Wallo, A., Kock, H., Reineholm, C., & Ellström, P.E. 2021. How Do Managers Promote Workplace Learning? Learning-oriented Leadership in Daily Work. *Journal of Workplace Learning*, 34 (1): 58-73.