

## EXPLORING THE LINK BETWEEN CUSTOMER SATISFACTION, SERVICE QUALITY, AND PERCEIVED ORGANIZATIONAL SUPPORT: THE MEDIATING ROLE OF RELATIONAL PSYCHOLOGICAL CONTRACT

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**Abstract:** With an emphasis on the mediating role of relational psychological contracts, this study sets out to investigate the structural connection between perceived organizational support (POS), service quality (SERVQ), and customer satisfaction (CS). Using descriptive and inferential statistics, we tested the heuristic model for the relationship using data from 394 clients at selected banks in Nigeria. It was found that both perceived organizational support and service quality significantly affected customer satisfaction, with the former serving as a predictor of the latter. In addition, a positive and statistically significant influence of the relational psychological contract was found in the connection between "POS" and CS, and perceived organizational support and SERVQ. In addition, it was determined that banks must maintain all required standards in gaining customers by continually providing a higher degree of service to keep clients satisfied. The structural nexus between the identified variables stood out as a novel idea with a heuristic model depicted for business practitioners and society's opportunities.

**Keywords:** Banking Sector; Customer Satisfaction; Perceived Organizational Support; PLS-SEM; Relational Psychological Contract; Service Quality.

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**JEL Codes:** M12, M21, M22.

## 1. Introduction

In today's highly competitive market, a company's ability to maintain and expand its customer base is paramount to its success. In the service industry, financial institutions endeavor to mollify their customers, since both employee and customer satisfaction lay the groundwork for the success of their operations. Given the cutthroat nature of the banking industry, a satisfied customer is essential to the bank's success.

Customers play an essential part in the banking system, yet they frequently face issues such as rude service from bank employees, long wait times in the branch, unauthorized withdrawals, and overdraft fees. From this standpoint, it is important that banks provide their customers with sufficient support that can help them regain trust and confidence, which is tailored to minimize the adversarial impact of the aforementioned issues and help boost their loyalty and patronage with the organization. According to social exchange theory (Bahadir et al., 2022; Nambiar et al., 2018; Olaleye, 2023), customers are more loyal to businesses that provide them with favorable treatment and opportunities. From this standpoint, after a service failure, such customers are those who are expected to restore unhappy clients to a state of satisfaction. One business strategy that retail banks use to find, attract, and delight their customers is service quality. However, the role that bank staff play in meeting customers' demands cannot be overstated. Despite its importance, there is a lack of hard data regarding the Nigerian banking industry. The impact of perceived organizational support on worker performance was a contemporary and debatable issue for Ozatac, Saner, and Sen (2016). Bahadir et al. (2022), albeit with a small sample size and in a geographically remote setting (North Cyprus), examined the employer-employee environment and looked into perceived organizational support, relational psychological contract, and reciprocity as antecedents and mediators of the association. While several studies have looked at factors like organizational support and relational psychological contract as precursors to employee and job performance (Biswakarma, 2016; Bernarto et al., 2020), considering sectors like hospitality (Biswakarma, 2016; Garg & Dhar, 2014; Jaiswal & Dhar, 2016), but none have looked at customer satisfaction as a precursor, which is germane in a banking sector being a service industry and in a context of a developing nation like Nigeria. However, to our knowledge, there is no study on the POS and service quality effect in the case of the customer satisfaction nexus or the intervening impact of relational psychological contracts. Secondly, this study also examines a conceptual model of the mediating influence of relational psychological contracts over the effect of perceived organizational support and service quality on customer satisfaction.

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Hence, the purpose of the current research is to investigate the connection between service quality, the relational psychological contract, and its outcome predictor (customer satisfaction), taking cognizance of the Nigerian banking sector.

## **2. Literature Review**

### **2.1. Relational psychological contracts (RPC)**

Relational psychological contracts, as defined by Chaubey and Bisht (2016), center on unspoken understandings, agreements, and expectations between workers and their employers. The legal contract of employment does not capture the mutually held expectations and beliefs that exist between the employer and the workforce (Schein, 1978). The employer and employee (or the supplier and the client) have an implicit relational psychological contract that spells out the responsibilities and contributions of each party. Unspoken social contracts will govern the proper conduct of all members of the organization and the way in which individuals inside the company are expected to interact with one another.

### **2.2 Perceived Organizational Support (POS)**

Employee morale is increased when perceived organizational support is used. However, according to social exchange theory, the "perceived organizational support" concept is crucial to whether or not employees feel that their employers value their contributions. According to this theory, reciprocity develops organically out of positive interactions between individuals (Shah & Asad, 2018). According to Eisenberger et al. (2001), POS is the degree to which an organization satisfies the emotional and social needs of its employees and values the knowledge, expertise, and perspective of its workers.

### **2.3 Service Quality (SERVQ)**

The gap between what the client experienced upon consumption of the service rendered and what was delivered is what is referred to as service quality (Theresia & Bangun, 2007). According to Zeithaml (1988), quality can be defined as the evaluation by clients of whether a product or service has a superior feature. The measurement of quality by organizations has yet to have a standardized tool and way of doing it, but industries have ways in which they agree to use quality (Ali et al., 2015; Olaleye et al., 2021a).

The company's strategy is what determines the level of service and quality it provides to its customers, and from the company's perspective, this is a matter of integrity because the company guarantees its customers that they will never regret their decision to use the company's products (Theresia & Bangun, 2017).

The differentiation of services, especially in the banking industry, where competition is very tight, has given some banks a competitive edge as they fight to control the

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market and ensure that their quality is always at the top (Logasvathi & Haitham, 2015).

#### **2.4 Customer Satisfaction (CS)**

Customer satisfaction can be defined as the experience the client goes through before and after consumption of a product or service (Mittal et al., 2005; Homburg et al., 2005; Olaleye et al., 2021b). Alternatively, customer satisfaction can be referred to as a client's evaluation of a specified number of factors experienced during his or her experience after receiving the service. Gomez et al. (2004) found that customer satisfaction can also be defined as a measure of quality.

In the service sector, customer satisfaction has been defined as the extent to which the service delivered meets the expectations created by the purchaser of the goods and services (Kumar, 2012). Furthermore, CS is a judgment of an exchange that occurs after experiencing how a client behaves after consuming a service (Hui & Zheng, 2010).

#### **2.5 Perceived Organizational Support and Customer Satisfaction**

The extent to which a customer is satisfied with a service is called customer satisfaction. Berry and Seiders (2008) found that customers judge a business's appearance, human capital, reliability, and employee empathy. In a face-to-face situation, the quality of the goods, such as supermarket food, will determine if the customer is satisfied (Susan, 2015). CS is directly linked to perceived organization studies in academia, and this study will examine the relationship between POS and customer service (Chang & Zhang, 2019; Malhotra et al., 2017).

According to Muhammad et al. (2016), customers become loyal if the product or service meets their needs. Some organizations have lost money to satisfy their customers, demonstrating the value of customer satisfaction. However, Kondo (2011) stated that for customer satisfaction to be reached, the management of the firm must ensure that its internal consumers (workers) are also satisfied because it has a multiplier impact. The service profit margin shows why POS is important for customer satisfaction (Muhammad et al., 2016). According to the service profit margin, an organization's success is based on customer loyalty, which comes through customer satisfaction, which comes from higher perceived organizational support. Sergeant and Frenkel (2000) also stressed the relevance of an organization's employee support system for customer satisfaction. In conclusion, if the company loves its people, they will develop loyal and delighted customers. Hence, the hypothesis is formulated as follows:

*H1: Perceived organizational support and customer satisfaction are positively and significantly related.*

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## 2.6 Service Quality (SERVQ) and Customer Satisfaction (CS)

A prerequisite for generating client satisfaction is delivering high-quality services and goods, as this creates repetitive buying behavior from clients and builds customer loyalty. Employers are happy to see their services bring a smile to the faces of clients, and this creates a sense of success as employers take pride in their work. The delivery of top-notch customer satisfaction by organizations is needed for customer satisfaction to be achieved, as the two are interlinked (Brady & Robertson, 2001).

Customers will feel satisfied if they perceive that the service provider respects them and gives them individual attention whenever it is necessary. The value that the client receives against the client's expectations helps in revealing whether the client is satisfied with the product after consumption or not. However, it must be noted that even though customer satisfaction might be at the center of an organization's strategy, service failures will always be recorded, and it's difficult to eliminate them (Ateke & Iruka, 2015). Due to the established extant literature on the nexus between service quality and customer satisfaction, the hypothesis is developed as follows:

*H2: Service quality is positively related to customer satisfaction.*

## 2.7 Perceived organizational support and relational psychological contract

Perceived organizational support is how much a firm's employees feel supported in their input and care (Eisernberger 2021). Eisernberger conducted extensive research on perceived organizational support and discovered that when workers perceive support from their superiors, they are more committed to their work. POS is essential for firms since high-POS employees volunteer to support the company without being told (Hsu et al. 2015). When an employee thinks their boss appreciates their job opinions, they do extra work, as well as from the customer's perspective, especially when satisfaction is met.

Eisernberger and Stinglhamber (2011) stressed the importance of workers having a higher POS, stating that when employees feel respected by their employer, they will adopt the company's values and attributes because they don't see the difference between the company and the workforce. High-level perceived organizational support personnel are happier and more committed because they view their jobs more positively. The meta-analytic review of SET by Seibert et al. (2011) found that employees feel empowered and trusted when given more job control. Thus, relational psychological contracts must be honored and thrive in organizations with perceived organizational support.

*H3: Perceived organizational support is positively related to relational psychological contract.*

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## 2.8 Perceived organizational support and service quality

Service quality is a client's assessment of the company's service (Kandampully, 2011). Organizations depend on service quality. This is because producing the best quality helps the company gain more clients and increase revenue flow, which is an organization's lifeblood (Kim and Damhorst 2010), affecting the clients' behavior to keep on receiving service from the company (repetitive buying) and stay loyal to the brand (Gracia et al. 2011). However, Zerbee (1998) studied 452 airline employees in the US and found a positive relationship between employee perceptions of their human resources management department and client behavior. After studying the hotel sector in Taiwan, Hung (2006) agreed with Zerbee (1998) that POS affects service quality.

Chieng and Hsieh (2012) found that firms that prioritize POS have a multiplier and spillover effect since POS involves several organizational behaviors. Prabha et al. (2021) analyzed the importance of POS and its role, while Rehaman and Husnain (2018) stated that organizations must be of the highest quality to compete and improve. Quality may be used to attract and keep customers, so perceived organizational support should always be high because it influences product and service quality. Hence, the hypothesis is developed as follows:

*H4: There is a relationship between perceived organizational support and service quality.*

## 2.9 The Mediating Role of Relational Psychological Contracts

The concept of RPC is aligned with the reciprocity theory, which says that parties receive benefits from one another in a two-way relationship, which can be financial or non-financial benefits or things such as moral support or physical support. However, this theory must not be one-sided, as it takes the discipline and trustworthiness of the other party to honor what has been rendered to him or her so that the friendship does not collapse.

Another way to explain the difference between RPC and POS, according to Xu and Zhang (2005), is that RPC is based on commitment between the company and its workers based on a two-way expectation of reciprocity. This means that RPC puts more weight on the way in which the company shows commitment that the relationship goes both ways.

The fulfillment or non-fulfillment of implicit mutual obligations, which in this case is better referred to as a psychological contract, affects the relationships in businesses with other interested parties. According to research so far, the physical appearance of the building, the interior appearance of the bank, which includes the furniture, and the physical appearance of the employees—which can include their clothes and uniforms—can all be indicators of the quality of service. Also, to mention the service quality of banks is the efficiency of systems so that clients do not have to



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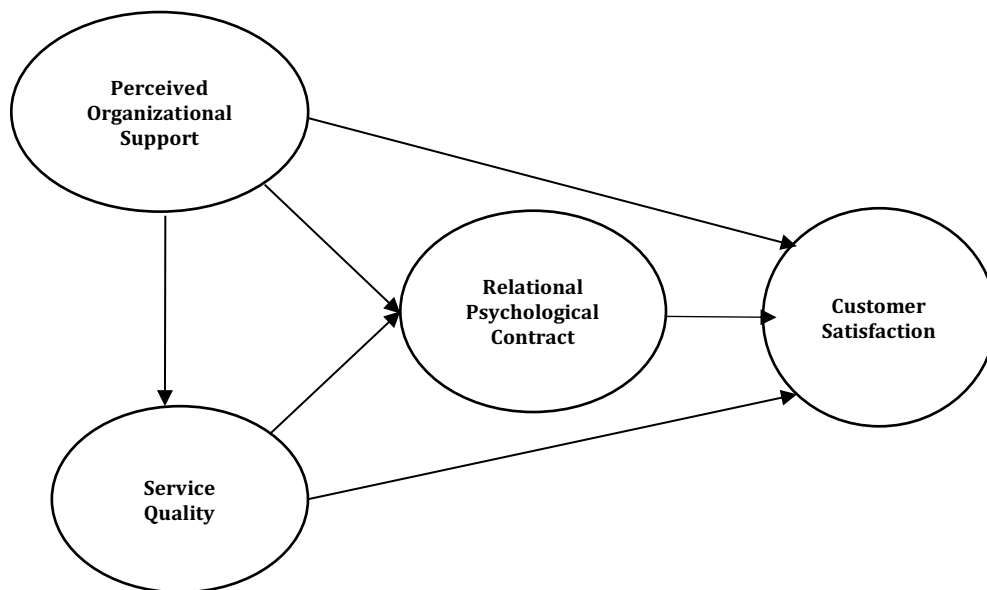
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stand in long queues and make sure that the complaints of customers can be resolved. The issue of quality service has to be on high alert, especially in banks, due to the fact that the banking industry is now connected and banks, because of the digital world, are now assisting clients from different countries, and their service must always be on point (Zhou et al. 2014).

*H5: The relational psychological contract mediates the relationship between perceived organizational support and customer satisfaction.*

*H6: The relational psychological contract mediates the relationship between perceived organizational support and service quality.*

Figure 1 illustrates the hypothesized model.



**Figure 1: Research Model**

Source: authors' view

### 3. Methodology

#### 3.1 Research Design, Study Area and Participants

This study employs a quantitative methodology to probe the link between perceived organizational support “POS” and CS and the mediating role of RPC. The information was collected using survey data from bank clients in southwestern Nigeria. This area of Nigeria was selected because of its growing service economy; the banking sector is particularly valued for its potential to advance Nigeria's growth.

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The sample size was calculated using a confidence level of 95%, a standard deviation of 0.5, and a margin of error (confidence interval) of 5% based on an estimated population of 122.3 million active bank customers in Nigeria in 2021. Based on the number of banks already present in the area, 500 questionnaires were sent out to their clients. A total of 407 completed questionnaires were received after three months, with a response rate of 81.4%. There were 13 outliers detected in the data, and they were all eliminated. Even though just 394 surveys were analyzed, this was sufficient for PLS-SEM.

### 3.2 Measures

To measure the various constructs explored in this research, a questionnaire was carefully developed based on earlier research. According to earlier studies (Cammann et al., 1983; Suazo, 2009), eight items served as the basis for measuring POS. The four statements used to measure service quality included assessments of the bank's internal and external physical appearance as well as the tools they used for work.

Mei-Liang and Chieh-Peng (2014) reference research by Dabos and Rousseau (2004) as the basis for a three-item scale used to assess relational psychological contract (RPC). Finally, customer satisfaction was assessed by the use of an 8-question scale that is a condensed version of the widely used Eisenberger et al. (1986) scale, with values representing consumers' degrees of satisfaction with the bank's services. Therefore, a "5-point Likert-type scale ranging from 1 (strongly disagree) to 5 (strongly agree)" was applied to all items for this study's adaptation and modification.

### 3.3 Analysis of data

We used descriptive statistics to describe the population frame, correlation analysis to show how variables interact, and a pilot study to test the proposed structural model's multicollinearity and psychometric validity. Finally, we used inferential statistics to draw conclusions from the data we collected. Finally, we confirmed the model using "partial least squares structural equation modelling" (PLS-SEM). The correlation between statistical significance and the path coefficients was studied using the bootstrapping method.

## 4. Results and Discussions

### 4.1 Descriptive Analysis

The demographic information of the respondents is represented in Table 1, with information like gender, age, educational level, marital status, and banking experience. The result shows the majority of respondents to be female (69.3%), while male respondents account for 30.7% of the 394 participants. The least of the respondents (16.8%) were above the age of 50 years, while the majority (38.8%)



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were within the age bracket of 40–49 years. 25.2% had a university education, and 92 (23.5%) had at least attended high school, while only 16.2 had no formal education. The majority of 258 (65.5%) were married, compared to 112 (28.4%), who are said to be single. In terms of experience with banks as a customer, the majority of 139 (35.3%) had 11–15 years of banking experience.

**Table 1. The demographic profile of respondents**

Variables	Categories	Freq (n=394)	Percentage
Gender	Male	121	30.7
	Female	273	69.3
Age	Below 30 years	81	20.6
	30 - 39 years	94	23.9
	40 - 49 years	153	38.8
	50 years & Above	66	16.8
Highest Educational Level	No formal education	64	16.2
	Secondary School	92	23.4
Marital Status	NCE /Diploma	131	33.2
	University level	107	25.2
	Single	112	28.4
Banking Experience	Married	258	65.5
	Divorced	24	6.1
	Below 5 years	71	18.0
Banking Experience	5-10 years	102	25.9
	11-15 years	139	35.3
	Above 15 years	82	20.8

Source: own work

## 4.2 Hypotheses Testing

### 4.2.1 Assessing Measurement Model

Both measurement and structural models were analyzed using Andersen and Gerbing's (1988) two-stage PLS model. During the testing of the measurement model, the factor loadings, average variance extracted (AVE), and composite reliability (CR) were all looked at to check for convergent validity. Consistent with the recommendations of Dijkstra and Henseler (2015), all items (composite reliability, Cronbach's alpha, and rho A) have values over 0.7, and all outer loadings are greater than 0.5. Since all of the AVE values are higher than 0.5, this shows that the convergent item-construct structure is valid (Anifowose et al., 2022; Fornell & Larcker, 1981; Olaleye et al., 2021; Vetbuje & Olaleye, 2022). The findings are presented in Table 2.

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**Table 2. Measurement model**

Latent Variables	Loadings( $\lambda$ )	CA	rho A	CR	AVE
<b>Perceived Organizational Support</b>	<b>POS</b>	<b>0.930</b>	<b>0.940</b>	<b>0.943</b>	<b>0.674</b>
POS1	0.886***				
POS2	0.910***				
POS3	0.861***				
POS4	0.840***				
POS5	0.867***				
POS6	0.763***				
POS7	0.763***				
POS8	0.648***				
<b>Customer Satisfaction</b>	<b>CS</b>	<b>0.895</b>	<b>0.900</b>	<b>0.916</b>	<b>0.577</b>
CS1	0.675***				
CS2	0.724***				
CS3	0.717***				
CS4	0.826***				
CS5	0.791***				
CS6	0.778***				
CS7	0.813***				
CS8	0.742***				
<b>Relational Psychological Contract</b>	<b>RPC</b>	<b>0.913</b>	<b>0.915</b>	<b>0.945</b>	<b>0.851</b>
RPC1	0.927***				
RPC2	0.932***				
RPC3	0.909***				
<b>Service Quality</b>	<b>SERVQ</b>	<b>0.880</b>	<b>0.877</b>	<b>0.919</b>	<b>0.741</b>
SERVQ1	0.886***				
SERVQ2	0.912***				
SERVQ3	0.918***				
SERVQ4	0.712***				

Source: own work

#### 4.2.2 Discriminant Validity

Table 3 shows that the square root of AVE for each latent variable is greater than the inter-construct correlation for each construct in the measurement model. This meets the Fornell-Larcker (1981) criterion. The HTMT correlation ratio was developed in response to criticisms of the Fornell-Larcker (1981) criterion (Henseler et al., 2015). According to Kline (2005), all of the measurement model's constructs (listed in Table 3) have HTMT values below 0.85, thus, discriminant validity between variables has been established.

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**Table 3. Discriminant Validity (Fornell-Larcker Criterion and HTMT ratio)**

Variables	CS	POS	RPC	SERVQ
Customer Satisfaction (CS)	<b>*0.760</b>	<sup>b</sup> 0.545	0.067	0.062
Perceived Organizational Support (POS)	0.513	<b>0.821</b>	0.098	0.093
Relational Psychological Contract (RPC)	-0.046	0.088	<b>0.923</b>	0.579
Service Quality (SERVQ)	-0.040	-0.084	0.524	<b>0.861</b>

Source: own work

### 4.2.3 Assessing Structural Model

In order to verify our predicted connections, we used the “partial least square structural equation modelling” (PLS-SEM). The parameters of the proposed relationships' underlying structures are listed in Table 4. Perceived organizational support significantly and directly influenced customers' satisfaction ( $\beta=0.071$ ,  $p > 0.05$ ), supporting hypothesis 1. The quality of service has a positive and statistically significant connection with customer satisfaction ( $\beta=0.255$ ,  $p 0.001$ ). Both hypotheses 3 and 4 were supported by the data, with higher levels have perceived organizational support being associated with higher levels of relational psychological contract and service quality ( $\beta=0.784$ ,  $p 0.001$ , and  $\beta=0.784$ ,  $p 0.001$ , respectively).

The bootstrapping method is used in investigating mediation analysis. The bootstrap method has replaced traditional methods of mediation analysis due to its simplicity and reliability (Alcover et al., 2017). According to Musarapasi and Garanti (2020), bootstrapping is unique in that it uses a resampling of the provided data to draw conclusions and discover more about the underlying population. Therefore, to provide the most reliable result for mediation analysis, a bootstrap sample of 2000 was used in this study. The procedure for testing mediation analysis in SEM is similar to Baron and Kenny's (1986) causal step approach for mediation analysis. Even after taking into account the role of relational psychological contract as a mediator, the direct link between perceived organizational support and customer satisfaction remained. It was also shown that RPC is the link between perceived organizational support and service quality. Furthermore, the bootstraps result for indirect effects showed significance for a relational psychological contract (H5:  $\beta=0.082$ ,  $p 0.001$ ; H6:  $\beta=0.573$ ,  $p 0.001$ ), thus supporting mediation effects.

Moreover, the estimation of determinant coefficients ( $R^2$ ) reveals that perceived organizational support and SERVQ can explain 27.6 percent of the variation in customer satisfaction, while the value of  $R^2$  between path POS  $\rightarrow$  RPC is 29.2 percent and 10.7 percent were recorded in the path (POS  $\rightarrow$  SERVQ), signifying a high degree of predictability could be attributed to the variables. In addition to beta coefficients, statistical significance, and variance explained ( $R^2$ ), Sullivan and Feinn (2012)

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claimed that substantive significance ( $F^2$ ) should be included. Table 4 shows the magnitude of the effects of the direct pathways. Cohen (1988) reports that the  $f^2$  values for the paths; (POS→RPC), (SERVQ→CS) and POS→SERVQ were between 0.02 and 0.15, indicating that these paths had small effects. Furthermore, the  $f^2$  value for the path (POS→CS) is greater than the large effect threshold ( $> 0.35$ ), showing that perceived organizational support significantly influenced consumer satisfaction.

Table 4. Path analysis result

	Model fit summary	SRMR = 0.065		NFI = 0.837		Chi-Square = 1,113, 963	
Relationship	Beta	Std. Error	T-Value	p-value	$F^2$	$R^2$	Decision
H1: POS→ CS	0.531	0.050	10.635***	0.000	0.377	0.276	Supported
H2: SERVQ→ CS	0.273	0.053	2.377***	0.001	0.105	0.276	Supported
H3: POS→ RPC	0.133	0.038	3.541***	0.000	0.025	0.292	Supported
H4: POS→ SERVQ	0.184	0.046	2.816**	0.003	0.037	0.107	Supported
<b>Indirect Effects (Mediation)</b>							
H5: POS→ RPC → CS	0.117	0.010	2.772**	0.007	Partial Mediation		Supported
H6: POS→ RPC → SERVQ	0.170	0.028	2.501**	0.013	Partial Mediation		Supported

Source: own work

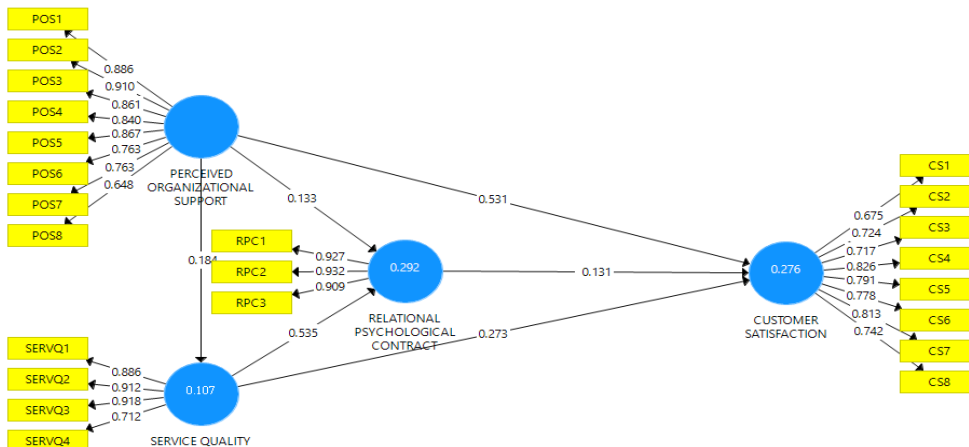


Figure 2. A path analysis

Source: own work

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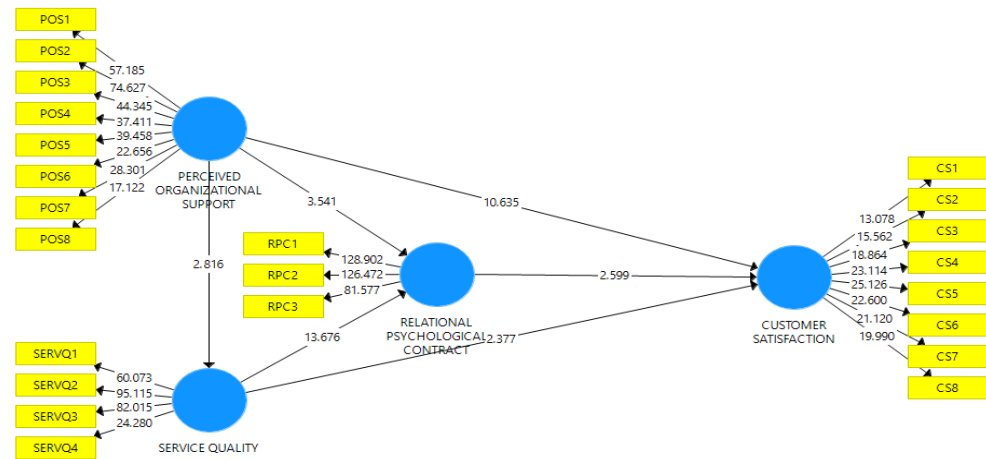


Figure 3. T-statistic

Source: own work

### 5. Conclusions

The purpose of the current study is to investigate a mandatory supplier-customer paradigm in which participants' psychological contracts serve as a mediator between perceived organizational support and customer satisfaction. This research proposes and analyzes a theoretical model to explain the interplay between such banking-specific concepts as perceived organizational support, customer satisfaction, service quality, and the relational psychological contract. The data also support the notion of the first hypothesis, confirming that there is a positive coefficient of association between 'POS' and customer satisfaction, which implies that the support rendered to customers goes a long way toward retaining them and increasing their loyalty once satisfaction is easily and evenly derived. However, evidence from studies suggested that high POS is a predictor of outcomes, advantageous to both the person (the client) and the business (such as increased satisfaction and patronage). According to the data provided by respondents, satisfaction levels rise as a result of the banks' high-quality services (related to hypothesis 2). Previous research (Nautwima & Asa, 2022; Olaleye et al., 2021) and the results of this study (Ampah & Ali, 2019; Zygiaris et al., 2022) have shown that the presence of service quality qualities like assurance, trust, reliability, empathy, and responsiveness is a major factor in determining customer satisfaction. Perceived organizational support has an upshot on the relational psychological contract. Hypothesis 4 ( $H4: = 0.184, t = 2.816, p 0.05$ ) suggests that an organization's perceived level of support is proportional to its dedication to providing high-quality service.

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The results of Hypothesis 5, which discovered a strong relational psychological contract, prompted the impact of "POS" on customer satisfaction. Evidences from results revealed that relational psychological contracts back up Fasolo and Davis-LaMastro's (1990) psychological ownership theory, which says that the relationship between customers and bank employers (including employees) is like an exchange, and that the development of perceived organizational support is sacrosanct.

Hypothesis 5 shows that RPC is an integral component of whether or not customers think the company values their efforts and cares about their well-being. In a review of the literature, Zacher and Rudolph (2021) highlighted the coherence of their findings by emphasizing the importance of mediators as a cogent component causing the free flow of POS and customer satisfaction. Customers who receive benefits and opportunities from their banks have an obligation to continue banking with that institution, according to the social exchange theory. According to the results of Hypothesis 6 ( $H6: = 0.170, t = 2.501, p 0.05$ ), the level of organizational support is a significant predictor of a bank's motivation to deliver as expected and, more specifically, to keep providing high-quality services, and the bank's conformity to all legally binding psychological contracts has an indirect effect on the level of customer satisfaction.

The study's findings have substantial practical relevance for service industries like financial institutions. First, this study developed a comprehensive model by demonstrating the importance of relational psychological contracts and customer satisfaction in the relationship between perceived organizational support and service quality. This research is new because it uses relational psychological contracts as the mediator and shows that "POS" and service quality won't lead to customer satisfaction in Nigerian banks unless relational psychological contracts and customer satisfaction are fostered in banks.

In a second vein, the results of this research back up the assumptions of psychological ownership theory, emphasizing that, for financial institutions to realize their objectives, 'perceived organizational support' is indispensable since they facilitate the development of favorable purchasing habits and perspectives among customers.

Furthermore, this research fills a slit in the literature by providing a solid foundation upon which to build the future standard for organizational support in the banking industry. Since "POS", or the general impression that customers have of a provider or organization, is a predictor of service quality, financial institutions would do well to take proactive measures to improve it. Unless a relational psychological contract is made and customer satisfaction is ensured, the current study suggests that POS and service quality will not directly translate into customer satisfaction. Given the significance of customers' positive experiences of relational psychological contracts



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and customer satisfaction, as well as the quality of service provided by banks, it follows that these institutions should implement initiatives to increase these metrics. Since managers serve as intermediaries between the company and its clients, it is important for businesses and financial institutions to provide them with opportunities for training, awards, and development feedback.

This study had several successes, but there were also some drawbacks that should be considered in future research. First, the sample size was quite small and was restricted to banks in Nigeria; future studies would need to expand this to other industries and nations. Second, inference is tricky because this study uses a cross-sectional research methodology. Longitudinal research in the future can put this concept to the test by investigating the effects of the constructs across time. Finally, relational psychological contracts could be investigated as moderators in future research. Finally, there is a huge need for more research along these lines because of the connections that have been made between theoretical frameworks like, reciprocity ideology and societal exchange.

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### **Author Contributions**

BRO and JNL conceived the study and were responsible for the introduction. BRO designed and developed the data analysis, after FFO had assisted in data collection. FFO was responsible for the literature review section. Some parts of the results and conclusion related to data analysis were edited by JNL.

### **Disclosure statement**

The authors have not any competing financial, professional, or personal interests from other parties.

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