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## The Effect of Perceived Organizational Support on Financial Performance and the Mediating Role of Customer Satisfaction

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### ABSTRACT

Providing resources to the employees in an organization is critical for superior organizational performance; however, employees' perception of this support from the organization is essential for the improved performance of the employees. This study evaluated the direct and indirect effect of perceived organizational support (POS) on financial performance and customer satisfaction. Precisely, this study examined the role of customer satisfaction as a mediator in the indirect relation between the perceived organizational support (POS) and the financial performance of firms. 100 pairs of bankers and their customers were surveyed as well as financial statements from 14 banks were used to measure the variables in the study. A partial least square structural equation model was used to access the hypotheses. Results suggest that customer satisfaction significantly improves financial performance. In addition, perceived organizational support (POS) has significant indirect relation with financial performance and this indirect relationship between POS and financial performance is fully mediated by customer satisfaction. The findings reveal that employees with better perceived organizational support significantly improve the financial performance of banks indirectly by ensuring better customer satisfaction.

**Keywords:** Perceived Organizational Support (POS); Financial Performance; Customer Satisfaction; Mediation; PLS.

**JEL Classification:** M12, L25, M51, C12.

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### 1.0 Introduction

Free trade and globalization are continually changing the business environment and increasing global competition day by day. Today's business managers rely heavily on how effectively and efficiently they can adjust to unexpected and continuous changes to stay competitive and provide satisfactory financial results to shareholders and owners. The ability to satisfy customer needs and respond effectively and quickly has become

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an essential characteristic of success and competitiveness for many organizations, especially companies operating in the service sector (Gursoy & Swanger, 2007). Consequently, customer satisfaction has been researched extensively over the past few years. Banks operate their business in the customer-oriented service sector. Banks depend heavily on their customers for survival in the market. Customer is the focus point, and superior customer service is the distinguishing factor (Guo et al., 2008). Providing high-quality client service can differentiate a bank from its competitors (Naeem et al., 2009). When the customers are satisfied with the services of an organization, the outcome is that they will be loyal to the organization and ultimately be retained by the organization, which is beneficial for the organization because it could also result in a higher market share, increasing customer base, and higher profits (Karatepe et al., 2005).

Service quality and its viability depend on the performance of employees. Frontline staffs perform the most crucial role in this process (Yavas et al., 2013). Customers (service receivers) are directly served by the employees in the service organizations during service encounters. The satisfaction of clients primarily depends on the delivery process of service, highlighting the importance of the performance of front-line employees. Many studies found a positive relationship between employee satisfaction and client satisfaction (Bernhardt et al., 2000; Harter et al., 2002; Koys, 2003; Wangenheim et al., 2007). Because of this positive impact, employee satisfaction has gained remarkable devotion from researchers and employers and became a significant concern for the last two decades (Kurtessis et al., 2015).

A vigilant analysis of the literature shows that organizations get positive results from the supportive treatment of staff. When employees are treated well and given proper value, they will be more committed to the organization and will consider themselves to be more engaged in their jobs (Aselage & Eisenberger, 2003; Eisenberger et al., 2001). Perceived Organizational Support (POS) is related to this exchange such that when employees get supportive treatment from employers, they will provide favourable outcomes in return. POS refers to the employees' perception of the organizations' sincere concern for their well-being. Employees gradually form beliefs regarding the degree to which a company cares about their welfare and values their contributions (Eisenberger et al., 2001). When employees within the organization have high levels of POS, the social exchange norm inspires them to assist the organization to achieve its objectives and goals (Eisenberger et al., 1986). Prior study reveals that employees who have high levels of POS are more satisfied with their work and are more committed to their organization (Rhoades & Eisenberger, 2002). Employees of such type are also less likely to be absent, tardy, or resign (Allen et al., 2003); and have greater in-role performance (Aselage & Eisenberger, 2003).

Employees provided with an excellent internal working atmosphere are likely to be satisfied employees, and they are both committed to the organization and able to serve the clients with a superior service experience. Customers will also distinguish and recognize the exceptional service offered to them. As a result, they will show loyalty behaviours, such as referrals to others, and continued purchasing. The market share and profitability of the service firm will increase by these loyalty behaviours over time (Heskett et al., 1994). Because of the belief that employees with high levels of POS will create loyal and satisfied customers, which will increase the sales of the organization and, therefore, yield higher financial returns, service firms have been providing substantial resources for employee and client satisfaction and retention.

Customers in the banking sector in Bangladesh are in a good bargaining position because of the vital growth in the number of banks. Consequently, banks have to deliver banking services prudently because of the availability of banks. Customer satisfaction has been a significant issue of research and discussion over the last few decades. Banks do business with the money collected from customers. Therefore, the more customers of a bank are satisfied, the more will be the profitability and business. Failure to provide superior customer service will result in the loss of customers. Financial performance would also be hampered because of poor customer satisfaction. Although several scholars suggest that satisfied clients and employees are likely to result in better financial performance, empirical testing of this relationship has not gained much attention. Similar studies conducted earlier in the area of psychology have examined the relationship between displeasing situations at work and the influence on employee behaviour (Eisenberger et al., 2001; Turnley et al., 2003). In the field of organization and HRM, the relationship between HRM practices and employee performance has been investigated empirically (Arthur, 1994; Huselid et al., 1997). However, research on perceived organizational support and its relationship with customer satisfaction and financial performance of banks is largely absent, and to the best knowledge of the researchers of this study, there is no single research available in Bangladesh that empirically tests these relationships. This study aims at exploring the relationship between perceived organizational support (POS) and customer satisfaction, and to identify the impact of both these variables on banks' financial performance measures.

The remainder of this paper is structured as follows: the next section reviews literature related to the variables used, the third section explains the research methodology employed in the study, and the fourth section analyzes the results and provides findings. The last section provides implications, potential prospects for future research, limitations, and the conclusion.

## 2.0 Literature review

Customer satisfaction has been an important factor due to its considerable contribution to determining an organization's competitiveness (Berry et al., 2020). Several studies found that employees play a substantial role in customer satisfaction (Wu, 2007). Customers' perception of the quality of service depends on front-line employees to a great extent (Hoffman & Ingram, 1992). Heskett et al. (1994) provide a framework wherein organizations' internal service quality generates personnel satisfaction, which consequently drives employee performance that produces the quality of the service. Perceptions of both the front-line personnel and their clients show that few job resources as features of organizational support exercise its impact on some employee behaviors and direct influence on client satisfaction (Siddiqi, 2014). The concept of perceived organizational support (POS) was derived from the notions related to the interactions between employees and employers, which is grounded on mutual obligations and expectations; was developed by Eisenberger et al. (1986). It is connected with how personnel perceive their organizations. Employees' observations of the organization's support towards them may be affected by human resource management practices and any actions taken by the organization. According to POS, employees perceive that they are supported by the organization when the organization values their efforts and cooperation and pays attention to their well-being (Eder & Eisenberger, 2008). In other words, perceived organizational support indicates employees' evaluations about the organization's commitment towards their staff.

Some of the rewards and conditions of the work environment that can express an organization's care about its employees are job security, promotion, training, autonomy, promotion, recognition, and pay and role stressors (Shore, L. M., Barsdale, K., & Shore, 1995). POS guarantee staff that the organization is ready to help them when they encounter a problem, perform their job, and manage stressful conditions (Dawley et al., 2008). Based on the organizational support theory, three general types of perceived favourable actions gained from the organization (i.e., supervisor support, organizational rewards and job conditions, and fairness) should escalate the level of POS (Eisenberger et al., 1986). Employees with a high degree of POS believe that their companies consider their welfare, help them whenever difficulties arise, and will appreciate their contributions. On the other hand, personnel with low levels of POS think that their organizations will probably take advantage of them, disregard their best interests, and replace them if possible. Researchers recognized POS as a vital construct due to its significant influence on the quality relationship of employee and management (Wayne et al., 1997), organizational commitment (Nazir & Islam, 2017), organizational citizenship behaviour ((Jain et al., 2013), employee engagement (Nazir & Islam, 2017), and negative impact on deviant behaviour and turnover intentions (Colbert et al., 2004; Rhoades et al., 2001).

Careful observation of the literature advocates that customer retention and employee retention are closely related. Employees who are satisfied and happy with their organization's work environment are less likely to leave the job. This will result in better financial performance due to lower turnover and decreasing the cost of training and attracting new employees. Moreover, researchers suggest that committed and satisfied employees are likely to deliver superior services, which is likely to result in a pleasant service experience of the customers. This pleasant service experience is likely to result in customer retention and repeat business. Studies further suggest that increased customer retention will ultimately increase an organization's profitability because attracting a new customer costs a lot than retaining an existing one. Therefore, the primary focus of this study is to identify the relationship between perceived organizational support, customer satisfaction, and financial performance of the organization because, as the earlier discussion suggests, employees satisfied with their working environment are likely to make satisfied clients and satisfied clients are likely to generate happy shareholders.

**Customer satisfaction and financial performance:** The banking industry in Bangladesh is very competitive. Moreover, the presence of foreign banks in the banking industry of Bangladesh forces the local banks to compete aggressively by innovating new products and services. Because of increased competition, banks begin to introduce products and services that are different from others. Furthermore, service quality and client satisfaction are mandatory. In the time of severe competition, a satisfied customer is the real source of competitive advantage that guarantees long term profitability. When customers are satisfied with the organization, they repeat their experience by buying the products and services again and generate new customers by sharing positive word-of-mouth about their satisfaction with others. On the contrary, dissatisfied customers may shift to other companies and communicate their bad experiences to others (Cronin et al., 2000). Bernhardt et al. (2000) in their study also shows a significant and positive connection between customer satisfaction and financial returns.

Conventional marketing theories predicted that client satisfaction has a significant positive impact on financial performance in the long run. The reason is simply that higher levels of service quality will bring about a greater level of customer satisfaction and loyalty (retention) and, therefore, increased profits (Oliver, 1997). Several studies explore the behavioural relationships which support the linkage between client satisfaction and financial outcomes. A positive causal relationship between customer satisfaction and loyalty have been documented by a number of empirical studies (Anderson & Sullivan, 1993; Fornell, 2016; Taylor & Baker, 1994) and between the quality of service and customer loyalty (Boulding et al., 1993; Mittal, 2016; Zeithaml et al.,

1996). Few other studies have also found a positive relationship between satisfaction/quality and retention (Bearden & Teel, 1983; Ennew & Binks, 1996; LaBarbera & Mazursky, 1983). This customer satisfaction-loyalty-retention relationship has a significant impact on the business performance as retained clients are usually less costly to serve than attracting new customers (Hallowell, 1996) and, therefore, customer satisfaction can influence financial performance by reducing an organization's costs. Based on the above discussion, this study assumes that customer satisfaction has a significant positive impact on financial performance.

Hypothesis 1. Customer satisfaction has a significant positive effect on financial performance.

**Perceived Organizational Support and Financial Performance:** Although the authors of this study found no empirical research that confirms a direct relationship between POS and the financial viability of an organization, several studies have found a link between POS and specific employee work results. For instance, a positive relationship has been found between POS and organizational citizenship behaviors, like helping peers and giving constructive ideas about refining the operations of the firm (Shore & Wayne, 1993). Additionally, a positive connection was found with job performance (Eisenberger et al., 1990), and attendance (Eisenberger et al., 1986). On the other side, a negative relationship has been found between POS and turnover (Allen et al., 2003). Finally, a number of studies have identified a positive relationship between perceived organizational support and organizational commitment (Eisenberger et al., 1990). A higher level of employee commitment is likely to result in a higher level of profitability. Few studies show that investigation of the direct relationship between the satisfaction of employees and financial performance of organizations tend to produce insignificant outcomes indicating an insignificant direct relationship between financial performance and employee satisfaction. Wiley (1991) could not find any substantial direct connection between the overall performance of employees and financial results. Bernhardt et al. (2000) also suggested that the relationship between organizational profitability and employee satisfaction was "virtually nonexistent." Based on the above discussion, this study proposes the following hypothesis.

Hypothesis 2: Perceived organizational support has a significant indirect positive relation with financial performance.

**Mediating role of customer satisfaction:** Customers' perceptions of the quality of service depend mostly on front-line employees (Hoffman & Ingram, 1992). A positive relationship between the performance of employees and customer satisfaction was presented by several empirical studies. Frederick Reichheld (2000) in his study shows that employee performance is necessary for client satisfaction. The reason behind this argument is that when a company takes care of its personnel, the personnel will ultimately take care of the clients. This logic is also supported by the service-profit-chain. It suggests that if employees perceive that the organization supports and takes good care of them, they will, in return, try to deliver better quality service to the customers to meet and/or exceed their expectations. This will result in increased customer satisfaction, which will lead to repeat business and customer retention, positive word-of-mouth communication and, therefore, increased sales, and better financial performance (Koys, 2003). Several previous studies indicate that organizations with superior client service record reported a 72% surge in profit per employee, compared to related firms that have shown poor client service (Duncan & Elliott, 2004). Based on the above discussion, the impact of perceived organizational support on the financial performance of banks seems to be indirect, and this indirect relationship is likely to be mediated by customer satisfaction. Therefore, this study proposes the following hypothesis-

Hypothesis 3: Customer Satisfaction mediate the relationship between perceived organizational support and financial performance.

### 3.0 Method

#### 3.1 Sample and procedure

Both primary and secondary data were used to conduct the study. Primary data were used for perceived organizational support and customer satisfaction. In addition, secondary data were used for financial performances. Primary data were collected by using two sets of questionnaires. The survey was conducted on the employees of banks and the customers directly served by these employees. At a time one employee and a customer he/she served were surveyed. 100 pairs of employees and customers were surveyed from different public and private banks in Sylhet. The composition of banks is given in table 1. The data regarding financial performance was collected from the annual reports of banks.

Table 1.

*Composition of Banks.*

Sl	Name of Banks	Number of Pair Surveyed
1	AB Bank Ltd	7
2	City Bank Ltd	2
3	Dutch Bangla Bank Ltd	12
4	Eastern Bank Ltd	5
5	Islami Bank Ltd	7
6	IFIC Bank Ltd	4
7	Janata Bank Ltd	20

8	National Bank Ltd	1
9	NCC Bank Ltd	1
10	Pubali Bank Ltd	15
11	South East Bank Ltd	8
12	Social Islami Bank Ltd	1
13	Trust Bank Ltd	2
14	United Commercial Bank Ltd	15
	Total	100

4.0 Measures

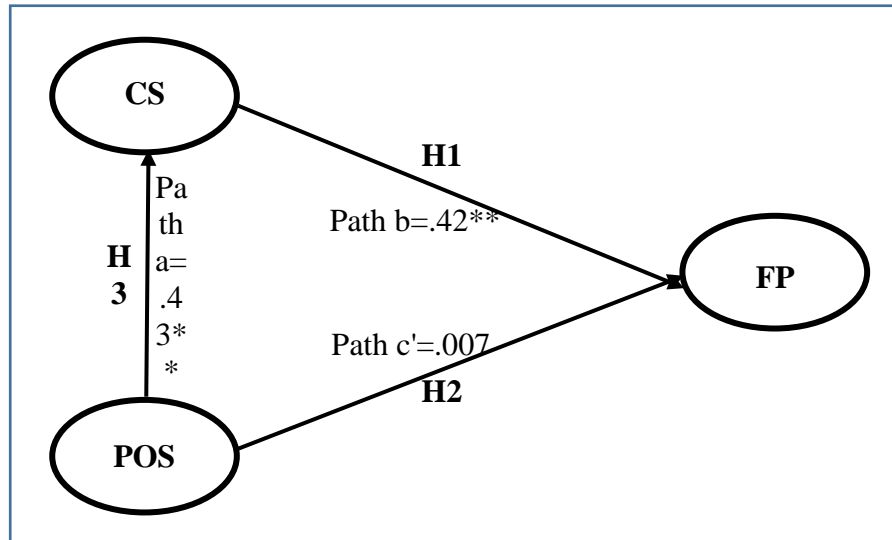


Figure 1: Tested Model

The research worked on a model depicted in figure 1, with one exogenous construct and two endogenous constructs. The exogenous construct perceived organizational support (POS) was measured by four items-organizational support, fairness, reward, and job conditions. A structured questionnaire with 21 statements was developed for the purpose adapted from various previous works (Hassan & Ul Hassan, 2015; Eisenberger, Huntington, Hutchison, & Sowa, 1986). Statements were measured on a seven-point Likert-type scale (0 = strongly disagree to 6 = strongly agree). The endogenous construct, customer satisfaction (CS) was measured by five items-tangibles, reliability responsiveness, assurance, and empathy. Another questionnaire with 17 statements was developed to survey the customer adopted from the work of Parasuraman et al. (1985). Statements were measured on a five-point Likert-type scale (1 = strongly disagree to 5 = strongly agree). The last endogenous construct, financial performance (FP) was measured by Human Capital Return on Investment (HCRI), Profit per Employee (PPE), Return on Asset (ROA), and Return on Equity (ROE). These were calculated based on information from annual reports of banks.

5.0 Data analysis

The Model of the study was tested using the SmartPLS 3.2 structural equation analysis software package (Ringle & Wende, 2015). Nonparametric Consistent Partial Least Square Bootstrap method with 10000 samples, in combination with Consistent Partial Least Square Algorithm, was used for path analysis.

5.1 Validity check

To verify construct reliability and validity Cronbach’s alpha and composite reliability were assessed. As presented in table 2, Cronbach’s alpha values for the constructs  $\alpha > .70$ , indicating good internal consistency reliability (Latan & Noonan, 2017). Similarly, the composite reliability for the constructs points out values above .70, which is adequate for the study (Henseler, Ringle, & Sarstedt, 2012; Garson, 2016). Afterward, table 2 presented the Fornell-Larcker Criterion and Heterotrait-Monotrait Ratio (HTMT) for checking the discriminant validity. Here, the square root values of AVE are greater than the values (correlations) below them, signifying discriminant validity (Garson, 2016). The HTMT values for the constructs are below 0.90, which specifies discriminant validity between a given pair of reflective constructs (Henseler & Ringle, 2015; Gold, Malhotra, & Segars, 2001; Teo, Srivastava, & Jiang, 2008).

Table 2.  
*Internal consistencies/ reliability of the measurement items.*

Assessments	Constructs	CS	POS	FP
Cronbach's Alpha		.92	.92	.87
Composite Reliability		.93	.91	.93
Fornell-Larcker Criterion	CS	<i>.617</i>		
	POS	.418	<i>.849</i>	
	FP	.430	.186	<i>.595</i>
HTMT	POS	.43		
	FP	.44	.24	
Inner VIF	CS			1.23
	POS	1.000		1.23

Note. The square root of AVE values is shown on the diagonal and printed in italics; non-diagonal elements are the latent variable correlations (LVC).

Multicollinearity in the model was verified by the inner and outer Variance inflation factor (VIF) Values. Table two shows, the inner VIF values are below 2 and similarly, the outer VIF values for the items were below 3.50. This means an absence of multicollinearity in the measurement (Ringle, Wende, & Becker, 2014; Garson, 2016; Latan & Noonan, 2017).

## 5.2 Tests of hypotheses

Table 3 and Figure 1 can be observed to test the hypotheses. First, the assumption that customer satisfaction has a significant positive effect on financial performance can be confirmed as the path coefficient between them shows significant and positive relation ( $\beta = .42$ ;  $t$ -value=6.37). The subsequent assumption is that perceived organizational support has a significant indirect positive relationship with financial performance. This statement is confirmed as in the presence of customer satisfaction in the model the direct relationship between perceived organizational support and financial performance is insignificant ( $\beta = .007$ ;  $t$ -value=.73).

Table 3.

### *Structural model.*

Procedure	Path	Path Coef.	STDEV	$t$ Value	Bootstrap 95% CI			
					Percentile	BC		
Direct Effects	POS -> FP(c')	.007	.11	.06	-.23	.21	-.25	.20
	CS -> FP (b)	.42**	.07	6.37	.35	.60	.31	.61
	POS -> CS (a)	.43**	.07	6.40	.35	.60	.05	.51
Indirect Effect VAF	POS -> CS -> FP (a*b)	.18**	.05	4.08	.13	.29	.08	.24
[(a*b)/((a*b)+c')]=.96 or 96%								

Note. \*\* $p < .01$ . \*  $p < .05$ . BC Bias Corrected, CI Confidence Interval, VAF Variance Accounted For.

Finally, to verify the third hypothesis that customer satisfaction mediates the relationship between perceived organizational support and financial performance, the model suggested by Hao, Lynch & Chen (2010) and Hair, Ringle & Sarstedt (2017) was applied.

In this method, the significance level of indirect effect (a\*b) is used to confirm the existence of mediating effect, and the significance of direct effect (c') is used to validate a full or partial mediation. In table 3, the indirect effect (a\*b) of perceived organizational support on financial performance through the mediator customer satisfaction is significant ( $\beta = .18$ ;  $t$ -value=4.08). Consequently, demonstrating the existence of a mediating effect of customer satisfaction on the relationship between perceived organizational support and financial performance. Later, to confirm whether the mediation is full or partial, the significance of direct effect (c') on financial performance by perceived organizational support is assessed and as table three displays, it is insignificant ( $\beta = .007$ ;  $t$ -value=.06). Demonstrating the presence of full mediation in the model. More precisely, validating that merely an indirect effect exists between the perceived organizational support and financial performance via mediator-customer satisfaction. Furthermore, the variance accounted for (VAF) value can be employed to decide the kind of mediation. In this case, the VAF value is 96% and suggests a full mediation in the model (Hair, Ringle, & Sarstedt, 2017).

## 6.0 Discussion and implications

Previous research studies have examined the relationship between the satisfaction of employees and customer satisfaction, but there is no prior research study available in Bangladesh that inspects the mediating effect of customer satisfaction between employees' perceived organizational support and financial performance. As identified by other researchers, this study also found that customer satisfaction has a significant impact on financial performance. The result of this study recommends that the greater the level of customer satisfaction,

the higher the level of financial gain. For service businesses, the satisfaction of customers is particularly significant because it is a necessity for word-of-mouth behavior and loyalty (Spinelli & Canavos, 2000). It has also been advocated that retaining an existing client costs much less than appealing a new one (Gursoy et al., 2007) and that clients who purchase repeatedly are substantially more profitable than single transaction clients (Reichheld & Sasser, 1990). Since the results suggest that satisfied customers are critical for better financial outcomes, serving customers with exceptional service that exceeds their expectations will likely provide the organization opportunities for future growth.

This study also reveals that employees' perceived organizational support is one of the important determinants of client satisfaction, and POS indirectly influences financial performance. When employees within the organization have high levels of POS, the social exchange norm inspires them to assist the organization to achieve its objectives and goals (Eisenberger et al., 1986). This study also reveals that the association between POS and financial performance is likely to be mediated by customer satisfaction. Employees provided with an excellent internal working atmosphere are expected to be satisfied employees, and they are both committed to the organization and able to serve the clients with a superior service experience. This is probably because if an organization cares about the well-being of its employees, the employees will take care of the clients (Loveman, 1998). Therefore, organizations need to make sure that employees have high levels of POS. Organizations can incorporate voluntary workforce-supportive services and maintain a standard of justice and fairness in formulating, maintaining, and applying all working practices to create a positive perception among employees. Firms should also establish attainable objectives, reward achievement proportionally, offer benefits tailored to each person, and assist managers in encouraging POS among their staff. Furthermore, developing solid social networks and providing adequate resources before the beginning of employment is essential for ensuring a higher level of employee POS.

This study is also subject to some limitations. First, more variables, like- employee motivation, benefits, satisfaction, etc. could have been included to get comprehensive knowledge on the issue. Second, a larger sample size and multiple industries could have been used to increase the reliability of the outcome. Future researchers can focus on a more extensive study employing multiple variables and a larger sample size from multiple industries to generate more immaculate and consistent judgements on the subject.

## 7.0 Conclusion

This study explored the association among employees' POS, customer satisfaction, and financial performance. The results of this study support the findings of the previous research that care and support from banks are positively related to employees' job performance. Customers' perception of the quality of service depends on front-line employees to a great extent (Hoffman & Ingram, 1992). The findings of this study also revealed that the relationship between POS of employees and financial performance is indirect because it is mediated by customer satisfaction. Organizations that demonstrate they value their workers, acknowledge their contributions, and meet their emotional needs are more likely to see a rise in employee POS because their employees will feel more connected to the company because of their membership and position within it. In addition, businesses and supervisors should reinforce workers' perceptions that the company recognises, and rewards improved performance.

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### Appendix Smart-PLS Bootstrapping

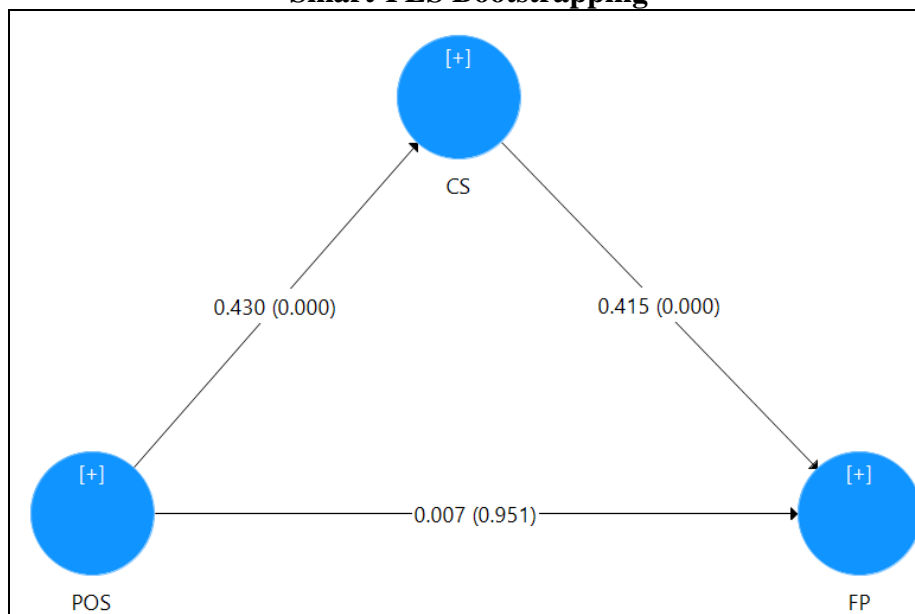


Image: Measurement Model

### Path Coefficients

	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistic...	P Values
CS -> FP	0.415	0.430	0.065	6.367	<b>0.000</b>
POS -> CS	0.430	0.478	0.067	6.402	<b>0.000</b>
POS -> FP	0.007	0.007	0.112	0.061	<b>0.951</b>

### Path Coefficients

	Original ...	Sample ...	Bias	2.5%	97.5%
CS -> FP	0.415	0.430	0.015	0.264	0.526
POS -> CS	0.430	0.478	0.048	0.054	0.512
POS -> FP	0.007	0.007	-0.000	-0.247	0.197

### Total Indirect Effects

	Original ...	Sample ...	Standard ...	T Statistic...	P Values
CS -> FP					
POS -> CS					
POS -> FP	0.179	0.206	0.044	4.089	<b>0.000</b>

### Specific Indirect Effects

	Original Sample (O)	Sample Mean (M)	Standard Deviat...	T Statisti...	P Values
POS -> CS -> FP	0.179	0.206	0.044	4.089	<b>0.000</b>

## PLS Algorithm

### Construct Reliability and Validity

	Cronbach's Alpha	rho_A	Composite Reliat
CS	<b>0.920</b>	<b>0.927</b>	<b>0.929</b>
FP	<b>0.869</b>	<b>0.924</b>	<b>0.911</b>
POS	<b>0.917</b>	<b>0.931</b>	<b>0.925</b>

### Discriminant Validity

Fornell-Larcker Criteri...		Cross Loadings		
	CS	FP	POS	
CS	0.617			
FP	0.418	0.849		
POS	0.430	0.186	0.595	

### Discriminant Validity

Fornell-Larcker Criteri...		Cross Loadings		
	CS	FP	POS	
CS				
FP	0.436			
POS	0.434	0.241		

### Discriminant Validity

Cross Loadings		Heterotrait-Mon...		
	CS	FP	POS	» <sub>2</sub>
CS				
FP	0.436			
POS	0.434	0.241		

### Collinearity Statistics (VIF)

Outer VIF Values		Inner VIF Values		
	CS	FP	POS	
CS		1.227		
FP				
POS	1.000	1.227		