



Model for Customers' Subjective Evaluation of Frontline Employees in Payment Service Providers (PSPs)

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Abstract

The operational departments of organizations are always one of the main pillars of their policies and strategies, which can greatly affect the organization's stakeholders. Operational departments consist of street-level bureaucrats in public organizations and frontline employees (FLEs) in public organizations. FLEs account for the operational level of any organization that is in direct contact with customers. FLEs are usually responsible for introducing new service innovations to customers. These employees are fully engaged in strategic plans that aim to draw boundaries between the company and customers. They may also operate as a stimulant or an impediment to the customer's eventual awareness and acceptance of the innovative services offered by the company. Therefore, customers' evaluation of FLEs can somewhat determine organizational performance. This study aimed to propose a model for customers' subjective evaluation of FLEs in a PSP. Since the authors sought to discover something new, this was a qualitative study based on thematic analysis. Results showed that customer expectations shape FLEs' expectations and behavior through a feedback loop, which in turn influences how the organization and its employees behave. Ultimately, customer expectations are adjusted in response to these behaviors.

Keywords: street-level bureaucrats, performance management, customer experience

Paper Type: Original Research

1. Introduction

Employee abilities and performance are among the most important areas of superiority in the fierce competition between private companies (Di Castillo Fito et al., 2021). Telephone and online services that require the active presence of FLEs have among the most impressive offerings, particularly during the COVID-19 pandemic. Many public and private companies now offer their activities online or via telephone due to physical presence restrictions. As a result, FLEs now hold a more important position in businesses (Chi et al., 2021). FLEs can introduce new products or services to customers via telephone or online, teach customers how to use them, and encourage them to try them. For this purpose, they employ different methods such as 1- in-store presentation, 2- verbal, telephone, or online promotion, and 3- ordinary mail or email communication. Therefore, frontline employees play a strategic role in introducing service innovation, and how motivated they are to do so can greatly influence whether the innovation succeeds or fails (Yang et al., 2021). Since FLEs are usually in charge of making timely strategic changes for customers, it is necessary to understand their complex motivations for implementing these strategies and the factors affecting their motivations. Evaluation of FLEs can partially realize this objective. The literature on FLEs in the service industry has mainly focused on the relationships between service providers and customers. However, managers are increasingly being involved in the evaluation and development of FLEs, which will ultimately result in higher-quality services (Paswan et al., 2018). mFLEs play a major role in service provision to customers in private companies. These employees actually represent an organization's operational level and are in direct contact with customers. In fact, customers value the presence of FLEs because they judge the overall performance of an organization or its brand based on how well these employees perform (Lucia Palacio et al., 2020; Lair, 2020). Additionally, customers' subjective evaluation of frontline employees' performance influences their decision to buy again from a company or brand (Boninsigni et al., 2020). The existing models for performance evaluation are usually based on work routines, self-evaluation, and evaluation of managers and supervisors. This type of evaluation generally focuses on the desired organizational components and indicators. Customer satisfaction based on predetermined organizational indicators serves as the foundation for evaluating an organization's performance using a balanced scorecard, an approach that measures different organizational dimensions. Previous studies have failed to propose a model for evaluating the performance of employees, especially FLEs, based on

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customers' perceptions. Therefore, there is a need for a model that can both correctly evaluate the performance of FLEs and, thereby, increase customer satisfaction.

2. Theoretical foundations and research background

FLEs account for the operational level of any organization that is in direct contact with customers. FLEs are usually responsible for introducing new service innovations to customers (Karatepe and Karadas, 2015). These employees are fully engaged in strategic plans that aim to draw boundaries between the company and customers. They may also operate as a stimulant or an impediment to the customer's eventual awareness and acceptance of the innovative services offered by the company (Lucia Palacios et al., 2020). FLEs play a key role in the process of developing and improving services (Bowers, 1989; Santos-Vijande et al., 2016). FLEs interact with customers, colleagues, and superiors during their daily routine. They benefit from these interactions by gaining new competencies, knowledge, and skills that enhance their cognitive knowledge structures and hasten individual learning (Noe, Clarke, and Klein, 2014). A literature review shows that a few studies have proposed for customers' subjective evaluation of FLEs, but many studies have dealt with the research variables separately using various methods. Soltani and Mohammadian (2016) employed Q methodology, which is a combination of qualitative and quantitative methods, to address customers' attitudes toward sellers. To this end, they interviewed five customers of Hyperstar in the qualitative phase and then selected 66 persons as the sample to sort the extracted themes in the quantitative phase. Their results indicated that the main attitudes of customers towards the sellers of Hyperstar included the following categories: recommendations, quality-orientation, brand-orientation, fashion-orientation, pleasure-orientation, price-orientation, knowledge-orientation, nationalism, and habit-orientation. In another study, Haranji et al. (2018) investigated the factors affecting FLEs' creativity in Saderat Bank of Rasht. They aimed to measure the relationship of FLEs' creativity with underlying factors such as job complexity, relationship with supervisors, relationship with colleagues, and relationship with customers. Zomorodian and Ahmadifard (2018) studied the effects of corporate social responsibility on FLEs' performance, with an emphasis on the mediating role of customer orientation, in international companies. They used multiple data to examine the response of FLEs to social responsibility in international companies. Their empirical findings showed how and when corporate social responsibility can change the behavior of employees. Sari and Judge (2004) describe employee attitude as an emotional state derived from their experiences at work. This attitude, which ultimately determines whether employees are satisfied or dissatisfied, is based on objective and subjective issues like salary, training, working conditions, sociocultural status of employees, feelings toward the company, or compliance with the company's values (Gregory, Harris, Armenakis, and Shook, 2009). Allen and Gricef (2009) and Tarnow, Shacks, and Moore (2017) argue that employees with positive attitudes and higher levels of satisfaction can perform better and, thereby, improve company performance. As a result, it is critical for a company to understand its employees' needs and expectations to increase their satisfaction because satisfied employees are more likely to treat customers well and provide better service (Ahmed and Rafiq, 2015; Barry, Hensel, and Burke, 2012; Paswan et al., 2011; Wieske, Aharen, Lam, and Van Dyck, 2011). Despite all advancements in virtual services, telecommunications, and technology, employee-customer interaction is still important and greatly affects customer experience (Ballantine, 2013; Zitamel, Parasuraman, and Malhotra, 2012). This point requires more attention because many customers still prefer in-person interactions over virtual environments, and many still prefer using virtual channels to get information rather than make purchases (Cambra-Fierro et al., 2018). Gunaris (2008) showed that customer satisfaction and the overall perception of service quality in service activities are influenced by the interactions between FLEs and customers. This is partly because services are intangible and irreducible and also FLEs themselves frequently present the services and serve as a communication channel. Cadwalader et al. (2010) investigated the motivations of FLEs for recommending new self-service technologies to end consumers. To this end, they studied more than 300 sales and service employees as representatives of a major manufacturer. Their findings demonstrated that employee motivation and behavior can be influenced by initiatives such as raising awareness of the value of innovation and buy-in throughout the organization, training the employees in how to use SST and recommend it to customers, and developing organizational procedures that give employees autonomy and choice in how they carry out their duties. DiMasio et al. (2010) demonstrated that the interpretation of FLEs is important when it comes to customer service. Based on qualitative and quantitative data, they demonstrated how retailers view customer service and service models in three different ways: (1) functioning effectively and efficiently by providing customers with what they need; (2) a way to meet immediate objectives such as sales targets; and (3) establishing a mutually beneficial relationship with customers by solving their problems. Contrary to the research literature, this study implicitly assumed that FLEs do not share a common understanding of "customer service". Accordingly, variations in the attitudes, behaviors, and performance of FLEs were ascribed to personality traits, job characteristics, social environments, or organizational characteristics. Their findings suggested the need for a deeper comprehension of how variations in FLEs' attitudes and behaviors lead to variations in evaluation models. They finally recommended that the recruitment, training, and evaluation of FLEs should comply with customer service models. Lee Rhodes et al. (2012) investigated

the performance management model proposed by Bouckaert and Halligan in seven selected countries, including Ireland, Italy, Indonesia, Ghana, Brazil, Portugal, and Spain, to identify its strengths through a comparative study of the performance management of public organizations in these countries and also develop the performance evaluation and management theory based on these strengths. Their results indicated that the performance management model proposed by Bouckaert and Halligan, after some modifications, is suitable for evaluating and managing the performance of public organizations. For example, organizational culture is one of the factors that facilitate and accelerate such modifications. Kamba-Firo et al. (2014) investigated the role of FLEs in customer engagement with company products. The uniqueness of the idea was examined in this study, and it was concluded that it explains customer and employee interactions. They also examined whether or not it has an impact on these relationships. Their findings showed that “complaints” moderate the effects of FLEs’ attitudes on customer satisfaction and customer mental involvement. The study findings showed that customer loyalty first establishes a particular flow for future business interactions, while FLEs’ secondary activities – such as blogging, referring, collaborating, and creating a positive environment – and conversations can directly affect both the attraction of new customers and future product sales. In a study titled “How changing situational conditions moderate the effects of FLEs’ competencies on customer satisfaction”, Lucia Palacios et al. (2020) investigated whether the efficacy of FLE competencies (task and interaction) in managing customer satisfaction varies with situational conditions, specifically the type of request (advice vs. assistance) and store crowding. They conducted a qualitative study to measure the importance of these two situational conditions in sales strategies. The hypotheses developed based on qualitative results were then analyzed through a quantitative study on 575 customers. Results showed that the effects of FLEs’ task-based competencies on customer satisfaction increase when the store is more crowded, whereas the effect of interactive competencies is greater for assistance requests than for advice requests. Finally, the authors presented major theoretical and practical concepts for FLEs and store managers. Boninsigni et al. (2020) examined four dimensions of FLEs’ friendliness to provide a relevant tool to measure the effects of FLEs’ friendliness on the quality of relations and values perceived by customers. They also examined the indirect effects of FLEs’ friendliness on return goals. This mixed-methods study provided a deeper understanding of friendship between FLEs and customers. Results revealed the multifaceted nature of FLEs’ friendliness, which is comprised of behavioral competencies such as oral communication, sense of humor, informal approach, and customer approach. Quantitative results also confirmed all these four dimensions. This study added to the relationship marketing literature by expanding on previous studies on customer-employee interactions and defining the structure of a thorough assessment tool for FLEs. This objective was realized by strengthening the conceptual underpinnings of friendship between frontline employees and customers. Yang et al. (2021) investigated the effect of retail store management on the development of brand relationships of FLEs, service performance, and customer loyalty. According to the authors, retail managers play a critical role in implementing retail strategies through the behaviors and attitudes they instill in FLEs, which makes them extremely important for the efficient operation of a business. Nevertheless, empirical studies in this area have rarely addressed customer-oriented outcomes or the viewpoints of FLEs and store managers. In this study, the authors presented empirical results based on the predictions of social exchange theory, which provide an integrated view of how the quality of leader-member exchanges affects the development of brand relationships of FLEs. This eventually affects the performance of retail employees and customer loyalty/brand equity. Contextual factors such as the manager’s brand knowledge and exchange of strategic information among employees affect the strength of observed empirical relationships. Finally, the authors discussed the theoretical concepts of management.

3. Methodology

This study employed an inductive-analogical approach to develop a comprehensive performance evaluation model based on the mental patterns of customers identified from interviews. The statistical population consisted of all customers of financial and banking information technology service providers. Due to the large number of customers, interviews continued until data saturation; that is until no new code was discovered. According to Yin (2019), the minimum number of interviews was decided to be 8 to 10, and the interviewees were selected through judgmental sampling. As stated earlier, interviews continued until data saturation. A reliable method to collect data in qualitative studies is to interview experts in the relevant field. The protocol of semi-structured interviews was designed based on the findings of previous studies and then it was sent to the interviewees. Finally, the extracted codes were categorized using the model derived from the analysis of the interviews and the questions asked in the interview protocol. The objective of qualitative methods is to describe or explain a phenomenon in as much detail as possible, as opposed to probability sampling methods that aim to generalize the findings from a representative sample to the entire population. result, a criterion is presented, where the ultimate goal is to learn as much as possible about the phenomenon. In qualitative research, this criterion is referred to as saturation. The gold standard of sampling in qualitative research is the application of the data saturation method (Ranjbar et al.,

2012). The codes used in the study are arranged according to how recent they were at the initial interview. This indicates that the first interview's new codes are displayed with a colored house, and subsequent interviews' codes are similarly colored. The theoretical saturation point is reached when no new codes are added to the interview, taking into account that the number of new codes decreases with each interview. The customers of a domestic PSP were interviewed to develop a model for customers' subjective evaluation of FLEs in PSPs. To this end, 29 individuals were presented in accordance with the company's proposal, and 14 interviews were held in light of the potential for both theoretical saturation and customer access. After about 11 duplicate and completely irrelevant codes were eliminated from the 212 identified codes, 201 codes were selected for the second coding stage. It is evident that the majority of the codes were identified in the first through seventh interviews; in fact, the first five interviews yielded about 60% of the total codes extracted. The number of new extracted concepts gradually dropped from the tenth interview onwards due to a significant reduction in concepts, and it nearly reached zero in the fourteenth and fifteenth interviews, demonstrating the theoretical saturation.

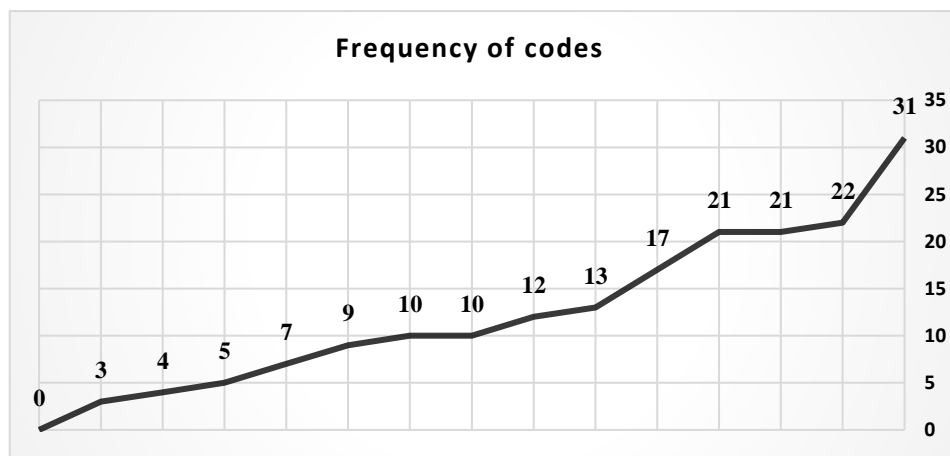


Figure 1: Theoretical saturation process

A Ph.D. researcher in Industrial Management at Allameh Tabatabai University, who was familiar with the coding process, was asked to repeat the theme extraction and conceptual coding steps in two stages in order to assess the intercoder reliability of the interviews. For this purpose, the researcher was provided with the third and tenth interviews as well as the seventh and twelfth interviews. Table 1 presents the results of coding according to internal agreement using the following formula.

$$\text{Intercoder reliability} = (\text{number of agreements} / \text{total number of codes}) \times 100$$

Table 1: Results of intercoder reliability

Number	Interview	Intercoder reliability (%)
1	3 and 10	78
2	7 and 12	82

As shown in Table 1, the intercoder reliability was 78% for the first coding and 82% for the second coding; given the acceptable reliability limit of 60% (Yin, 2019), it can be concluded that the conceptual coding process was reliable.

4. Findings

In this study, the extracted codes were categorized using the model derived from the analysis of the interviews and the questions asked in the interview protocol. Thus, all codes were extracted following the coding and review of all 14 interviews (Table 2).

Table 2: Primary codes extracted from interviews

Primary codes	Frequency	Primary codes	Frequency
Customer attraction at first glance	3	Analysis of the problem	1
Time constraints	1	Argument for customers	1
Redefinition of problems for customers	1	Attention to changes	1
Positive attitude to issues	1	Customers expect quick problem-solving	1
Proper security system	1	Importance of programming interfaces	1
Retention of loyal customers	1	Being non-obstinate to customers	1
Customer attraction through diversification	1	Prevent Infiltration and hacking	1
Healthy relationships with customers	1	Content comprehensibility	1
Avoid talking incoherently	1	Root cause analysis	1
Changes to the rules	1	Convince customers	9
No reaction to customer anger	1	High-quality POSs	1
Possibility of fraud	5	Word-of-mouth advertising	1
Ways of cheating	1	Energetic interaction	1
Familiarity with e-payment regulations	1	Communication with different people	1
Quick response to customers	1	Quick problem solving	1
Relationships between the variables	5	Innovative problem-solving	1
Creating a positive sense in customers	7	Creating a good sense in customers	1
The importance of response time	1	Accurate statement of the problem	1
Understanding legal restrictions	6	Creating a sense of peace for customers	1
Continuous monitoring	3	Diversity in payment services	1
High possibility of deception	1	The customer must use it in the near future	1
Fulfillment of customer expectations	1	The possibility of reuse for many times	2
There are a few short-term changes	1	Fraud	2
Meeting the needs of customers	2	Problem discovery	1
Treat customers appropriately	3	Customers' primary impression	1
Differences between new and old customers	1	React calmly to customer anger	4
Understanding the importance of e-payment	1	Smiley interaction	1
Customer expectations	2	Respond to customers appropriately	2
Time management	1	Customers expect quick problem-solving	2
Settlement of customer-company conflicts	1	Remain motivated	5
Failure to meet customer expectations	1	Meet customer needs	1
Creativity of FLEs	1	Need for high creativity	1

Discovering the cause of problems	3	Familiarity with customer's business	2
Understanding customer problems	6	Propose solutions to customers	1
Solving customer problems	3	Commitment to responsibilities	1
Customer orientation	1	Responding to customer needs	2
Empathizing with customers	1	Responsibility for duties	2
Respecting customers	1	Effective communication with customers	1
Good writing skills	2	Speak intelligibly	1
Familiarity with e-payment mechanisms	3	technical problems	2
No reaction to customer aggression	6	Efficient solutions for customers	3
The importance of familiarity with e-payment	3	Trying to solve technical problems	1
Patience against harsh behavior	1	Ability to effectively deal with customers	4
Mastery over programming	1	Tolerance of adversity	2
Committed behavior toward customers	1	Striving for a positive customer experience	1
Eloquence	2	Intimate communication with customers	1
Familiarity with software applications	3	Intimate relationships with customers	1
Respectful treatment of customers	6	Expect responsible behavior	2
Careful attention to customer needs	3	Empathetic communication with customers	3
Familiarity with different banking systems	1	Familiarity with software applications	3
Follow up on customer requests	4	Understanding customer problems	1
Solving customer needs	3	Not forgetting customer needs	2
Responding to customer requests	1		

After axial coding, 51 concepts were extracted from 201 primary codes (Table 3).

Table 3: The concepts extracted from primary codes

Concepts
Accurate accountability
Identification of customer problems
Problem-solving skills
Patience
Sympathy
Commitment
Following up on customer problems
Respect to customer
Prioritization of customer needs
Striving for a positive customer experience
Necessary knowledge and expertise in e-payment
Ability to use systems
Ability to use software applications
Following up on technical problems
Effective communication
Good oral communication
Appropriate written communication
Intimate communication with people
Ability to persuade others
Networking
Vitality in relationships
Easy and attractive explanations
Self-confidence in the face of new individuals
Quick response
Quick problem-solving
Understanding time constraints
Analysis of problems
Providing creative solutions
Ability to identify the causes of problems

Ability to define the problems
 Understanding the industry conditions
 Awareness of changes and trends
 Familiarity with rules and regulations
 Positive spirit
 High motivation and energy
 Kindness
 Calming down angry individuals
 Settlement of conflicts and disputes
 Convenient payment gateways
 Ability to accept various payment methods
 Flexible services
 Strong encryption
 Monitoring
 Security Protocols
 Fraud detection mechanisms
 Programming interfaces
 Network stability
 Stable connection to other banking networks
 Possible reuse in the short term
 Possible reuse in the long term
 Recommending to others
 Customer perceptions
 Expectations
 Expectations-performance gap

Following a conceptual analysis, the categories were carefully extracted. The 11 categories obtained were considered to be conceptually distinct. This process considered the significance of the categories (Table 4).

Table 4: Extracted categories

Categories	Concepts
Quality of services	Accurate accountability Identification of customer problems Problem-solving skills Patience Sympathy
Efforts to get customer satisfaction	Commitment Following up on customer problems Respect to customer Prioritization of customer needs Striving for a positive customer experience
Technical skills	Necessary knowledge and expertise in e-payment Ability to use systems Ability to use software applications Following up on technical problems
Communication skills	Effective communication Good oral communication Appropriate written communication Intimate communication with people Ability to persuade others Networking Vitality in relationships Easy and attractive explanations Self-confidence in the face of new individuals
Response time	Quick response Quick problem-solving Understanding time constraints
Problem-solving	Analysis of problems Providing creative solutions Ability to identify the causes of problems Ability to define the problems
Industrial knowledge	Understanding the industry conditions Awareness of changes and trends

	Familiarity with rules and regulations
Positive interaction	Positive spirit
	High motivation and energy
	Kindness
	Calming down angry individuals
	Settlement of conflicts and disputes
Service delivery infrastructure	Convenient payment gateways
	Ability to accept various payment methods
	Flexible services
Security	Strong encryption
	Monitoring
	Security Protocols
	Fraud detection mechanisms
Operational infrastructure	Programming interfaces
	Network stability
	Stable connection to other banking networks

Table 5 presents the research model with its dimensions, categories, and concepts.

Table 5: Dimensions, categories, and concepts of the research model for customers' subjective evaluation of FLEs

Dimension	Categories	Concepts	
FLEs' Performance	Quality of services	Accurate accountability	
		Identification of customer problems	
		Problem-solving skills	
		Patience	
		Sympathy	
		Commitment	
		Following up on customer problems	
		Respect to customer	
		Prioritization of customer needs	
	Efforts to get customer satisfaction	Striving for a positive customer experience	
		Necessary knowledge and expertise in e-payment	
		Ability to use systems	
		Ability to use software applications	
		Following up on technical problems	
		Effective communication	
	Communication skills	Good oral communication	
		Appropriate written communication	
		Intimate communication with people	
		Ability to persuade others	
		Networking	
		Vitality in relationships	
		Easy and attractive explanations	
		Self-confidence in the face of new individuals	
		Response time	Quick response
			Quick problem-solving
	Understanding time constraints		
	Problem-solving	Analysis of problems	
Providing creative solutions			
Ability to identify the causes of problems			
Industrial knowledge	Ability to define the problems		
	Understanding the industry conditions		
	Awareness of changes and trends		

		Familiarity with rules and regulations
		Positive spirit
	Positive interaction	High motivation and energy
		Kindness
		Calming down angry individuals
		Settlement of conflicts and disputes
	Service delivery infrastructure	Convenient payment gateways
		Ability to accept various payment methods
Performance of other parts	Security	Flexible services
		Strong encryption
		Monitoring
		Security Protocols
		Fraud detection mechanisms
		Programming interfaces
	Operational infrastructure	Network stability
		Stable connection to other banking networks
Satisfaction		Possible reuse in the short term
		Possible reuse in the long term
		Recommending to others
		Customer perceptions
		Expectations
		Expectations-performance gap

Figure 2 shows the relationships between the dimensions of the research model.

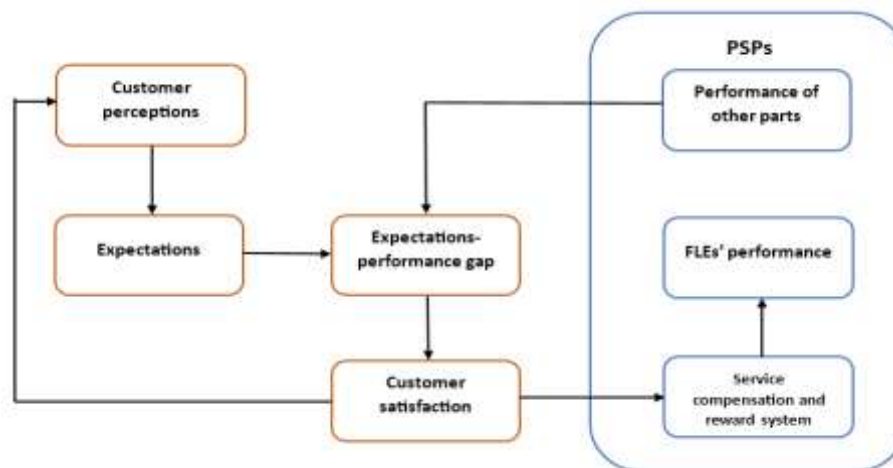


Figure 2: Relationships between the main dimensions of the research model

5. Conclusions

Relationships that were derived from the logical relationship between the dimensions implicitly mentioned by the interviewees can be formed based on the dimensions and categories obtained during the research process. As shown in Table 5, "FLEs' performance" contains the highest number of categories and concepts; this is primarily because the topic serves as the main focus of the research. This dimension includes 8 categories, each of which with several concepts. On the other hand, customers stated that the type and quality of services they receive from a PSP are not solely dependent on FLEs; rather, other parts of the PSP also play a major role in this regard. In other words, what the customer envisions demonstrates that they distinguish between the duties and performance of FLEs and other departments. Other dimensions of the research model that were repeated several times during the interviews but included no categories were satisfaction, customer perceptions, and expectations. The gap between performance and expectations was one of the topics that was brought up both directly and indirectly during the interviews. Customers stated that their expectations would change based on contextual and environmental factors, and they compare their expectations with the performance of PSPs (including that of FLEs and other departments). As the study findings indicated, the gap between expectations and performance, which

determines customer satisfaction, is obtained from the algebraic sum of the performance of FLEs and the performance of other parts minus customer expectations. Customer satisfaction forms customer perceptions over time and creates new expectations. Customer satisfaction, on the other hand, influences modifications to the service reward and compensation system, which in turn affects how well FLEs perform. In fact, the research model dynamically shows the relationship between PSPs and their customers over time and explains how to influence the relationship.

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