

The Role of Internal Marketing on Employees' Customer-Service Provision Competence

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Abstract

By providing superior service quality and creating high customer satisfaction, a service firm is able to differentiate itself from its competitors. Key to the successful implementation of such a strategy is the competence of the front-line employees who interact with customers and deliver the service. To the extent that front-line employees are motivated and have the needed skills and support, they are more likely to be competent in their provision of customer service.

The term *internal marketing* is often used to represent the efforts of companies to prepare their employees to provide exceptional service. Typical internal marketing activities can include training employees to provide superior service, motivating employees to provide superior service through rewards, and communicating the importance of providing superior service directly from management. Gronroos (2000) suggested that internal marketing should operate as a holistic management process to ensure a customer-oriented mindset among all levels of employees and to prepare, as well as motivate, all employees to deliver excellent customer service. In addition to efforts *enabling specific employees* to provide superior service, the services exchanged and support provided *between organizational units* within the same firm are important factors in creating greater competence in the service provision abilities of front-line employees. The purpose of this study is to examine the impact of both enabling and supporting practices on employees' customer service provision competence.

A survey was conducted of employees and customers in all 33 branches of a retail bank located in different cities of Taiwan. One hundred and fifty-seven employees reported on their perception of the bank management's internal marketing practices, the quality of support they received from three internal departments (operations, information technology, and human resource (HR) management), and their own service capability. Ratings of branch service quality were collected from 709 bank customers. A hierarchical regression analysis indicates that management's commitment to quality service and strong support from the operations department are the strongest predictors of employees' service capabilities. Correlation analyses performed at the branch-level indicate that contact employees' service capabilities, management's commitment to quality, service training, and rewards for service performance are all positively correlated with customers' perception of service quality, service failure prevention, and loyalty. Only marginally significant relationships were found between service support from the operation and HR departments and external service performance.

The findings generally indicate a positive impact of internal marketing practice on enhancing employees' service provision competence. The support for a positive link between the practice of internal marketing and external service performance has important research and managerial implications. Specific suggestions will be offered for future research and management practice centered on providing guidance for increasing employee's service provision competence through internal marketing.

1. Introduction

Delivering superior service quality and creating customer satisfaction are viewed as major practices for gaining sustainable competitive advantages. Customers satisfied with a firm's service not only are more likely to remain loyal to the firm, but these same customers also tend to increase their purchase(s) and spread favorable word-of-mouth about it to potential customers. Key to the successful implementation of such a strategy is the competence of the front-line employees who interact with customers and deliver the service. As suggested by Berry (1983), the fulfillment of a promise made to customers is the foundation for maintaining customer relationship, and three essential activities are included in the fulfilling process. That is, the service firm has to *make* a realistic promise in the first place and *keep* the promise during service delivery while *enabling* employees and the service system to deliver the service as promised (Bitner, 1995). The three essential activities involved in the fulfillment of promises were termed by Kotler (1994) as *external marketing*, *interactive marketing*, and *internal marketing*.

In order to keep its promises, a firm must heavily rely on the employees. From the customers' perspective, it is often the employees who keep or break the promise during the service encounter. Customers' satisfaction and dissatisfaction is primarily determined by employees' ability to deliver the service right the first time, their ability to recover if things go wrong, and how well the employees deal with special requests, and on the employees' spontaneous actions and attitude (Bitner, Booms, and Tetreault, 1990; Bitner, Booms, and Mohr, 1994). Customer-server relationships may be valued so highly that customers are willing to switch to another new service firm if the server switches to a new employer (Heskett, Sasser, and Schlesinger, 1997). Consequently, successful service firms will place a great deal of emphases on re-engineering the organization for an effective customer relationship policy, which begins with the most critical practice to manage these service employees. To the extent that front-line employees are motivated and have the needed skills and support, they are more likely to be competent in their provision of customer service.

Promises to customers are enabled through *internal marketing* which is a term often used to represent a variety of efforts of companies to prepare their employees to provide a promised service. Creating a service-oriented and customer-oriented mindset among employees and managers to prepare employees for excellent services is important, but may not be sufficient. Providing adequate skills and a supportive system to the employees is part of internal marketing's focus (Gronroos, 2000). Therefore, typical internal marketing activities can include training employees to provide superior service, motivating employees to provide superior service through rewards, and communicating the importance of providing superior service directly from management. Gronroos (2000) suggested that internal marketing should operate as a holistic management process to ensure a customer-oriented mindset among all levels of employees, and to prepare, as well as motivate, all employees to deliver excellent customer service. In addition to the efforts to *enable specific employees* to provide superior service, the services exchanged and support provided *between organizational units* within the same firm are important factors in creating greater competence in the service provision abilities of front-line employees.

Despite the fact that the concepts of service-enabling and internal support provided between organizational units are not new in the literature, the influences of these internal marketing related activities on front-line employees' capability to fulfill their interact marketing roles have rarely been examined in empirical studies. In addition, the importance of the two types of internal marketing related practices on customers' evaluation of service performance have remained at the conceptual level without much empirical evidence. Therefore, the purpose of this study is to examine the impacts of both enabling and supporting practices on employees' customer service provision competence. More specifically, this study addresses the following research issues. First, how do the various service-enabling and supporting practices of the service firm affect employees' service-provision competence? Second, how are employees' service-provision capabilities, service-enabling, and supporting factors associated with external service performance? Although internal marketing has been proposed since 1970, the above two issues have not been thoroughly examined in previous studies.

2. Literature

2.1 Internal Marketing

The need to provide valuable customer service and to meet customers' needs have been considered as the basis for building a company's competitive advantage (Christopher et al., 1991; Wilson et al., 1992). To create value for customers, the companies need to accumulate and mobilize the knowledge of each individual employee's "know-how" on customer services and to transform the knowledge into an inimitable process of the company (Vandermerwe and

Rada, 1988). The idea of internal marketing was originally introduced as an application of the traditional marketing concept to improve corporate effectiveness by improving the internal customer relationship (Helman and Payne, 1992). In accordance with this perspective, employees are the internal customers (Berry, 1981) and their support is essential for the success of the company's marketing strategy (Piercy and Morgan, 1991). The practice of internal marketing also aims to enable, motivate, and support their internal customers to provide excellent services to their external customers (Cowell, 1984).

There has been a variety of definitions proposed for internal marketing. Pitt and Foreman (1999) attempted to categorize the activities of internal marketing by two principles, namely "who is the focus of internal marketing" and "who performs internal marketing". A review on the literature on internal marketing shows that internal marketing is not always something done by the firm to its employees (in totality). Specifically, internal marketing activities could be executed by certain functions directed toward the majority of the employees or toward only some department, functions, or groups in the organization (Pitt and Foreman, 1999). This study focuses on the internal marketing activities applied by the organization and by certain functions in the organization to enable, to motivate, and to support the employees to enhance the effectiveness of the firm's customer services.

Although the concept of internal marketing has been proposed over two decades ago, there have been various combinations of internal marketing programs. That is, there are different approaches of implementing internal marketing (IM) programs as far as the practices treat the employee as a customer. Regarding IM practices performed by the organization that focus on the majority of the employees, this study includes "service-orientation", "training", "service-oriented leadership", "service-oriented performance management", and "empowerment". These IM practices are hypothesized as factors enabling and motivating forces for superior employee services. In addition to being treated as an internal customer by the firm, employees are also customers to each other within the organization. The internal service quality characterized by the attitude that people have toward one another and the way people serve each other inside the organization could also impact services provided to external customers (Heskett et al., 1994).

2.1.1. Service-enabling factors

(1) Management Commitment to Quality Service

Management Commitment to Quality Service refers to a general climate perceived by employees about the firm's pursuit of excellent service and customer consciousness. Increasing evidence has showed that organizational profit, customer satisfaction, and loyalty result directly from organizational service orientation (e.g., Albrecht and Zemke, 1985; Heskett, Sasser, and Schlesinger, 1997; Johnson, 1996). Sharing the climate may prepare the employee to be ready to provide excellent services.

(2) Service Leadership

Leadership is suggested as essential for creating and maintaining an effective and positive service climate (Heskett, Sasser, and Schlesinger, 1997). That management does not understand customer expectations could eventually lead to the results of not meeting customers needs (Berry, Parasuraman, and Zeithaml, 1994). Leadership behavior of management was found to affect the service quality and organizational performance at the unit level (Church, 1995). In addition, management may shape the service climate by "doing". That is, the management may actively engage in providing services to internal customers (Berry, et al., 1994; Heskett, Sasser, and Schlesinger, 1997) and external customers. Therefore, the influences of management are not only derived from their dictation, but also from their attitude and behaviors.

(3) Service Training

To enable and motivate employees for excellent services, the employees have to be equipped with the skills and knowledge necessary for providing services. Research has suggested that human resource management such as hiring, training, and rewarding service oriented behaviors has a positive influence on service quality and organizational performance (e.g., Benoy, 1996; Hallowell, Schlesinger, and Zornitsky, 1996; Heskett, Sasser, and Schlesinger, 1997; Johnson, 1996). For example, the front-line employees need training on interpersonal skills to improve their capability to satisfy customers. In addition, other professional skills and knowledge may be needed to assure that the employees' service meets customers' needs. It is predicted that service training will be positively associated with employees' service capability and customer perceived service quality.

(4) Rewards and Recognition

Performance measures and reward have been the critical practice to performance management, and it is

logical to expect that employees will pay more attention to behaviors that are included in performance measures and compensation. Therefore, service quality provided by an employee is expected to associate with the organization's compensation programs and practice (Berry et al., 1994; Heskett et al., 1990; Roach, 1991). Recent research also has found a positive relationship between the level of customer satisfaction and employee rewards and recognition (Johnson, 1996). Therefore, it is predicted that a performance management system focusing on customer service will be positively related to employee's service capability and service quality.

(5) Empowerment

Empowerment refers to a situation when the employees are entitled to the discretion to make day-to-day decisions about job-related activities (Bowen and Lawler, 1992; Conger and Kanungo, 1988). With the entitled discretion, the employees have the responsibilities and authority to meet customers' requests as quickly and effectively as possible. The fact that empowered employees are able to respond quickly and effectively to customers needs has been considered as a major criterion for evaluating service quality (Berry, et al., 1994). Lashley (1995) argued that empowered employees are more responsive as service providers and have a higher level of productivity. The employees are also better motivated, handle customer complaints more efficiently, and achieve a higher level of service quality. That is, the responsibilities and authority provided to the employees will produce a perception of higher service capability in employees. Therefore, it is hypothesized that empowerment will be positively associated with employees' service capability and customers' perceived service quality.

2.2. Internal Service Provided by Function Department within Organizations

In addition to organizational in totality to motivate and enable the employees, employees' service performance is affected by internal support from specific function departments, too. As suggested by Schneider and Bowen (1985), the front-line employees are both receivers and providers of some services. The front-line employees depend on supporting departments while providing services, and they may treat the customers the same as how they are treated by the management and their service suppliers within the organization (Bowen and Schneider, 1988). Many writers have addressed the importance of internal support activities and operations for external customer satisfaction (e.g., Adamson, 1988; Davis, 1991; Jablonski, 1992). Further exploration about the internal customer concept was also proposed in various theoretical frameworks. According to Gronroos (1990), a service production system should be considered as a network of systems established by interrelations and interdependence between a numbers of subprocesses. Since each unit in the system comprises internal service functions that support one another, poor service in any of the subprocesses will result in unsatisfactory customer experiences. In line with the discussion, internal marketing also focuses on the management of relationships between internal customers and their internal suppliers.

For retail banking, tellers in each branch need support from functions in their headquarters to complete their customer services. For example, the computer system that bank tellers use to process transaction and checking information for customers receives services supplied by IT functions. Bank tellers also need the operation functions to design an efficient and user-friendly service delivery process for new financial products. The services that bank tellers receive from their internal suppliers are another source of variables affecting their capability to provide services.

2.3. Internal Marketing and Service Capabilities

According to service profit chain (Heskett, 1994), internal service quality drives employee satisfaction which will then enable high service value and result in customer loyalty and high profit. However, instead of measuring employee satisfaction, this study examines employees' service-provision capability. Service capability is defined as an employee's perception of his or her ability to serve the customers (Hallowell, Schlesinger, and Zornitsky, 1996). It is suggested that employees' service-provision capability is more predictive of customer satisfaction than other measures such as employee morale, satisfaction, and loyalty (Hallowell et al., 1996). In other words, employees are not necessarily more ready to serve customers when they are satisfied with their job if they do not feel equipped with an adequate ability to accomplish the job.

Based on the above discussion, the following two hypotheses are proposed:

Hypothesis 1: Service-enabling factors are positively associated with employees' service capabilities.

Hypothesis 2: Service-support received from the three function departments (i.e., operations, HR, and IT departments) are positively associated with employees' service capabilities.

2.4. Internal Marketing and Service Performance

If employees receive excellent service from their own managers, then they are more likely to provide superior services to their customers (Heskett, Sasser, and Hart, 1990; Hallowell, Schlesinger, and Zornitsky, 1996; Church, 1995). Service quality has been suggested to result from the difference between customers' expectations and perceptions on service they received (Parasuraman, Zeithaml, and Berry, 1985). Parasuraman et al., (1988, 1991) conducted studies in several industry sectors and proposed a five-dimension service quality model, including tangibility, reliability, assurance, responsiveness, and empathy as the dimensions. The impacts of service quality on perceived value and behavioral intentions were also demonstrated in other empirical studies (e.g., Bolton and Drew, 1991 a, b; Boulding, Kalra, Staelin, and Zeithaml, 1993; Zeithaml, Berry, and Parasuraman, 1996). People who deliver the service, however, remarkably dominate the performance on the five dimensions of service quality. For example, customers' perception of responsiveness is obtained from employees' immediate action of taking care of customers' request or questions. In order to respond to customers' needs immediately, the front-line employees need to feel capable of doing it, identify with the importance of a quick response, and have the necessary support from other organizational units if the job cannot be accomplished alone. Therefore, it is predicted that service quality will be related to employees' service-provision capability and the internal marketing practices they receive from the organization or from other supporting units within the organization. Similar relationships are also expected for other service performances (i.e., customer loyalty, customers perception of service failure prevention, and service recovery effectiveness).

Hypothesis 3: Employees' service-provision capability is positively associated with customers' perception of service quality, service failure prevention, and customers' loyalty.

Hypothesis 4: Service-enabling factors and service-support received from the three function departments (i.e., operations, HR, and IT departments) are positively associated with customers' perception of service quality, service failure prevention, and customers' loyalty.

Hypothesis 5: Employees' service-provision capability is positively associated with customers' perception of service quality, service failure prevention, and customers' loyalty.

3. Methods

3.1. Participants

A survey was conducted of employees and customers in all 33 branches of a retail bank located in different cities of Taiwan. One hundred and fifty-seven employees reported on their perception of the bank management's internal marketing practices, the quality of support they received from three internal departments (operations, information technology, and human resource management), and their own service capability. Ratings of branch service quality were collected from 709 bank customers.

3.2. Measures

To investigate the various issues addressed in the current study, questionnaires were administrated to three different groups of participants. First, the employees in the 33 branches reported their perceptions on the service-enabling performance of bank management and the support they received from the three departments in the headquarters. An earlier interview with branch managers identified the three departments as the most influential supporting units for the branches' tellers. Second, immediate supervisors of the bank tellers in the 33 branches were asked to evaluate the employees' service-oriented citizenship behaviors. Third, another questionnaire was filled out by bank customers to assess their evaluations of the branch's service performance.

(1) Employee Questionnaires

There are various assessments of service-enabling and supporting factors included in the questionnaires for employees. The items were adopted from different sources (i.e., Brooks, Lings, and Botschen, 1999; Lewis and Gabrielson, 1998; Lytle, Hom, and Mokwa, 1998; McCarthy and Keefe, 2000; Narver and Slater, 1990) and were modified for the current study. In addition, employees' self-perception of their capability and knowledge to provide service and to meet customers' needs was measured. Eight items assessing service capabilities were developed based on the measure used by Roth and Jackson (1995). An example of the items is that "I feel capable of handling customers request correctly".

(2) Customer Questionnaire

The measure of service quality developed by Cronin and Taylor (1992) based on SERVQUAL (Parasuraman et al., 1988) was modified to fit the industry nature of retail banking. In addition, customers' perceptions of the bank branch's performance on service failure prevention and service recovery effectiveness were also assessed with items revised from the measures of employees' perception of the firm's effort to prevent and fix service failure (McCarthy and Keefe, 2000)

4. Results

4.1. Preliminary Results

A set of exploratory factor analyses was performed for items assessing employees' perception of internal marketing practice of the organization, and perception of internal support received from the three function departments. The first factor analysis was performed for items of internal marketing practice, and the five factors extracted from the analysis included "management's commitment to quality service", "service training", "service-oriented leadership", "reward and recognition", and "empowerment" (see table 1). The second factor analysis was performed with items assessing each function's support provided to bank tellers. Two factors were extracted for internal support of the operations department, and one factor was extracted for the human resource department and information technology department, respectively. The results that most items assessing support provided by the HR department and IT department fell into one same factor for each department suggested that there is a holistic perception for each of the two department's support. We conducted further analyses to compute the scale reliabilities, with the reliability coefficients of the scales used in this study ranging from .85 to .98.

Insert Table 1 here

4.2. Hypotheses Testing

The first hypothesis predicts that service-enabling factors are positively associated with employees' service-provision capabilities. A hierarchical regression was performed with the branch that the employee worked for, the employee's tenure, and the employee's education background entered as control variables at the first step. The five service-enabling factors were then entered as predictors at the second step. The analyses indicated that "management commitment to quality service" and "service training" were positively associated with employees' service-provision capabilities (Both Beta's $\geq .243$, both p 's $\leq .05$; see Table 2). A second hierarchical regression analysis was conducted with service supporting factors as the predicting variables. The results showed that a general perception of the operations department's support and the support of the HR department are significant predictors of employees' service-provision capabilities. Specifically, the more support they received from operations and HR departments, the more confident the employees feel about their capability to provide service (Both Beta's $\geq .258$, both p 's $\leq .01$; see Table 3). Therefore, both hypothesis 1 and 2 were partially supported in the current study.

Insert Table 2 & 3 here

The third hypothesis predicts that service-enabling and service-support factors are positively correlated with customers' perception of service quality, service-prevention efforts, and customer loyalty. In addition, the fourth hypothesis predicts that employees' service-provision capabilities are positively correlated with customers' perception of service quality, service-prevention efforts, and customer loyalty.

Due to the consideration that customers' perception of the branch will be affected by a holistic evaluation of the branch rather than by an individual employee, hypothesis 3 and 4 were tested with aggregated data. As suggested by Rousseau (1985) that data aggregation is appropriate when within-group variance is less than between group variance, we calculated ANOVA, comparing the variance within the branches to the variance between the branches. For each of the aggregated variables (i.e., service-enabling and service-support factors), there was a significantly greater variance between branches than within branches (all F-values significant at $p < .05$).

Correlation analyses performed at the branch-level indicate that contact employees', management commitment to quality service, service-oriented training, and rewards and recognition for service performance are all positively

correlated with customers' perception of service quality, service failure prevention, service recovery effectiveness, and loyalty. Supporting factors like service equipment and internal support from operations department and HR department are positively associated with some of the external service performance at a marginally significant level (see table 4). Employees' self-evaluation of service-provision capabilities were positively correlated with some external service performance, namely, responsiveness, assurance, and empathy dimension of service quality, and service failure prevention (see table 5). The results in general support hypothesis 3, 4, and 5.

Insert Table 4 & 5 here

5. Discussion and Conclusion

The findings in general indicate a positive impact of internal marketing practice on enhancing employees' service provision competence. The support for a positive link between the practice of internal marketing and external service performance has important research and managerial implications. The results suggest that future management should center on providing guidance for increasing employee's service provision competence through internal marketing, because internal marketing practices are not only positively associated with employees' service-provision capability, but also associated with positive external service performance. Among various internal marketing practices, management's commitment to quality service and internal service provided by operations and HR departments are comparatively more important activities for enhancing employees' self-perception of their ability to provide superior services. The results found in this study are important for encouraging more management efforts to be placed on enabling and supporting front-line employees, because the findings suggest that these efforts will be turned into a positive organizational performance pursued by most service firms.

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Table 1: Exploratory Factor Analyses for Service-Enabling Variables

	Factor 1	Factor 2	Factor 3	Factor 4	Factor 5
● We have an excellent customer complaint handling system for service follow-up.	0.760				
● My company closely monitors and assesses employee commitment to serving customer's needs.	0.643				
● Our competitive edge is based on understanding customers' needs.	0.652				
● Our business strategies are driven by the goal of increasing customer values.	0.675				
● We provide every customer with an explicit service guarantee.	0.638				
● My company pays close attention to after-sales services.	0.615				
● My company's business objectives are driven by customer satisfaction.	0.556				
● Every employee receives personal skills training that enhance his/her ability to delivery high service		0.827			
● We spend much time and effort in simulated training activities that help us provide higher levels of service when actually encountering the customer		0.747			
● During training sessions we work through exercise to identify and improvement attitudes toward customer.					
● I have received enough training to perform my duties as expected.		0.737			
● Management provide resources ,not just "lip service" to enhance employee ability to provide excellent service.		0.582			
● Management gives personal input and leadership into creating quality service.			0.697		
● Management regularly spends time "in the field" or "on the floor" with customers and front-line employees.					
● I often receive feedback from my superiors				0.689	
● The organization noticeably celebrates excellent service.				0.613	
● Outstanding service to customer is recognized or reward.					
● Management provides excellent incentives and rewards at all levels for service quality , not just productivity.					
● The bank rewards me when I deliver good service.				0.642	
● Decisions are made "close to customer." In other words, employees often make important customer decisions without seeking management approval.				0.572	
● Employees have freedom and authority to act independently in order to provide excellent service.				0.558	
● I permit employees to use their own judgment in solving problems.					
● I allow employees a high degree of initiative.				0.721	
● I trust employees to exercise good judgment.					0.760
					0.766
					0.774
					0.631
					0.597

Table 2: Regression analyses for the influences of service-enabling factors on employees' service-provision capability

	Service Capability	
	Beta	T
Educational Background	0.082	1.167
Tenure	-0.026	-0.340
Branch	-0.046	-0.661
Management Commitment to Service	0.403	4.152***
Service Training	0.243	2.490*
Service Leadership	-0.123	-1.219
Reward and Recognition	-0.080	-0.816
Empowerment	0.036	0.425
R ²	0.340	
Adj. R ²	0.316	
F	14.112***	

Table 3: Regression analyses for the influences of internal supporting factors on employees' service-provision capability

	Service Capability	
	Beta	T
Educational Background	0.064	0.865
Tenure	0.014	0.190
Branch	0.020	0.264
Service equipment	0.101	1.256
Factor 1 of operation department support	0.412	5.110***
Factor 2 of operation department support	0.149	1.299
HR department support	0.258	3.080***
IT department support	0.048	0.441
R ²	0.327	
Adj. R ²	0.303	
F	13.343***	

Table 4 Inter-Correlation Coefficients Between Service-Enabling Factors and External Service Performance

	F1	F2	F3	F4	F5	F6	F7	F8	F9	F10	F11	F12	F13
F1 Management Commitments to Service	1	.802***	.640***	.811***	.565***	.203	.322*	.372*	.385*	.400*	.322*	.399*	.358*
F2 Service Training	.802***	1	.635***	.712***	.575***	.234	.379*	.424**	.437**	.431**	.322*	.440**	.327*
F3 Service Leadership	.640***	.635***	1	.673***	.733***	.107	.216	.313*	.149	.206	.238	.265	.158
F4 Reward &	.811***	.712***	.712***	1	.632***	.234	.339*	.394*	.349*	.413**	.298*	.467**	.408**
F5 Empowerment	.565***	.575***	.575***	.632***	1	.203	.245	.326*	.197	.136	.168	.259	.171
F6 Tangible	.203	.234	.107	.234	.203	1	.814***	.736***	.704***	.722***	.705***	.717***	.688***
F7 Reliability	.322*	.379*	.216	.339*	.245	.814***	1	.873***	.862***	.841***	.796***	.819***	.791***
F8 Responsiveness	.372*	.424**	.313*	.394*	.326*	.736***	.873***	1	.878***	.894***	.776***	.850***	.751***
F9 Assurance	.385*	.437**	.149	.349*	.197	.704***	.862***	.878***	1	.901***	.802***	.826***	.804***
F10 Empathy	.400*	.431**	.206	.413**	.136	.722***	.841***	.894***	.901***	1	.855***	.929***	.856***
F11 Service Recovery Effectiveness	.322*	.322*	.238	.298*	.168	.705***	.796***	.776***	.802***	.855***	1	.865***	.814***
F12 Service Failure Prevention	.399*	.440**	.265	.467**	.259	.717***	.819***	.850***	.826***	.929***	.865***	1	.862***
F13 Loyalty	.358*	.327*	.158	.408**	.171	.688***	.791***	.751***	.804***	.856***	.814***	.862***	1

Table 5 Inter-Correlation Coefficients Between Internal Support Factors and External Service Performance

	F1	F2	F3	F4	F5	F6	F7	F8	F9	F10	F11	F12
F1 O1	1	.824***	.797***	.549***	.098	.233	.240	.178	.278	.133	.264	.092
F2 O2	.824**	1	.774***	.566***	-.030	.116	.146	.096	.140	.047	.181	-.054
F3 I1	.797***	.774***	1	.648***	.191	.264	.307*	.240	.238	.088	.232	.030
F4 H1	.549***	.566***	.648***	1	.367*	.381*	.460**	.397*	.506**	.279	.490**	.352*
F5 Tangible	.098	-.030	.191	.367*	1	.814***	.736***	.704***	.722***	.705***	.717***	.688***
F6 Reliability	.233	.116	.264	.381*	.814***	1	.873***	.862***	.841***	.796***	.819***	.791***
F7 Responsiveness	.240	.146	.307*	.460**	.736***	.873***	1	.878***	.894***	.776***	.850***	.751***
F8 Assurance	.178	.096	.240	.397*	.704***	.862***	.878***	1	.901***	.802***	.826***	.804***
F9 Empathy	.278	.140	.238	.506**	.722***	.841***	.894***	.901***	1	.855***	.929***	.856***
F10 Service Recovery Effectiveness	.133	.047	.088	.279	.705***	.796***	.776***	.802***	.855***	1	.865***	.814***
F11 Service Failure Prevention	.264	.181	.232	.490**	.717***	.819***	.850***	.862***	.929***	.865***	1	.862***
F12 Loyalty	.092	-.054	.030	.352*	.688***	.791***	.751***	.804***	.856***	.814***	.862***	1