

The Impact of Internal Marketing on Service Quality (Case Study: African Community Credit – West Region, Cameroon)

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Abstract: *This paper investigate the empirical impact of internal marketing practices on service quality dimensions in a microfinance located in the western Cameroon region, namely the community credit of Africa (CCA). The empirical analysis is based structural Equation Model (SEM) preceded by an exploratory and confirmatory analysis. This study used a convenient sample of 372 employees obtained through a survey that was distributed in three towns, namely: Dschang, Bafoussam and Mbouda. The results show that the three dimensions of internal marketing used (Service training, Performance incentives and Vision) have a positive and significant effect on the quality of service.*

Keywords -*Internal marketing, service quality, CCA, Cameroon*

I. INTRODUCTION

The level of competition means that in all areas of activity, managers are on the lookout for possible links that can increase their market share. The consumer is more and more demanding about the quality of what he buys. In the product sector, there has been a predominance of "organic" certification in recent years, while in the service sector, quality includes a set of criteria. Thus, the requirements for a higher quality service have increased (Lee, 2005) and the customers of the banking sector is not left behind. Banks generally offer the same services with very low interest rate variations (Leonna, 2002). The same is true for second category microfinance institutions (MFIs), none of which are distinguished by the nature of the services provided. This is one of the reasons why quality in the service can be taken as an element of differentiation for organizations operating in the same sector of activity, since the objective is not just to sell to customers, but to serve them effectively (Parasuraman, 1998). Managers cannot exploit this niche without first having the necessary information to improve the quality of service. Internal marketing would come in response to this concern, according to many authors.

The literature on internal marketing is still quite limited in Cameroon. But the problem of internal marketing within micro finance in Cameroon is not new. The works of authors such as Simonet (2011) on MC2 are proof of this. Unfortunately, internal marketing is a concept still embryonic, not too much inked in the mores of Cameroon. Yet many companies use the employee to sit down on their marketing strategy and therefore engage in unconscious internal marketing. Our goal is to bridge this gap by investigating the relationship between internal marketing practices and service quality in a microfinance of the Western Cameroon region, namely the African Community Credit (CCA).

The paper proceeds as follows; after a brief presentation of the internal marketing and service quality dimensions, the research hypotheses are proposed and the research methodology is explained. The analysis of the collected data and testing of the hypotheses are complemented by a discussion of the main results in relation to the complaining literature.

II. Literature Review

2.1. Internal marketing dimensions

Following the developments in the field of marketing, the customer is not only outside the company, but also and first to the organization (Kotler, 2003). This is a particularity of the internal marketing concept that corresponds to a business process management approach to external clients. This marketing term was used for the first time by Berry et al. (1976). Although the current literature on internal marketing lacks a theoretical basis and is largely "prescriptive and normative" in nature (Pitt and Foreman, 1999), it has still been the subject

of a plethora of scientific contributions. To adopt an internal marketing strategy would be to implement a certain number of principles within the managerial sphere.

The implementation of internal marketing requires knowledge of its various articulations. Unlike the concept of quality of service, the number of dimensions of which is known and limited according to the measuring instrument used (Servqual and Servperf), it is still very difficult to exactly define the number of internal marketing dimensions to use. This could be a hindrance to the implementation of a real internal marketing policy within the managerial sphere. Indeed, each author gives a number of dimensions of internal marketing, which sometimes has nothing in common with those mentioned in works that follow the same logic. Thus, Money and Foreman (1995) suggests three dimensions namely vision, reward and development as primary determinants of an organization's internal marketing orientation. Hogg, Carter and Dunne (1998), proposed communication, staff training, customer consciousness, appraisal and feedback methods. Broady-Preston and Steel (2002), observed Recruitment, Training, Development and Motivation as most important among internal marketing practices. Lin (2005), identified motivation and empowerment. Ahmed et al. (2003) created a framework of 11 activities namely strategic rewards, internal communication, organization structure, senior leadership, physical environment, staff selection and succession, inter-functional coordination, incentive system, empowerment and process changes among these organizational structures. From the above proposals, it appears that the internal marketing mix is not yet stopped. The table below is a proof.

Table 1: of internal marketing mix

Authors	Variables
Gronroos (1985 ; 1990) Gronroos (2000)	Customer orientation. Staff motivation, comprehensive management of employee attitudes, internal communications, service culture development, training and employee empowerment.
George (1990)	Management support, training, internal communications, personnel administration, and external activities.
Mohammed et Ahmed (1993)	Motivation and employee satisfaction, customer focus, customer satisfaction, coordination and inter-functional integration, marketing as an approach and implementation of functional or specific business strategies.
Mohammed et Ahmed (2000) :	Understanding and differentiation, coordination, integration, motivation, training, job satisfaction.
Mohammed et al. (2003)	Training, organizational structure, strategic rewards, internal communications, leadership, physical environment, staffing, selection and succession, inter-functional coordination, incentive systems.
Conduit et Mavondo (2001)	Education, training, management assistance, internal communication, external communication and human resources management.
Liou et Chen (2001)	The development of the work environment, social protection and salary, individual spirit, internal communication, participation in decision-making and service training.
HU (2003)	Work environment, individual development, internal communication, empathy, management empowerment, education, training and salary.
Lin (2006).	Financial and non-financial rewards (salary increases, a positive organizational culture, training and the development of promotional opportunities).
Akroush et al. (2013)	Staff recruitment, staff training, internal communication, staff motivation, job security and retention of staff.
Shakouri et al. (2015)	Job security, intensive training, employee empowerment, information sharing, and incentive to offer.

2.1. Service quality measurement

In service delivery, much emphasis is placed on the quality aspect and the microfinance sector is not left out. Generally defined in a comparative perspective: delivery provided against expected service, quality of service is a "measure of how the level of service delivered matches the expectations of clients" (Lewis and

Booms, 1983). Thus, a service is supposed to be of quality when it conforms to the expectations of the customers (Asubonteng et al., 1996, Winiewski and Donnelly, 1996). This establishes the consumer as the referee in terms of quality of service since the benchmark for the evaluation of the quality of service provided is his expectations. Managers cannot benefit from this niche without first identifying the different contours of this concept because, unlike tangible goods whose quality can be measured objectively, the quality of services is abstract. This comparative approach opens the debate on measuring quality.

Consumers hardly forgive providers who do not satisfy them. The customer who comes into a microfinance has many expectations with regard to the establishment.

Today, there are many products whose level of quality is measured by compliance with ISO standards. In terms of service, each type of organization should determine quality specification standards to which the service will conform. The provision of a service should therefore take into consideration each of these dimensions to achieve a high level of quality, which will retain a large number of customers. These dimensions could even be taken as a unit of measurement for the quality of services. It is in this sense that Lehtinen and Lehtinen (1991) state that quality of service is composed of physical quality, process quality, enterprise quality, interaction and output. Brady and Cronin (2001) believe that quality includes the quality of the interaction, the quality of the physical environment and the quality of the results. For Grönroos (1984), the quality experienced by a consumer would be based on two dimensions: technical quality (service provided) and functional quality (how the service is provided). Rust and Oliver (1994) add a third dimension to Grönroos' proposition: the environment in which the service is rendered. Authors such as (Cohen, et al., 2006, Mohsan et al., 2011) have recently taken up the argument of Mihelis et al. (1999) by demonstrating that in the banking sector, quality of service is a multi-concept. Attributes including both speed of service, reliability, diversity of portfolio, confidentiality of the bank, friendliness of staff, clarity in costs. However, in general, three major theories support quality of service: the SERVQUAL model of Parasuraman et al. (1985, 1988); the Gronroos theory (1984), which contrasts technical quality with functional quality and SERVPERV by Croning and Taylor (1992). Of these three, the most popular model in the measurement of quality of service is the SERVQUAL model (Parasuraman et al., 1985, 1988) which ultimately attributes five dimensions to quality of service (reliability, responsiveness, assurance, empathy and tangibility). This theory is based on the idea that pooling these five elements determines the quality of a service.

2.2. Internal marketing and service quality

The provision of quality services is one of the major objectives of internal marketing. Many studies explain the relationship between internal marketing and service quality, and many have a positivist approach to this relationship. Gebрил (2011) for example, determines the impact of internal marketing on the level of service quality in sport clubs. He found that there is positive correlation between internal marketing and the level of service provided. It is important to note that it is important to be aware of the dimensions of the roles of employees, the training of employees, the relationship between employees, the motivation of employees and the interaction between employees and customers. Sadeghloo and Tirgar (2013) conducted a study to determine the relationship between internal marketing and quality of service. The result on the population of employees in Golestan Offices of Sport and Youth shows that there is a positive and significant relationship between internal marketing and the quality of service. With regard to this study, we can conclude that the effect of internal marketing on the quality of service is significant and positive, whether from the point of view of employees or customers. In any case, internal marketing transmits its strategy to the customer during the service meeting since it is the moment during which the customer comes into contact with the company. He can judge the quality of the service provided. For this, internal marketing must create an environment conducive to the provision of quality service. Through its many dimensions, internal marketing gives employees the necessary elements to offer a service perceived favorably by customers. Many authors have attempted to explain the process by which internal marketing dimensions contributed to the improvement of the quality of service:

Training is a systematic development of the knowledge, skills and attitudes required by employees to adequately perform a given task or job (Saleem et al., 2011). Thus, a well-trained staff has the advantage of being competent, which is an asset for the firm. Internal marketing ensures that all employees have the skills, abilities, tools and motivation to provide quality service (Sasser and Arbeit, 1976; Berry, 1981). As a result, training programs in service companies have a positive effect on improving the quality of service (Batt, 1999). Investing in employee training delivers tangible results in improving attitudes, increasing skills to promote service quality, employee satisfaction and loyalty (DuBrin, 2004). Moreover, the key to employee competence is internal marketing (Gummesson, 1987).

The means of internal marketing to act on the quality of service go beyond the training of employees. By employee satisfaction, an organization can improve the quality of services provided to its customers. In fact, meeting the needs of employees increases their motivation and job satisfaction, which makes them loyal to the organization and guarantees the quality of the services they provide to customers (Hosseini and Rahmani, 2012).

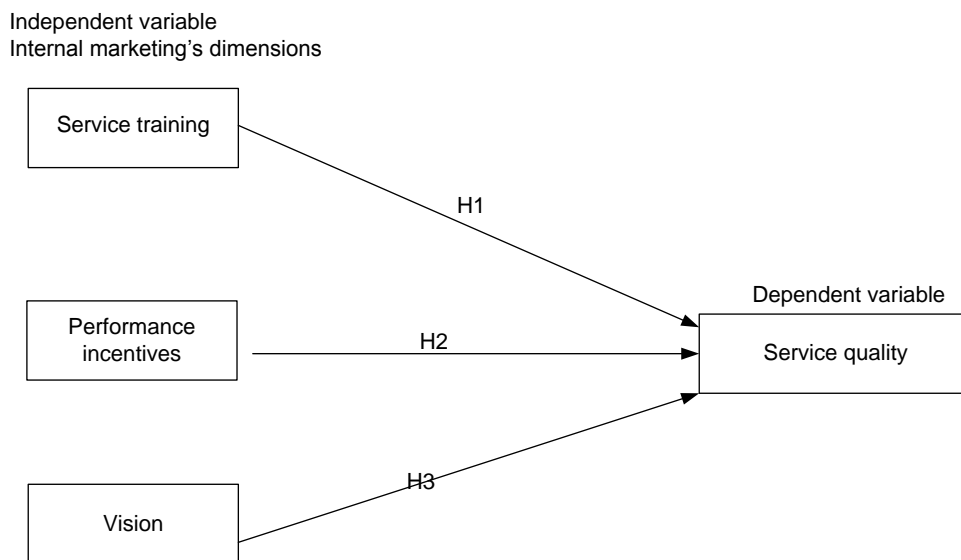
Also, by communicating a clearer vision to their employees through internal marketing, they come to know what organizations expect from them and are therefore likely to offer better service to their customers (Liao and Chuang, 2004). In the same vein, Reynoso and Moores (1996) state that organizations by communicating their vision to their employees draw their attention to the effectiveness of a quality service.

The physical environment refers to all that is necessary for the production of the service: the immediate environment in contact with the customer (or the physical space in which the service takes place), the material elements necessary for the provision of the service and the equipment of the staff in contact (Flipo, 1986). Bitner (1990) argues that the visible elements of the environment can affect customers' impressions of the quality of service. Environmental design and design can significantly influence customer expectations for service quality (Shostack, 1977). The management of the space, the decor, the working atmosphere and the working environment contribute to facilitate the realization of the service, to transform it into a successful experience for the customers. In view of the above, the contribution of internal marketing to the provision of a quality service is no longer to be denied. Moreover, the concept of the internal marketing has been found to be a problem of high quality (Panigyrakis and Theodoridis, 2009). Therefore, each organization should develop marketing program for its external markets in order to continually provide high quality services to its clientele (Berry and Parasuraman, 1991).

III. Research Methodology

The empirical approach is designed to assess the impact of internal marketing (independent variable) on service quality (dependent variable) using a survey research. In this section Population and Sample are presented (section 3.1), and data collection method is presented (section 3.2). Based on similar studies (Tsai and Tang, 2008) this study is hypothesized with three hypotheses which are proposed to represent the effect of internal marketing dimensions on service quality.

Figure 1: Conceptual framework



Source : Authors

Based on our conceptual model about effect of internal marketing on service quality, following hypothesis are used:

- H1: Service training has a significant and positive effect on service quality.
- H2: Performance incentives has a significant and positive effect on service quality.
- H3: Vision has a significant and positive effect on service quality.

3.1. Population and Sampling

The target population of this study is employees working in African Community Credit (CCA), a second-class microfinance institutions located in the West Cameroon region. The choice of this microfinance is due to the fact that it represents the first microfinance in terms of number of employees in the region of western Cameroon. This study used a convenient sample of 372 employees obtained through a survey that was distributed in three city of the western region, namely the cities of Dschang, Bafoussam and Mbouda.

3.2. Data Collection Method

This study used a questionnaire instrument to collect data from employees which was adapted from Money and Foreman (1995) to fit in our context. The questionnaire consisted of 33 items where 14 items was for internal marketing and 19 items for service quality. This questionnaires distributed through field survey. Survey was conducted and distributed in three cities. The distribution was for 372 questionnaires and 358 were collected back. From collected questionnaires, 35 questionnaires were rejected and 323 questionnaires were valid and entered into STATA 14 and SPSS 20. The different dimensions of internal marketing and quality of service, as well as their items are presented in the following.

Internal marketing

We use three dimensions of internal marketing and 14 items adapted from Foreman and Money (1995). The three dimensions of internal marketing included, service training programmes (six items), performance incentives (three items) and vision about service excellence (five-items).

Service quality

The dimensions used to measure the quality of service are adapted from Parasuraman et al. (1988) and includes 5 dimensions and 19 items. Scale items were modified to reflect the perceptions of service quality in our context. These five dimensions are among others: Tangible (four-item), Reliability (three-item), Responsiveness (four-item), Assurance (four-item) and Empathy (four-item).

IV. ANALYSIS AND RESULTS

4.1. Demographic Profiles of Respondents

The demographic profiles of 323 respondents is presented in table 2 below

Table 2: Demographic Profiles of Respondents

		N	%
Gender	Male	155	48
	Female	168	52
	Total	323	100
Age	21-30	90	28
	30-40	135	42
	41-50	56	17
	More than 50	42	13
	Total	323	100
Education Level	Bachelor	171	52.98
	Master	142	43.93
	PhD	10	3.09
	Total	323	100

Source: authors' calculations.

4.2. Analysis of results

This paper employ a structural equation modelling (SEM). We have used Stata 14 to analyse the causal relationship among the variable. The questionnaire items employed to collect data were adapted from Parasuman et al. (1991), Sharma and Ojha (2004), Negi (2009) and Rahhal (2015). This analysis followed different stages:

Exploratory Factor Analysis was conducted to define possible relationships of observed variables for internal marketing dimensions.

A confirmatory factor analysis (CFA) was elaborated to empirically test the measurement model. Multiple tests on construct validity and reliability were performed, where items with low loading were eliminated. Model fit was evaluated using the maximum likelihood (ML) method.

Table 3: Factor loading of rotated component matrix for internal marketing

Items	Components		
	Service training	Performance incentives	Vision
Service training 1	0,546		
Service training 2	0,926		
Service training 3	0,82		
Service training 4	0,926		
Service training 5	0,659		
Service training 6	0,547		
Performance incentives 1		0,755	
Performance incentives 2		0,574	
Performance incentives 3		0,808	
Vision 1			0,776
Vision 2			0,572
Vision 3			0,819
Vision 4			0,71
Vision 5			0,686

Source : Author's calculation

Construct reliability was assessed using Cronbach's α and composite reliability (CR) using CFA. As the α -values (Table 4) for all the constructs are greater than the guideline of 0.70, it can be concluded that the scales can be applied for the analysis with acceptable reliability (Saunders et al., 2003). CR was calculated from model estimates using the CR formula given by Fornell and Larcker (1981). In the measurement model, all constructs had a CR greater than 1.96. Based on these assessments, measures used within this study were within the acceptable levels supporting the reliability of the constructs

Table 5 reports all fit statistics results. All the model-fit indices exceeded the respective common acceptance levels suggested, demonstrating that the measurement model exhibited a good fit with the data collected.

Table 4: Reliability Statistics

Construct	Crombach's α
Service training	0.768
Performance incentives	0.999
Vision	0.785

Source: Author's calculation

Table 5: Fit Statistics Results

Fit index	Recommended value	Indices values
Chi-square/(df)	≤ 3.00	2.145
NFI	≥0.90	0.964
CFI	≥0.90	0.948
TLI	≥0.90	0.917
RMSEA	< 0.08	0.052

Source: Author’s calculation

4.3. Structural model

Our structural model was estimated using Stata 14. Figure 2 shows the results of structural model with the path coefficients. In this research model we investigate the relationship between three dimensions or practices of internal marketing, namely service training, performance incentives and vision and service quality delivered by CCA. For this purpose we formulated three hypothesis enumerated above. The results presented in Figure 2 and summarized in Table 6 confirm our assumptions. These results clearly suggest that the three dimension of internal marketing have a positive and significant impact of service quality. That is the more service training of employees, performance incentives and a clear vision are associated with a better service quality to customer. Among the three dimensions of internal marketing, training ($\beta = 0.451, p < 0.01$) has a more significant impact on the quality of services. It is followed by the performance incentives ($\beta = 0.394, p < 0.01$) and finally the vision ($\beta = 0.178, p < 0.01$). The importance of training and vision as a determinant of the quality of service is consistent with Tsai and Tang (2008) which shows that service training and vision and increases the quality of service offered by nurses. This result shows that the CCA must place a lot of emphasis on the training and incentives dimension of employees in order to provide customers with quality services.

Figure 2: Results of structural model

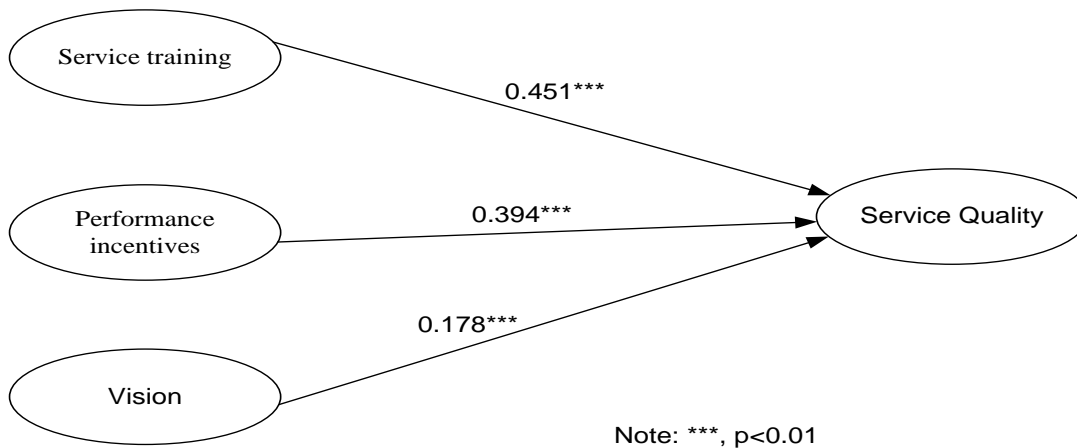


Table 6: Summary of Hypotheses Testing Results

Path	Estimate β	C.R	Prob	Results
Service training→ SQ	0.451***	3.738	0.000	Supported
Performance incentives→ SQ	0.394***	4.110	0.002	Supported
Vision → SQ	0.178***	3.412	0.000	Supported

Notes. ***,p<0,01. SQ: service quality.

V. CONCLUSION

The main goal of this study is to investigate the effect of dimensions of internal marketing on service quality. Results show that there are three dimensions we can consider in banking service quality, namely, service training, performance incentives and vision. These dimensions have positive and significant effect on service quality. In fact, the findings of this study provide helpful guidelines for CCA to better understand the different key dimensions of internal marketing enabling it to offer a quality service to its customers. Looking at each dimension, service training appeared at the first important place in predicting overall service quality. Besides, performance incentives appear as the second important place. In addition, vision factor also appeared as the third important place in predicting overall service quality.

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