

AN ASSESSMENT OF THE NEXUS BETWEEN SIDES OF THE SERVICES TRIANGLE AND SERVICE QUALITY DELIVERY, AMONG FINANCIAL SERVICE PROVIDERS IN GHANA

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ABSTRACT

Internal, external, and interactive marketing, which collectively make up the services triangle model, are considered very effective practices for attaining and improving service quality and consequently customer loyalty. In this study, the effect of these sides of the service triangle model on service quality is tested. A quantitative research approach is applied. The study's population is employees and customers of financial service providers in Accra. A self-reported questionnaire was used to select 1,595 and 2,992 employees and customers respectively. Descriptive statistics (mean and standard deviation), Pearson's correlation, and confirmatory factor analysis were used to present findings. Internal, external and interactive marketing each makes a significant positive effect on service quality. Internal marketing makes a positive effect on external and interactive marketing, whereas external marketing makes a positive effect on interactive marketing. This study therefore concludes that increasing the level of internal, external, and interactive marketing can improve service quality.

KEYWORDS: Internal Marketing, External Marketing, Interactive Marketing, Services Marketing, Service Quality

INTRODUCTION

The services triangle model is one of the most popular frameworks in marketing literature that constitutes the conceptual linkage between three variables i.e. internal marketing, interactive marketing, and external marketing (Aburoub et al., 2011). Internal marketing is an endeavour in which employees are treated as internal customers and are therefore satisfied (Aburoub et al., 2011). It involves activities such as training and development of employees, motivation of employees, and resource (e.g. information technology) allocation and management (Dushyenthan, 2012). It is also general considered the firm's strategy for prioritizing and meeting the needs and expectations of employees to engender job satisfaction and commitment, which are necessary for achieving high level performance. Researchers (Aburoub et al., 2011; Gafar et al., 2016) have argued that a business is unlikely to satisfy its customers or provide customer value without using internal marketing to meet the needs and expectations of its employees.

Drawing from the above discussion, employees would contribute to meeting the needs of customers if their commitment and satisfaction are attained through internal marketing. On the basis of this viewpoint, internal marketing would make an impact on both external and interactive marketing. External marketing is aimed at identifying customer needs and expectations, while interactive marketing focuses on developing strategies and policies to meet these needs and expectation (Shekary et al., 2012; Gafar et al., 2014). Arguably, the processes of identifying and addressing customer needs and expectations are responsibilities of employees.

Thus, employees are obliged to act in the firm's quest to identify and address these needs. Hence, the involvement and output of employees would be influenced by internal marketing or the firm's ability to meet employee needs.

A firm may have the best ability to address customer needs and expectations, but this ability logically depends on how well external marketing is used to identify and address these needs and expectations. Of course, the wrong needs and expectations would be met if they are not well identified. For this reason, external marketing can influence interactive marketing outcomes. The argument so far suggests that internal, external, and interactive marketing are correlated, and this correlation would need to be realized in real life if the services triangle model should impact a service-oriented business. For instance, it is highly unlikely that a firm can meet customer needs and expectations towards generating revenues if it does not motivate and empower its employees to develop and implement competitive strategies. Interestingly, the association between the three sides of the services triangle model has been conceptualized and acknowledged in a number of studies (Lin & Wang, 2011; Furseth & Cuthbertson, 2013; Bempong, 2014).

Sadly, the foregoing association between arms of the services triangle model has not been adequately examined in research. Though studies (Lin & Wang, 2011; Furseth & Cuthbertson, 2013) have investigated the effect of the three sides on some performance indicators like service quality and satisfaction, empirical evidences on the nexus between these sides are scarce, especially in the context of financial service providers in Ghana (Bempong, 2014).

In this study therefore, an attempt is made to examine the nexus between arms of the services triangle model and the impact of this association on service quality delivery among financial service quality providers.

LITERATURE REVIEW

To recall, the services triangle model is a framework that describes the linkage between internal, external, and interactive marketing. Primarily, internal marketing is about marketing an organization to its employees, who are recognized as internal customers. It is about "treating employees or workers in a company or business as though they are the business's customers" (Abzari et al., 2011; Gafar et al., 2016). In fact, some researchers (Gafar et al., 2014) have argued that it may often be necessary for workers to be valued most. By implication if an employee is valued less than a customer, it is likely the needs of customers cannot be met and the consequences may be beyond repair. Internal marketing thus treats employees as internal customers and deploy various programs to tap into their worth and ingenuity. An effective internal marketing model thus necessarily recognizes employees as individuals of superior value or worth (Brammah, 2016).

Internal marketing has key facets, which are communication, employee development, ICT, employee empowerment, teamwork, and motivation (Martey, 2014; Braimah, 2016). These seven dimensions form the basis of goals pursued in internal marketing in an attempt to value employees and relish their competencies. The competitiveness and effectiveness of a business's strategies depends on whether these aspects of internal marketing are well championed by the organization (Abzari et al., 2011; Gafar et al., 2016; Fabiene & Kachchhap, 2016). This idea is rooted in the theoretical argument that each of these seven facets significantly influences several performance variables including organizational commitment, job satisfaction, customer satisfaction, and firm performance (Fabiene & Kachchhap, 2016). Invariably, internal marketing drives the commitment of employees and consequently entuses them to provide the best of their competencies in the delivery of customer value.

External marketing is one of the three sides of the services triangle model. In simple terms, it is concerned with the exposure of a business to its public place. Gronroos (1999) conceptualized external marketing as “any marketing activity focused on exposing a business in terms of its services and products to its public place”. External marketing is basically about marketing communication and branding. While interactive and external marketing may be similar, external marketing is unique in term of focusing on making a promise to customers and potential customers, and making the business’s capacity to deliver customer value clear. Its main domains are market communication (i.e. advertising, market communication, event management, sales promotion, personal selling, internet marketing, and direct marketing) and branding (Dushyenthan, 2012; Aslam et al., 2015).

A typical service business has two consumers, namely internal consumers (e.g. employees and managers) and external consumers (i.e. customers). Interactive marketing focuses on building a relationship between these two consumers to foster a basis for delivering the promise made in internal marketing. Aslam et al. (2015) conceptualize interactive marketing as ‘a combination of relationship management and services marketing’. Relationship marketing is about providing platforms for customers and the organization or service provider to interact in an attempt to meet customer needs (Gronroos, 1999). This form of marketing is within the framework of steps taken in services marketing. Hence, interactive marketing offers a broad spectrum of marketing activities.

The service triangle model is not only about interactive, external, and internal marketing – it has more to do with the linkage between these marketing functions. Based on previous research, this nexus constitutes: (a) the effect of internal marketing on external and interactive marketing; and (b) the effect of external marketing on interactive marketing (Dushyenthan, 2012; Aslam et al., 2015; Braimah, 2016). It is argued that this relationship can contribute to service quality improvement and customer loyalty.

Service quality is a measure of comparison of customers of perceived expectations of a service with perceived performance (Gafar et al., 2013). It is mostly conceptualised as a construct of five dimensions, namely tangibles, reliability, empathy, assurance and responsiveness (Zeithaml et al., 1990; Alrubaiee & Al-Nazer, 2010). These dimensions make up the revised version of the SERQUAL model and constitutes the measures of service quality proposed by Zeithaml et al. (1990). ‘Tangibles’ stands for the physical facilities of a service provider and the beauty associated with its physical environment. Reliability is a measure of how consistent services provided are and the extent to which the firm can be trusted for keeping its promises. Assurance is the ability of the service provider to instil trust in customers and meet customers’ expectation. Responsiveness is a time-sensitive domain that measures how prompt and early customer needs are addressed. It is concerned with the speed of service delivery and the enthusiasm shown by personnel in service delivery. Empathy stands for the ability of service providers to identify and respond positively to the emotional demands and needs of customers during service delivery. The level of these dimensions in practice depends on how well the needs and expectations of customers are addressed in service delivery and represents the foundation of customer satisfaction and therefore customer loyalty (Mosahab et al., 2010; Aslam et al., 2015).

As to whether a service is of the expected quality level depends on how well employees of banks and financial institutions motivate, train, and empower their employees to deliver strategies and attend to customer needs. This idea is backed by Herzberg’s (1959) Two-factor Theory of Motivation (TTM). This theory contends that the satisfaction and commitment of employees to their jobs depend on how well there are exposed to intrinsic and extrinsic motivational

factors such as recognition, pay and salary, fringe benefits, training, fairness, among others. Internal marketing, a primary facet of the services triangle model is about developing, empowering, and motivating employees based on the principles of the TTM (Brammah, 2016; Aslam et al., 2015). It could also be argued that employees' commitment to external and interactive marketing depend on how well the above factors of TTM are provided by banks and financial institutions. If employees are well motivated, developed and empowered, each side of the services triangle model can predict service quality and customer loyalty. As a result, the services triangle model can make a significant effect on service quality. Thus, customers are more likely to rate the service quality of a financial service provider highly when each side of the services triangle model leads to the delivery of customer services. This argument is corroborated by some studies (Abzari et al., 2011; Aburoub et al., 2011; Gafar et al., 2016) which have confirmed that the services triangle model makes a significant positive effect on service quality. The most dominant evidence in the literature though is the positive effect of internal marketing on service quality delivery (Shekary et al., 2012; Aslam et al., 2015). Given that this evidence has not been sufficiently provided in Ghana, the following hypotheses are therefore tested in this study:

H1- Internal marketing makes a significant effect on service quality

H2- Interactive marketing makes a significant effect on service quality

H3- External marketing makes a significant effect on service quality

METHODS AND MATERIALS

In this study, a quantitative research approach, specifically the correlational design was employed to test the foregoing hypotheses. The study population was employees and customers of banks and non-bank financial institutions in Accra. Three selection criteria were used. First, each respondent was supposed to have worked in his or current organisation for at least a year. Similarly, customers were expected to have saved with the bank or non-bank financial institution for at least a year. Secondly, the individual should have the ability to respond in English. Last but not least, a participant must be willing and ready to respond during the time of data collection. The accessible population size of customers who met these criteria was 7,042, whereas that of employees was 2,313. These numbers were drawn from the head offices of 14 financial institutions that agreed to participate in the study.

The simple random sampling technique was used to select a representative number of participants from each institution in accordance with the standard sampling table of Krejcie & Morgan (1970). The overall sample size for employees and customers is 1,595 and 2,992 respectively. These numbers were reached by adding samples drawn from the 14 banks and non-bank financial institutions.

A self-reported questionnaire was used to collect data. This questionnaire had four sections, with each section measuring a specified variable or construct. The first section measured Internal Marketing (IM), while the second one measured External Marketing (EM). Interactive Marketing (IM) was measured in the third section. The fourth section measures Service Quality (SQ). Table 1 shows standard scales used to measure the various constructs of the study.

Table 1: Measurement Scales, their Sources, Number of Items, and CA

Construct	Scale	Source	No. of items	CA
IM	Internal marketing scale	Bellaouaied & Gam (2011)	16	0.743
EM	External marketing scale	Furseth & Cuthbertson (2013)	8	0.902
IT	Interactive marketing scale	Furseth & Cuthbertson (2013)	9	0.804
SQ	SERVQUAL scale	Ishaq (2012)	23	0.922

The independent variables (IVs) are EMO, IMO and ITRMO, whereas the dependent variable (DV) is SQ. These variables were measured based on a five-point Likert scale: lowest level of agreement (1) to highest level of agreement (5). Though the above scales originally had satisfactory psychometric properties, their reliability was verified by computing their Cronbach’s Alpha (CA) values, which are shown in Table 1. According to popular recommendations, a reliable construct is to produce a CA of at least 0.7 (Morse, 2002; Drost, 2011). In Table 1, this criterion is met. So each scale employed was reliable.

Data collection in this study was guided by a chart that reflects the time specifications from participating organisations for questionnaire administration. With this chart (which was developed by the researcher), questionnaires were administered by the researcher to respondents in each organisation according to the agreed scheduled. When questionnaires were administered, about two months (28 working days) were allowed to elapse before the researcher went back to collect completed questionnaires from respondents. Some respondents could not respond after the 28 days provided. So an extra one week was given for these respondents to respond. After this grace period, all completed questionnaires were collected from respondents; they were carefully examined to identify response and non-response errors. Questionnaires were administered with support from 6 hired assistants, placed in 3 groups, with each group composed of a pair of persons. The researcher hired a taxi that provided transit for each pair of assistants, who were tasked to administer questionnaires in the various organisations according to the time scheme developed. After data collection, 921 questionnaires were returned by employees and 1033 were returned by customers. After taking out questionnaires which had serious response and non-response errors, 832 and 877 questionnaires were analysed for employees and customers respectively. Every respondent had to sign an informed consent form to officially affirm their voluntary participation.

Data was analysed using SPSS (Statistical Package for the Social Sciences) 21 and Amos 8. Before hypotheses were tested, descriptive statistics (i.e. mean and standard deviation) and the z-score were computed to eliminate outliers from the data. The Shapiro-Wilk’s test was also used to assess the normality of the data (with respect to dependent variables). All hypotheses were tested simultaneously using Confirmatory Factor Analysis (CFA) after using Pearson’s correlation test to verify the correlation between relevant pairs of variables.

RESULTS

The goal in this section is to present findings that address the research hypotheses. Table 2 shows the correlation of relevant pairs of variables. It also indicates the descriptive statistics (mean and standard deviation) of each variable. Interactive marketing has the smallest mean score (Mean = 3.08; Std. Deviation (SD) = 0.28). The largest mean score is accounted for by service quality (Mean = 3.65; SD = 0.44), followed by external marketing (Mean = 3.51; SD = 0.70), and internal marketing (Mean = 3.18; SD = 0.79).

Table 2: Correlation Matrix and Descriptive Statistics

Variable	#	Mean	SD	1	2	3	4
Internal marketing	1	3.18	0.79	1	0.777**	0.725**	0.859**
External marketing	2	3.51	0.70		1	0.631**	0.590**
Interactive marketing	3	3.08	0.68			1	0.831**
Service quality	4	3.65	0.44				1

Correlation is significant at 1% significance level

In Table 2, service quality is positively correlated to internal marketing ($R = 0.859$; $p = .000$; two-tailed), external marketing ($R = 0.590$; $p = .000$; two-tailed), and interactive marketing ($R = 0.831$; $p = .000$; two-tailed) at 1% significance level. This result suggests that service quality increases as internal, interactive, and external marketing increases. Based on these correlations, relevant effects are estimated through the CFA model. Table 3 shows the fit indices of the various CFA models tested.

Table 3: CFA Fit Statistics

Model	Model summary		F Test		Model fit				
	R ²	Adjusted R ²	F	p-value	Chi-square	p-value	RMSEA	TLI	GFI
1	0.865	0.799	67.09	0.000	66.33	.000	0.211	0.889	0.876
2	0.781	0.666	65.22	0.000	79.38	.000	0.322	0.909	0.899
4	0.540	0.432	23.88	0.000	10.1	.321	0.021	0.994	0.932

NOTE: RMSEA = random mean square error approximation; TLI = Tucker-Lewis Index; GFI = goodness-of-fit indices.

In Table 3, the first two models represent measurement models for items of the services marketing model, and service quality respectively. The third model is the structural model through which hypotheses are tested. According to recommendations in the literature, a CFA model has a good fit when the following conditions are met (Hurley at al., 1997; Asiamah, 2017): $p\text{-value} > 0.05$; $RMSEA < .08$; $TLI > .90$; and $GFI > .80$. In the table, these criteria are met for the third model but not for models 1 and 2. All models however have a significant F-test at 1% significance level. Every model also accounts for a variance of at least 50%, with model 3 producing the largest variance of 86.5%. Table 4 shows effects estimated through the structural CFA model.

Table 4: Regression Estimates

DV	Path	IV	Unstandardized (B)	Standardised (β)	S.E.	C.R.	P-value
SQ	<---	IM	3.192	0.124	0.869	3.673	***
SQ	<---	ITRM	15.118	0.305	1.274	11.87	***
SQ	<---	EM	0.025	0.405	0.002	15.676	***
ITRM	<---	IM	6.988	0.380	0.666	9.332	***
EM	<---	IM	0.099	0.211	0.082	6.001	***
ITRM	<---	EM	0.701	0.409	0.141	5.988	***

Effect significant at 1% significance level

Note: DV = dependent variable; IV = independent variable; S.E. = standard error; C.R. = critical ratio

It can be seen in Table 4 that IM (internal marketing) makes a significant positive effect on service quality at 1% significance level ($\beta = 0.12$; $p = .000$), likewise ITRM (interactive marketing) ($\beta = 0.31$; $p = .000$) and EM (external marketing) ($\beta = 0.41$; $p = .000$). Thus, as internal, external, and interactive marketing increase, service quality improves among the financial service providers.

Moreover, internal marketing makes a significant positive effect on interactive marketing ($\beta = 0.38$; $p = .000$) and external marketing ($\beta = 0.21$; $p = .000$) at 1% significance level. This finding connotes that interactive and external marketing improve when internal marketing increases in terms of effectiveness. External marketing makes a positive effect on interactive marketing at 1% significance level ($\beta = 0.41$; $p = .000$). In other words, interactive marketing increases as external marketing orientation improves in practice.

DISCUSSION OF FINDINGS

This study found that all sides of the services triangle model make a positive effect on service quality. This finding connotes that service quality increases when internal, external, and interactive marketing improves in the financial service firms. This finding is supported by few studies (Aburoub et al., 2011), but there are a good number of studies that have confirmed the effect of internal marketing on service quality (Abzari et al., 2011; Aburoub et al., 2011; Shekary et al., 2012; Aslam et al., 2015). In Ghana however, no identifiable study has confirmed the effect of the services triangle model on service quality. In view of this situation, Aburoub et al. (2011) have recognised the need for researchers to give more attention to research focused on testing the impact of the services triangle model on service quality. The above finding suggests that financial service firms can enhance the quality of services by improving internal, external, and interactive marketing orientation.

Findings of this study indicate that internal marketing makes a positive effect on interactive and external marketing. This result supports the idea that internal marketing constitutes an operational program in which policies are developed and implemented to identify and response to customer needs and expectations. This confirmed relationship has little empirical backing in the literature owing to the scarcity of research work on it, but some studies (Mosahab et al., 2010; Gafar et al., 2016) have acknowledged the relevance of internal marketing to interactive marketing orientation. On the basis of this study's findings therefore, increasing the level of internal marketing can improve interactive marketing outcomes. There is however the need for more studies to be carried out to examine the relationship between internal marketing and interactive marketing in future.

This study also supports the hypothesis that external marketing makes a positive impact on interactive marketing. This finding implies that increasing the effectiveness of external marketing can cause an increase in interactive marketing outcomes. It supports Aburoub et al.'s (2011) assertion that external marketing orientation predict outcomes of interactive marketing because it determines which direction the firm should take in responding to customer needs. Needless to say, customer needs and expectations can only be addressed in interactive marketing when they are well identified in external marketing. More importantly, the confirmed effect of external marketing on interactive marketing has conceptual and empirical backing in the literature (Shekary et al., 2012; Aslam et al., 2015), though to a minimal extent.

Findings of this study support the joint implication of TTM, TRA, and SET. In this vein, internal, external, and interactive marketing are considered organisational programs in which employee and customer needs are met. Customer needs are met after they are identified in external marketing whiles they are met in interactive marketing. Employee needs and expectations are met in internal marketing in which employees are developed, motivated, and empowered. The services triangle model impacts service quality and customer loyalty from these standpoints in view of TRA's argument that both customers and employees have needs that result in their satisfaction when met. According to Gafar et al. (2016), these explanations is one of the strongest theoretical foundations of the impact of the services triangle model, especially

internal marketing on service quality and customer loyalty.

CONCLUSIONS AND RECOMMENDATIONS

This study confirms that every side of the services triangle model makes a positive effect on service quality. It is concluded that service quality increases as internal, external, and interactive marketing increase. By implication, banks and non-bank financial institutions can increase the quality of services delivered by increasing the level of effectiveness of internal, external, and interactive marketing.

Internal marketing makes a significant positive effect on external and interactive marketing. Thus, external and interactive marketing increases as internal marketing improves. Moreover, external marketing makes a significant positive effect on interactive marketing. It is therefore concluded that increasing the level of external marketing can improve interactive marketing outcomes. All hypotheses of the study are thus supported by the data.

Findings of this study suggest that financial service firms can benefit from improving the level and effectiveness of internal, external, and interactive marketing. Internal marketing can be enhanced by increasing management commitment towards by dedicating more resources to it and prioritising the needs and interests of employees. More specifically, management of the firms should deploy adequate resources to empower (through job design and conditions), develop (through training and education), and motivate (through satisfactory compensation and the delivery of fairness in organisational functions) employees to meet their needs.

External marketing can be improved by periodically understanding emerging customer needs and using innovative ways to communicate the firm's potential towards meeting these needs. Market communication tools such as advertising, direct marketing, personal selling, and sales promotion can be used to champion external marketing goals. Interactive marketing requires building an innovative customer service delivery approach that focuses on the delivery of services that are in harmony with customer needs. This approach must be designed to maximise customer value by leading to the delivery of the most quality services and products.

LIMITATIONS AND FUTURE RESEARCH POINTERS

This study applies data collected on financial services firms that agreed to participate. So, one of the main limitations of this study is the fact that its findings are not generalizable to all financial service firms in Accra. In addition, potential covariates were not controlled for when testing hypotheses. Last but not least, two of the measurement models were not of a good fit with respect to popular recommendations.

Future researchers are therefore encouraged to incorporate more financial firms in the study population to increase the external validity of its findings. It is further suggested that potential lurking variables should be controlled for by future researchers when testing the hypotheses considered in this study. An exploratory factor analysis can be used to screen each of the measurement scales prior to using CFA to fit the measurement models. This step may lead to a good fit of all CFA models.

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