

Which Internal Organizational Factors are contributory towards the Internal Service Quality (ISQ): A study of Banks operating in Peshawar?

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Abstract

The current study seeks to evaluate the influence of different internal organizational factors on Internal Service Quality (ISQ). The internal organizational factors include; organizational learning, organizational commitment, role stress, and internal marketing. The study focused on the ISQ of different banks operating in Peshawar. Banks selected as part of the population required to have more than five branches. Stratified random sampling technique was utilized to collect the data from different banks operating in the city of Peshawar. A total of 564 questionnaires were distributed in 80 different branches of medium and large sized banks. 404 questionnaires were returned, the total number of questionnaires usable for the study was 341. Results revealed that three out of four internal organizational factors namely; organizational commitment, role stress, and internal marketing have a significant influence on the internal service quality while organizational learning did not have a significant influence on the internal service quality. Management which expects to reap benefits of service quality must understand the need of better ISQ and should invest in the intangible factors that have been proven to affect the tangible profits.

Keywords: Organizational Learning, Organizational Commitment, Role Stress, Internal Marketing, and Internal Service Quality.

Introduction

Organizations operate in a vibrant, challenging, and uncertain business environment that has changed over the past few years. Service quality can pay rich dividends when done well, since service quality influences customer satisfaction, it impacts customer retention, reduces costs and increase profitability (Zeithaml, Bitner, & Gremler, 2006). Service Quality is also necessitated by the fact that Liberalisation has provided customers the opportunity to choose their service provider. Thus, customers demand better quality or otherwise they have the chance to shift to another supplier (Pina, Torres, & Bachiller, 2014). Internal service quality points to services provided by distinctive organizational

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units or the people working in these departments to other units or employees within the organization (Stauss, 1995). External service quality is strongly contingent to internal service; employees receiving highly quality of internal service would strive to provide quality external service. The level of internal customer service quality has an essential impact on the service value provided to the external customer (Bouranta, Chitiris, & Paravantis, 2009). Plethora of research is available on service quality from the perspective of external customer, however, relatively few studies have focused on what factors influence employees' (Internal Customers) service quality and how employees perceive the way service provided by co-workers affects their own service delivery. The present study seeks to ascertain the internal organizational factors namely: organizational learning, internal marketing, organizational commitment, and role stress on internal service quality in banks operating in Peshawar.

Literature Review

Internal Service Quality

ISQ is defined as the quality of service delivered by different departments or the people working in these departments, to other departments or to workers within the organization (Stauss, 1995). The person delivering the service is referred to as the supplier, while the person receiving the service is the internal customer. Hammer (2001) defined ISQ as 'an organized group of related activities that together create a result of value to customers' (p. 52). It can be asserted that the former definition highlights the system of ISQ while the latter identifies the ultimate objective of ISQ.

It is important to note that business organizations have been complacent in recognizing the severe repercussions of their sluggish internal service quality and its influence on organizations' overall performances (Vanniarajan & Subbash, 2011) as identified by Getty and Getty (2000) who noted that service workers bring more to the job than academic credentials or job skills; the personalities of individual employees can make or break a service company. The reason for this management behavior is highlighted by Hays (1996) who noted that for many organizations, the hype and frenzy surrounding the drive and excellence to external customer often overshadow the internal activities and processes that ultimately enable such good service. However this slowness in focus towards ISQ is changing, business organizations are realizing the fact that adequate level of service received within the organization would translate into satisfactory external service quality, the importance of studying the internal service encounter is that the quality of the service to the external customer is highly dependent on the quality of the internal service encounter (Gunawardane, 2011). Despite the far

reaching benefits of ISQ in serving external customers and helping business attain competitive advantage, the area has received little attention (Jun & Cai, 2010). The focus on ISQ is important for business growth (Little & Marandi, 2003), its critical to determining success of an organization in today's competitive environment (Anosike & Eid, 2011; Frost & Kumar, 2001).

Measuring ISQ

The problem with management of service quality in service firms is that quality is not easily identifiable and measurable due to inherent characteristics of services which make them different from goods (Parasuraman, Zeithaml, and Berry, 1985). One of the earliest attempts, on modelling service quality came from Parasuraman, Berry and Zeithaml (1985). SERVQUAL instrument has been widely applied for measurement of external service quality, it has been used in variety of sectors to measure level of service quality. However Zeithaml, Parasuraman and Berry (1990) claimed that SERVQUAL, with appropriate adaptation can be used by within a company to ascertain the quality of service provided to employees. Similarly Kang, James, and Alexandris (2002) also assert that it seems reasonable to expect that the SERVQUAL instrument could be modified to measure internal service quality.

In order to obtain feedback from its internal customers in purchasing function Young and Varble (1997) used SERVQUAL instrument, the results indicated that SERVQUAL does provide the purchasing function with a useful method for obtaining feedback from its internal customers. The study found Reliability to be the most important dimension, while tangibles were found to be least important by the internal customers. Brooks, Lings, and Botschen (1999) also found tangibles-dimension of service quality, identified as important to the external customer by Parasuraman et al. (1985), to be least important to the internal customer. Hence, Tangibles dimension was not included in the present study. Since there is no general agreement on a specific measurement tool for the ISQ concept, most of the studies have used the SERVQUAL methodology to measure it. The current study utilizes the Kang, James, and Alexandris (2002) instrument to measure internal service quality.

Banks and Internal Service Quality

The focus of present study is on the banking sector. Today, the field of service quality management is experiencing a number of advances and, in the banking industry alone, it is difficult to identify a single bank which has not initiated some kind of service quality improvement program. The focus on service quality is dictated by the expectations that banking operations would be more dynamic and competitive, since there

is increased deregulation, liberalization, and globalization (Taap, Chong, Kumar, & Fong, 2011). This is also necessitated by the fact that although the contact time between employees and customers may be short, but this contact happens quite regularly, service provided to the customers most of the times come from variety of employees working together. It is thus asserted that employees failure to coordinate among themselves will lead to poor quality of service that will affect the financial performance of the bank since the service quality of banks rests on the internal service quality (Vanniarajan & Babu, 2011), the assertion is validated by Anosike and Eid (2011) who found a positive influence of internal service quality on customer orientation. Service Quality has been widely studied in banking sector, Mukherjee, Nath and Pal (2003) study of Indian public sector banks, measured the impact of service quality on financial performance. Banks delivering better service are shown to have better transformation of resource to performance using superior service delivery as the medium. Although the importance of internal service quality in banks is clearly highlighted, there has been very little research on factors cause a drive in internal service quality.

Organizational Learning and Service Quality

Argyris and Schon (1978) define organizational learning as “the detection and correction of errors”. Detection and correction is the process that would most certainly improve the quality of service, hence when an organization learns, it equips itself with the ability to solve its problems resulting in timely delivery of service. This is also referred to as quality control (Hays & Hill, 2001). Existing research has shown that organizational learning is one of the essential elements that contribute towards internal service quality (Ming, 2010 & Pasebani; Mohammadi, & Yektatyar 2012). However, learning initiatives itself are not enough as found by Hays and Hill (2001), who contend that there is a positive correlation between employee motivation and organizational learning with perceived service quality. However, it is necessary to have both motivated employees and organizational learning ability to guarantee the achievement of supreme service quality. Based on the aforementioned studies it is posit that

H₁: There is a positive significant impact of Organizational Learning on Internal Service Quality

Internal Marketing and Service Quality

Proposed by Berry, Hensel and Burke (1976), internal marketing consists of an effort by the organization to train and motivate its employees to provide better service. Before employees provide a better service to external customers they have to provide an optimum level of service to the employees within the organization. The fact is also advocated by

Kotler (1994) who stated that ‘it makes no sense to promise excellent service before the staff is ready to provide it’ (p. 22). When the needs of the employees are met they become committed, co-operative, and enthusiastic about the organization, however failure to motivate and satisfy the internal customers will results in problems for the organization, these problems can be removed through implementation of internal marketing programs, an internal marketing program will eliminate departmental walls, integrate members organization wide (Ahmed & Rafiq, 2003), and this creates the opportunity to improve quality throughout the organization (Prasad & Steffes, 2002). Lings and Brooks (1998) found that the implementation of internal marketing improves internal service quality and influences external service quality. According to Opoku, Atuobi-Yiadom, Chong, & Abratt (2009) IM is strongly related to the perceptions of ISQ. Hence, it is proposed that

H₂: There is a significant influence of Internal Marketing on Internal Service Quality

Organizational Commitment and Service Quality

The relative strength of an employee’s identification with the organization’s goals, vision and value is reflected in employee service delivery (Unzicker, Clow, & Babakus, 2000). Boshoff and Mels (1995) study of the influence of organizational commitment on internal service quality of insurance salespeople found a strong positive influence of commitment on internal service quality. This was attributed to the fact that salespeople internalize and identify with the organizational goals, objectives and values, this will enhance internal service quality through increased discretionary effort. During a service encounter, the willingness of employees to engage in discretionary efforts determines the level of SQ delivered to customers, leading to customer satisfaction (Zeithaml, Berry, & Parasuraman, 1990). For example, Malhotra and Mukherjee study in a major retail bank in UK (2004) found that the OC of employees plays an important role in determining the level of SQ delivered to customers.

H₃: There is a significant influence of Organizational Commitment on Internal Service Quality

Role Stress and Service Quality

Research has shown a negative effect of stress on the way people perform at work. Stress has been related with reduction in output, product quality, service or morale (Christo & Pienaar, 2006). Role stress will affect employee productivity and efficiency at the business (Ofoegbu & Nwadiani, 2006; Chang and Lu, 2007). Role stress can result in confusion about the appropriate action to take due to lack of clarity that comes from role ambiguity, leading to inaction or

inappropriate decisions. It is expected that elevated stressors in one's work environment to have detrimental effects on achievement and would predict: Service consultants who perceive high levels of job stressors will be significantly less effective at their jobs in comparison to co-workers who perceive low levels of job stressors. In sum, the argument here is that individuals will not persistently and effectively deliver quality customer service if they perceive a stressful work environment. The misdirection and lack of direction that results from classic work stressors will produce a situation where service will suffer (Varca, 1999). On the other hand Clear defined roles also decrease job tension and lead to higher level of service quality (Frost & Kumar, 2001).

H₄: There is a significant impact of Role Stress on Internal Service Quality

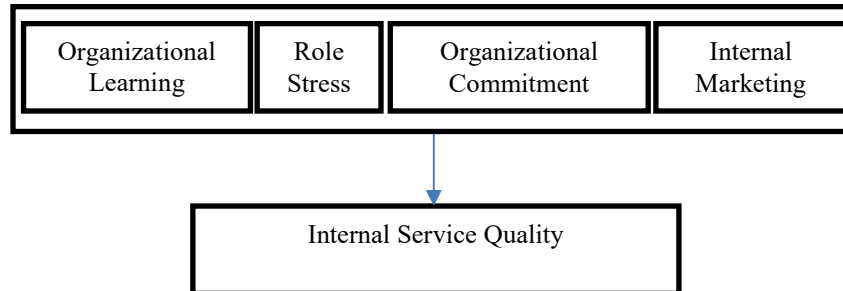
Table 1: *Factors affecting Internal Service Quality*

Predictor	Outcome (s)	Results	Source (s)
Organizational Learning	Perceived Service Quality	Significant Impact	Hays and Hill (2001)
Organizational Learning	Internal Service Quality	Learning improves levels of internal service	Pasebani, Mohammadi, & Yektatyar (2012)
Organizational Commitment	Internal Service Quality	Strong Positive Impact	Boshoff and Mels (1995)
Organizational Commitment	Service Quality	Positive Relationship	Malhotra and Mukherjee (2004)
Role Stress	Service Gap	Role Ambiguity and Role Conflict widens service gaps	Chaker and Jabnoun (2010)
Role Stress	Quality of Work	Negative Contribution in Quality	Bauer and Brazer (2011)
Internal Marketing (IM)	Service Quality	IM Leads to deliverance of consistent service quality.	Berry, Hensel and Burke (1976)
IM	ISQ	Strongly Related	Opoku et al. (2009)

Conceptual Framework

Based on the extensive literature review as presented in the table 1, a conceptual model is presented:

Figure 1: Conceptual Framework



Research Methodology

Population and Sample

The population frame for the study was drawn from the banks listed in Karachi Stock Exchange (KSE) operating in the city of Peshawar controlled centrally by the head offices. The banks selected should have more than 5 branches in order to have a representative sample. Banking sector in Pakistan was divided into two categories for the purpose of this research. Banks with total assets in excess of Rs. 500 billion are categorized as “Large Banks”, banks with total assets in excess of Rs. 100 billion to Rs. 500 billion are categorized as “Medium Size Banks”. Proportionate stratified random sampling technique has been adopted for the present study. The following table summarizes the sample frame.

Table 2: *Sample Frame*

S.No	Banks	Branches	Employees
Large			
1	Allied Bank Limited	34	238
2	Bank Al-Falah	13	137
3	Habib Bank Limited	27	201
4	National Bank Limited	21	262
5	United Bank Limited	27	159
6	MCB Bank	27	323
	Subtotal	149	1320
Medium			
7	Bank Al-Habib	9	97
8	Askari Bank	7	104
9	Faysal Bank	9	130
10	Meezan Bank Limited	11	144
11	Bank of Khyber	14	161
	Subtotal	50	636
		199	1956

Measurement

In order to investigate the influence of different internal organizational factors on internal service quality questionnaire has been used to collect primary data from bank employees.

Organizational commitment was measured by shorter version of the Organizational Commitment Questionnaire (OCQ) developed by Mowday, Steers and Porter (1979). Role stress was measured by instrument developed by Agarwal and Ramaswami (1993). The construct for internal marketing used in the study was developed by Foreman and Money (1995). Organizational learning scale utilized in the present research has been developed on the instruments devised by García-Morales, Lloréns-Montes, Verdú-Jover (2007) and Spicer & Sadler-Smith (2006). A few items were removed from Spicer & Sadler-Smith (2006) scale after discussion with experts and bank executives since they weren't relevant to the banks. Internal service quality was measured by a scale developed by Kang, James and Alexandris (2002). Five dimensions were identified from internal service quality scale, namely Reliability, Assurance, Tangibles, Empathy and Responsiveness. Tangibles dimension was not included in the study.

Data Collection

Data was collected through questionnaires distributed through personal visits made to the banks, emails and posts. Measurement used Likert Scale. The research setting for this study was Public and Private Sector Banks in Peshawar, KPK. The respondents included branch bankers working at different levels within the Banking sector. A total of 564 questionnaires were distributed in 80 different branches of medium and large sized banks. In the present study 404 questionnaires were returned, constituting the response rate of 71.63. A total of 63 questionnaires were rejected. The total number of questionnaires usable for the study was 341.

Table 3: Questionnaires Response Details

Bank	Branches	Distributed	Returned	Usable
Allied Bank	10	57	37	30
Bank Al-Falah	7	46	35	32
Habib Bank Limited	9	57	37	34
National Bank	7	54	41	36
United Bank	10	55	38	33
MCB Bank Limited	7	50	36	29
Bank Al-Habib	5	35	22	10

Askari Bank	5	46	36	33
Faysal Bank	5	35	23	18
Meezan Bank	7	51	38	32
Bank of Khyber	8	78	61	54
Total Branches	80	564	404	341

Data Analysis and Results

The objective of the study was to ascertain the influence of different internal organizational factors namely: organizational learning, organizational commitment, role stress, and internal marketing on internal service quality.

Factor Analysis

Each of the construct was subject to factor analysis. Organizational learning construct was subjected to factor analysis. A total of seven items in the construct organizational learning were factor analyzed. The results showed one factor solution. Organizational commitment construct comprised of 8 items. All items loaded well above the cut off score of .50 onto a single factor. Role stress construct comprised of 11 items resulted in two distinct factors. Factor one with had 5 items and represented role ambiguity. Factor two had 6 items and represents role conflict. Internal marketing construct comprised of a total of 13 items. Factor analysis revealed a single factor solution with all items loading well above the cutoff point. ISQ is comprised of 14 items. Factor analysis revealed a two factor solution. The first was named Reliability while the second was named Empathy and Responsiveness. One item cross loaded onto both the factor and hence was removed from further analysis. Factor loadings are available on request from the editor

Reliability

Cronbach Alpha test has been used to test the reliability of the constructs. The reliability of the construct in the present study range between .876 and .953. Results indicate that reliability of all the constructs is well above .8 (Field, 2005) which indicates good reliability is attained.

Table 7: Reliability analysis of the constructs

Construct	Cronbach's Alpha
Organizational Learning	.895
Organizational Commitment	.914
Role Stress	.911
Role Ambiguity	.876
Role Conflict	.913

Internal Marketing	.953
Internal Service Quality	.938
Reliability	.913
Empathy & Responsiveness	.907

Evaluations of Measurement Models

Each of the construct was subjected to confirmatory factor analysis (CFA) to test if the data fits the measurement and structural model. Organizational learning comprised of seven items, one item was removed in multi-collinearity analysis. The results indicate a good fit was attained for the construct. Initial loadings indicate low loadings for OL1 and OL2, initially OL1 was removed and the model was run again, the fit indices improved but still the results indicated a poor fit, the model was run again and OL2 was removed, Good fit was attained on the removal of OL3.

Organizational commitment was made up of a total of eight items. Initial results of the CFA showed that OC1 and OC4 had load loadings. First OC1 was removed and measurement model was run again, the results didn't reveal an adequate model fit, further OC4 was removed from the analysis, the results revealed a good fit. The concept of role stress was measure by two constructs; Role ambiguity comprising 5 items and role conflict comprising of 6 items. Initial results of CFA reveal a poor model fit with none of the indices in the acceptable range. Two items from role ambiguity did not load well and thus were removed, RC2 showed a high standardized residual covariance and thus was removed from further analysis, RC2 in its meaning is very close to RC1, and thus the face validity is not affected by deletion of RC2. For internal marketing in the initial model 13 items were subjected to CFA. The results reveal a total of eight items in the final model. Five items were removed from the analysis due to low loadings and higher standardized residual covariances. One item (EMP2) that measures if the bank has convenient working hours were removed from the analysis. On deletion of EMP2, the resultant model manifested significant enrichment to the overall fit of the model.

Table 10: Summary of Measurement Models

Constructs	Fit Indices				
	CMIN	SRMR	CFI	TLI	RMSEA
Organizational Learning	.941	.0077	1.00	1.00	.00
Organizational Commitment	1.94	.01	.99	.98	.05
Internal Marketing	2.50	.02	.98	.97	.06
Role Stress	1.50	.02	.99	.99	.03
Internal Service Quality	2.56	.03	.97	.96	.06

Hypotheses Testing

Further to the evaluation of the measurement models, Structural equation model was tested to test the hypotheses.

Structural Model A: Internal organizational factors and internal service quality

The model evaluates the influence of internal organizational factors on internal service quality. Factor loadings were analyzed along with standardized residuals and modification indices. In the initial model there were a few items with standardized residual covariance just over 2, removing the items did not improve the model fit significantly, hence the items were retained. Final model show an adequate fit with all indices attaining the required range.

Table 11: Summary of findings: Structural Model A

Attained Fit Indices					
	CMIN/DF (χ^2/df)	SRMR	CFI	TLI	RMSEA
Initial	2.184(2203.20/1009)	.04	.90	.89	.05
Final	2.181(2006.978/920)	.04	.90	.90	.05

Table 12: Hypotheses Testing

Hypotheses	Structural Paths	Loading	C.R	P	Results
H1	OL → ISQ	-.03	-.520	.603	Rejected
H2	IM → ISQ	.45	5.269	.000	Supported
H3	OC → ISQ	.34	4.495	.000	Supported
H4	RS → ISQ	-.12	-1.963	.050	Supported

Each hypothesis is evaluated based on the standardized coefficient, its critical ratio, significance level. The estimation of hypotheses demonstrated that four of the hypothesized links were significant whilst two were not.

Discussion

The results revealed an insignificant influence of OL on ISQ. The results are contrary to the findings of Pasebani, Mohammadi, & Yektatyar (2012) who in their study found a significant influence of OL on ISQ. The present study found internal marketing to have the strongest association with ISQ. Existing literature on the influence of IM on ISQ has shown significant influence of IM on ISQ (Lings & Brooks, 1998; Lings & Greely, 2005). Analysis does reveal a significant amount of IM initiative undertaken by the banks for its employees. This would help employees in becoming more committed to the organizations, as revealed earlier; the employees did show a level of commitment to the

organization. The association between OC and ISQ emerged as the second strongest factor to influence ISQ. This shows that a higher level of commitment shown by the employees towards their organization would lead them to be more responsive, trustworthy, compassionate, and willing towards their coworkers. The findings of the present study are similar to the Boshoff and Mels (1995) who in their study of OC and ISQ also found a significant influence of OC on ISQ in insurance sales people. This shows that quality is enriched via strengthening employee commitment (Zeithaml & Bitner, 1996). Literature attests to the negative relationship between role stress and service quality (Brown & Uehara, 2008). A higher level of stress amongst the employees can undermine their ability to provide optimum level of service. The present study found a negative significant relationship between RS and ISQ. The respondents in the present study had a low role ambiguity, this is expected in banks where roles are clearly defined and employees have a well-established job description.

Conclusion

The overarching objective of this article is to clarify which internal organizational factors support internal service quality. Through extensive review of literature in the area of quality management and service quality GAPS enabled to identify features that can foster service quality. In the empirical analysis based on the data from a questionnaire survey, the significance and relative importance of the factors was identified. It was found that service quality and the organizational factors are significantly associated except for organizational learning. The insignificant relationship between organizational learning and internal service quality is unexpected, since existing research has shown the role of learning in improving service quality.

Every research is restricted by a number of constraints; the present research is no exception. In terms of the research methodology, the study uses cross-sectional data and hence causality of the relationships between predictor and criterion variables should not be implied from results of this study (Barczak, Lassk, & Mulki, 2010). There may be many aspects and findings that a longitudinal study can reveal. Another limitation is that the data collected was confined to one city. Peshawar is the capital of one of four provinces in the country and is a big city with all banks operating in the city. This may limit the generalizability of the research. The present study is limited to large and medium sized banks listed in KSE, the study may be extended to other international and small banks. The selection of different factors in the study was based on the extensive review of literature, future research study may be based on the selection of factors on preliminary interviews from the bankers. The present study only focuses on the shorter version

of Mowday, Steers and Porter (1979) organizational commitment scale. Apart from this, future research may include different dimensions of organizational commitment. The future study may utilize Meyer and Allen (1991) three dimensional construct of commitment. The present study addresses an area that has significant implications for banking services theory and practice. Continued refinement of the scale for measuring internal service quality in retail banking, proposed in this study, is certainly possible based on further research and trends in retail banking.

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