AN EMPIRICAL ASSESSMENT OF THE EXTENT OF PRACTICE OF EXTERNAL, INTERNAL AND INTERACTIVE MARKETING: THE CASE OF FINANCIAL SERVICE FIRMS IN GHANA

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ABSTRACT

The elements of the service marketing triangle model are empirically found to influence the level of practice in various service sectors. In this paper, an empirical assessment of the effect of practice of external, internal and interactive marketing in the financial services sector of Ghana were examined. Probability sampling techniques were used to select 384 each of customers and employees from banks, non-bank financial institutions, microfinance institutions and insurance companies. Data analysis was done using Pearson's correlation test, partial correlation test and Stepwise Multiple Linear Regression analysis. Findings revealed that interactive market practice is significantly positively related to customer retention ($r = .845$, $p < .05$) in the financial services sector of Ghana. Also, external market orientation ($r = .857$, $p < .05$) and internal market practice ($r = .843$. $p < .05$) highly positively relate to customer retention. Moreover, interactive market, external marketing and internal marketing significantly predict customer retention ($p = .000$) and account for 90.4% of variance on it. Therefore, each of the three sides of the service marketing triangle impacts customer retention in the financial services sector of Ghana. It is therefore recommended that financial service providers in Ghana deliver services that are structured based on principles of the services marketing triangle model.

KEYWORDS: Service Marketing, Service Triangle Model, Internal Marketing, External Marketing, Interactive Marketing, Practice

INTORDUCTION

The global economic recession that begun in the later part of 2007 brought untold financial problems to businesses. It is reported by Abzari (2011) that the financial difficulties businesses encountered as a result of this crisis is unprecedented in history. One of the major ramifications of the recession was the fact that businesses had a tough time financing their operations in the face of macro-economic problems and instabilities (Aali et al., 2014). Increasing inflation and exchange rate were some of the basic characteristics of the foregoing enigma. Worse of all, businesses, particularly banks, had to grapple with intense market competition owing to the entry of more banks in the market (Ahmad et al., 2012). These situations led to the bankruptcy of some banks (Aali et al., 2014), while others were acquired (Ahmad et al., 2012).

Fortunately, the global economic meltdown is gradually being salvaged (Abzari, 2011), though its recovery is said to be sluggish (Aali et al., 2014). In Ghana in particular, the crisis still poses major economic problems that have hindered the performance and growth of banks (Aminu, 2012). So, banks and other businesses still suffer from remains of the crisis.

It is therefore still necessary for banks in Ghana to take appropriate operational and strategic measures to survive in their market in the face of macro-economic challenges posed by the recession.

The ability of an organization or a bank to withstand the shocks of the recession is said to be based on its internal marketing capability (Abzari, 2011; Ahmad et al., 2012). The reasoning is that internal marketing is the basic way a firm can formulate and implement the best competitive strategies to overcome the odds of market and environmental anomalies (Ahmad et al., 2012). But competitive strategies would need to be developed based on the demand and preferences of customers. For this reason, external marketing, which is basically about making a promise to customers and potential customers (Bitner et al., 1994), would also have to be well carried out in the organization.

Moreover, a business would have to appropriately respond to the needs of its customers by using effective interactive marketing orientation, without which competitive strategies can hardly be implemented to engender superior performance. Drawing from the above concerns, it is evident that internal, external, and interactive marketing, which make up the three sides of the services triangle model, would need to be incorporated into the management of a firm particularly a bank. In this study, an attempt is made to examine the relevance of the services triangle model to the delivery of service quality and attainment of customer loyalty in banks.

Objective of the Study

This paper sought to assess the extent of practice of external, internal and interactive marketing in the financial service firms in Ghana. It was to contribute to the scant body of researches available on the subject from the Ghanaian perspective. Therefore, it would improve on the knowledge of management of Ghanaian financial institutions on the extent of practice of the services triangle model and its usefulness to the financial institutions.

LITERATURE

The 1990s witnessed a multiplication of service industries in many countries (McDonald &Leppard 1990:3). This growth in the service sector persisted to the extent that service industries now have a major impact on national economies (Baker 2003:586). Bruhn and Georgi (2006:11) state that services account for the greatest part of the economies in developed countries. This pattern is also evident in Ghana as the contribution of the service sector to the country's Gross Domestic Product (GDP) has increased from 16.6% (1980) to 23.9% (2000) to a very high 37% (2008) (U S Department of Trade Source) Service industries are expected to continue to develop and grow at an accelerated pace in the future. Traditionally, superior marketing and customer service were viewed as providing the right product in the right place and at the right time, i.e. the focus was on distribution and logistics.

However, a new vision of marketing and customer service has emerged, in terms of which the focus is on the customer or client and on their needs and preferences (Christopher, Payne &Ballantyne 1993:5). According to Bosch, Tait and Venter (2006:442) marketers must now focus on consumer needs and values and the design and supply of products and services to satisfy them. This constitutes a much more complex and multifaceted approach, i.e. investigating consumer needs; building relationships with consumers and potential consumers; and satisfying consumer needs. In essence, a firm has to listen to its current and potential consumers and has to build relationships with them (Peppard 2000 and Duhan, Johnson, Wilcox & Harrell 1997:283).

The needs and perceptions of the clients of a service firm must therefore be examined so that the service delivery

can be adapted and improved to meet their requirements. In other words, service firms need to build relationships with their clients in order to gather knowledge regarding their needs and to be able to sufficiently adapt the firm's service delivery to satisfy their clients' needs. Service firms need to satisfy their clients' needs and continuously focus on satisfying these needs in order for the firms to keep their clients and obtain the benefits resulting from retained clients.

Rationally speaking, managements of businesses in all sectors expect to have significant influence on existing customers and potential customers in the short and long runs. From the viewpoint of marketing, a business should be able to make customers and sustain the growth of its customer-base. Marketing practice within a business entity provides a framework of strategies for winning new customers, satisfying them by providing superior quality products or services and creating and utilising opportunities for new customers (Kotler & Armstrong, 2010; Talebi et al. 2012). Meanwhile, the extent, scope and method of achieving marketing objectives in an organisation is said to be based on whether services or products are the needs the organisation wants to satisfy (Rawal, 2013; Kotler & Armstrong, 2010). This brings to light the fact that marketing has two distinctive arms, namely service marketing and product marketing (Wellman &Molander, 2008; Kotler & Armstrong, 2005; Talebi et al. 2012).

To better understand what service marketing is, it is necessary to know what a service is. A service is "any act or performance that one party may offer another, is essentially intangible, does not result in the ownership of anything, and its production may or may not be tied to a physical product" (Yadav &Dabhade, 2013, p. 76). A service comprises of all economic activities whose output is not a physical product or construction, consumed at the time it is produced and provides added value in forms that are essentially intangible (Yadav &Dabhade, 2013; Kotler & Armstrong, 2010). In service marketing, an organisation uses its economic activities whose output is not a physical product or construction to satisfy needs and wants while making and maximising value from this quest (Kotler & Armstrong, 2005). Service marketing occupies three types of marketing, namely external marketing, internal marketing and interactive marketing.

In external marketing, efforts are made by the organisation to set up customer expectations and make promises to customers regarding what is to be delivered (Bellaouaied& Gam, 2011; Benea, 2008; Ahmad et al. 2012). External marketing simply touches on anything that communicates to the customer before service delivery (Benea, 2008; Ahmad et al. 2012). Internal marketing, on the other hand, refers to the activities that the organisation must carry out to train, motivate and reward its employees in line with its marketing objective (Yadav &Dabhade, 2013). Internal marketing is relevant to successful marketing practice because unless service employees are able and willing to deliver on the promises made, the firm will not be successful in keeping its promises and the services (Bellaouaied& Gam, 2011; Yadav &Dabhade, 2013). In interactive marketing, the actual service delivery takes place. At this stage, employees of the organisation interact directly with customers to give them access to what has been promised (Yadav &Dabhade, 2013).

External marketing, internal marketing and interactive marketing make up the service marketing triangle. Though this triangle is viewed as a conceptual representation of service marketing (Bellaouaied& Gam, 2011), it is believed that its underlying principles practically influence a business's market phenomena (Bellaouaied& Gam, 2011; Yadav &Dabhade, 2013). Moreover, elements of the triangle, namely external marketing, internal marketing and interactive marketing are interwoven. Thus in practice, external marketing interweaves with internal marketing, which in turn permeate interactive marketing processes (Lings, 1999; Yadav &Dabhade, 2013). Even so, each element of the triangle needs to be used at the right stage of service marketing. In this vein, interactive marketing orientation should be driven by the nature of the firm's

external and internal market orientations so that expected impact can be maximally made on customers (Lings, 1999).

It has been argued that elements of the service marketing triangle are interrelated in practice (Lings &Greenley, 2009; Bellaouaied& Gam, 2011). However, stronger emphases have been laid on their individual and collective effects on customer satisfaction and loyalty through service quality. According to Kotler & Armstrong (2010), the primary influence a marketing activity is expected to make on a customer is to persuade him or her to patronise a service and to keep patronising it as long as the service exists. Similarly, service quality influences customer satisfaction, which in turn contributes to customer loyalty and retention (Angelova&Zekiri, 2011; Kotler & Armstrong, 2010). In service marketing, service quality, customer satisfaction and customer retention are influenced by external marketing, internal marketing and interactive marketing individually and collectively (Yadav &Dabhade, 2013), and this depends on how well the three elements are jointly practiced in the organisation (Yadav &Dabhade, 2013; Lings, 1999; Lings and Greenley, 2009). This means that service quality, customer satisfaction and customer retention are influenced by individual elements of the service marketing triangle and as a composite model.

Since customer retention is of higher priority to an organisation relative to making new customers (Cohen et al. 2007; Lings &Greenley, 2009), managements would need to give better attention to the effects of the service marketing triangle on customer retention (Yadav &Dabhade, 2013). This is necessary if service providers must reach and sustain expected growth levels. Nonetheless, many service providers do not have the opportunity to better understand the nature of the effects of the service marketing triangle on customer retention and how its principles translate into successful service marketing (Yadav &Dabhade, 2013). As a result, employee satisfaction and commitment is not made to fully translate into service quality, customer satisfaction and customer retention in many organisations. This is fuelled by the fact that the body of researches that examine the effects of the service marketing triangle on customer retention is small. Lings &Greenley (2009) argue that if the number of available researches on this subject is increased, managements would better understand the nature of the effects of the service marketing triangle on customer retention and how its principles translate into successful service marketing and organisational financial performance.

METHODOLOGY

In this paper, the quantitative research technique was adopted owing to the need to test the hypotheses stated in an objectivist philosophical stance. The quantitative research technique also made room for determining the reliability of items in the instruments used in collecting data. It is coupled with randomisation techniques of selecting respondents to ensure that findings and conclusions of this study could be generalised over the entire financial service sector in Ghana.

The population of this study was employees and customers of firms in the financial service sector of Ghana. Sectors considered include banking, insurance, non-bank financial institutions and micro-finance institutions. The sampling frame of this study was customers and employees who had been affiliated to the head offices of the selected financial firms for at least two (2) years. Customers and employees affiliated to the head offices of the financial firms were used as sources of information because they practically had better access to market orientation programs and policies. As a result of the need to ensure that respondents provided accurate information in this study, members of the sampling frame were to be affiliated to the participating financial firms for at least 2 years as customers and employees.

Probability sampling procedures were used in this study to select participating firms and respondents. Cluster sampling was used to select five firms from each of the sectors considered. Therefore, 20 financial firms were selected. The number of members in the sampling frame of customers was above 100,000. Considering the credibility and appropriateness of the sampling principle of Krejcie& Morgan (1970), the simple random sampling technique was used to select 384 customers. On the other hand, the sampling frame of employees consisted of 1,234 employees. By applying the same sampling principle, a sample size of approximately 291 was applicable. But due to the need to ensure that equal numbers of employees and customers were used to ensure that unbiased comparisons were made in this study, this sample size was adjusted upward to 384. This upward adjustment is acceptable according to Krejcie& Morgan (1970).

A standard self-administered questionnaire was used in this study to gather data from responding employees and customers. This instrument was used to collect data on the extent of practice of, IMO, EMO and ITRMO. Tables 1 and 2 come with the reliability statistics associated with the instrument used in collecting data.

FINDINGS

Extent of Practice of External, Internal and Interactive Marketing

This table identifies the extent to which external, internal and interactive marketing is practiced among firms in the financial services sector in Ghana. Table 1 shows one-sample descriptive statistics that reveal the extent of practice of IMO, EMO and ITRMO in the firms.

Table 1: One-Sample Statistics

	N	Mean	Std. Deviation	Std. Error Mean
IMO	371	3.1808	.78983	.04101
EMO	371	3.5065	.70237	.03647
ITRMO	371	3.0793	.68074	.03534

Source: Researcher's SPSS Computation

In Table 1 are one-sample statistics relating to IMO, EMO and ITRMO. Here, the goal is to identify the extent to which IMO, EMO and ITRMO are practiced in the firms by comparing the magnitude of their means to the maximum value of 5. Thus the mean of a construct cannot exceed 5. The closer the mean to the maximum value of 5, the higher the extent of practice of IMO, EMO and ITRM in the firms. From the table, EMO has the highest average score (M = 3.51, SD = 0.70), followed by IMO (M = 3.18, SD = 0.79) and ITRMO (M = 3.08, SD = 0.68). Generally, the extent of practicing EMO, IMO and ITRMO in the firms is quite high. Also, firms seem to practice EMO at a higher extent relative to IMO and ITRMO. The following tables help us to be sure of these clues.

Table 2: One-Sample Test

	Test Value = 3.0					
	T	df	p-value	Mean Difference	95% Confidence Interval of the Difference	
					Lower	Upper
IMO	4.410	370	.000	.18084	.1002	.2615
EMO	13.889	370	.000	.50647	.4348	.5782
ITRMO	2.245	370	.025	.07933	.0098	.1488

Source: Researcher's SPSS Computation

Table 2 shows the significance test associated with Table 1. In this table, we are trying to know if the extent of

practicing IMO, EMO and ITRMO is higher than average. In this study, the average of the scale used is 3, which is the test score in Table 2. So we would want to know if the extent of practicing IMO, EMO and ITRMO is above this average. This test is done at 5% significance level. From the table, the extent of practicing each element of the service triangle model is significantly above average (p <.05), though that of EMO (t = 14.89, p =.000) is higher than those of IMO (t = 4.41, p =.000) and ITRMO (t = 2.25, p =.025). Statistically, there is ample evidence that the firms practice EMO, IMO and ITRMO at an extent higher than average. In the next session, we would investigate if the extent of practicing EMO is significantly different from that of IMO and ITRMO. This is done using one-way Analysis of Variance.

Table 3: Test of Homogeneity of Variances

Levene Statistic	df1	df2	P-value
9.925	2	1110	.000

Source: Researcher's SPSS Computation

Table 3 shows the test of homogeneity of variances. This test is used to verify if the variances found in IMO, EMO and ITRMO are the same. For the ANOVA to be valid the variances in the three constructs must be equal or approximately equal; otherwise some other procedures must be observed to reach valid conclusions. If there is homogeneity of variances in the three levels, then the p-value in Table 3 would be more than the chosen level of significance, 5%. From the table, this criterion is not met. This means that there is no homogeneity among the three levels. We can though proceed to look at the ANOVA result, but some statistical measures must be taken if it is significant.

Table 4: ANOVA

	Sum of Squares	df	Mean Square	F	P-value
Between Groups	36.951	2	18.475	35.067	.000
Within Groups	584.807	1110	.527		
Total	621.758	1112			

Source: Researcher's SPSS Computation

Table 4 shows the ANOVA test associated with Table 1. The null hypothesis being tested is that firms practice IMO, EMO and ITRMO at the same extent. This test is done at 5% significance level. From the table, the test is significant, F (2, 1110) = 18.48, p <.05. This means that the null hypothesis is not confirmed. Thus the firms practice one or more of IMO, EMO and ITRMO at a higher extent. We would now use a multiple comparison test to identify which of IMO, EMO and ITRMO is much more practiced by the firms. But since the homogeneity of variances assumption is not satisfied, there is the need to use a multiple comparison test that addresses this problem. Moreover, there is the need to identify if the data is in a good condition to use this alternative multiple comparison test.

Table 5: Robust Tests of Equality of Means

	Statistic[a]	df1	df2	P-value
Welch	37.729	2	737.222	.000
Brown-Forsythe	35.067	2	1090.933	.000
a. Asymptotically F distributed.				

Table 5 shows results of two tests that are used to justify the use of the alterative multiple comparison test. We expect these tests to have p-values smaller than 5% so to justify the use of the alternative multiple comparison test. Fortunately, both tests (i.e. Welch and Brown-Forsythe) are significant at 5% significance level. This justifies the use of the alternative multiple comparison test, which the Tamhane's multiple test.

An Empirical Assessment of the Extent of Practice of External, Internal and Interactive Marketing:
The case of Financial Service Firms in Ghana

127

Table 6: Tamhane's Multiple Comparisons

(I) Group	(J) Group	Mean Difference (I-J)	Std. Error	P-value	95% Confidence Interval	
					Lower Bound	Upper Bound
IMO	EMO	-.32563*	.05487	.000	-.4570	-.1943
	ITRMO	.10151	.05413	.173	-.0280	.2311
EMO	IMO	.32563*	.05487	.000	.1943	.4570
	ITRMO	.42714*	.05078	.000	.3056	.5487
ITRMO	IMO	-.10151	.05413	.173	-.2311	.0280
	EMO	-.42714*	.05078	.000	-.5487	-.3056
*. The mean difference is significant at the 0.05 level.						

Table 6 shows results of the Tamhane's multiple comparison test. With this test, we want to identify details in the difference seen in Table 6. From the table, the extent of practicing EMO by the firms is significantly higher than that of IMO (p =.000) and ITRMO (p =.000). The extent of practicing IMO by the firms is however not significantly higher than that of ITRMO (p =.173). There is therefore a higher tendency that financial firms in the services sector give priority to EMO relative to IMO and ITRMO, but they practice IMO and ITRMO at almost the same extent. Though results so far are enlightening, there is the need to see how EMO, IMO and ITRMO are correlated. This is analysed in the next section.

DISCUSSIONS

- Results in the previous section indicate the extent to which IMO, EMO and ITRMO are practiced in the banks. Based on findings reached in the previous chapter, EMO has the highest average score (M = 3.51, SD = 0.70), followed by IMO (M = 3.18, SD = 0.79) and ITRMO (M = 3.08, SD = 0.68). Generally, the extent of practicing EMO, IMO and ITRMO.

- It was also found in the previous chapter that firms practice EMO at a higher extent relative to IMO and ITRMO. The associated significant test indicates that the extent of practicing each element of the service triangle is significantly above average (p <.05), though the extent to which EMO (t = 14.89, p =.000) is practiced is higher relative to IMO (t = 4.41, p =.000) and ITRMO (t = 2.25, p =.025). The one-way Analysis of Variance (ANOVA) reveals that the three sides of the service triangle model are practiced at different extents, F (2, 1110) = 18.48, p <.05. Thus the firms practice one or more of IMO, EMO and ITRMO at a higher extent.

- At this level, results suggest the relevance of the service triangle/model to effective marketing in a service firm. This is owing to the fact that firms tend to give sufficient attention to IMO, EMO and ITRMO. As revealed earlier, the average scores measuring the extent of firms' engagement in these activities are close, though EMO has a higher score relative to IMO and ITRMO. This indicates that none of the service triangle constructs is deficient (relative to others) in terms of firms' priority to them.

- 4. Financial service firms substantially practice internal marketing (IMO), external marketing (EMO) and interactive marketing (ITRMO). In this respect, EMO has the highest average score (M = 3.51, SD = 0.70), followed by IMO (M = 3.18, SD = 0.79) and ITRMO (M = 3.08, SD = 0.68). The extent of practicing each element of the service triangle model is significantly above average (p <.05), though that of EMO (t = 14.89, p =.000) is higher than those of IMO (t = 4.41, p =.000) and ITRMO (t = 2.25, p =.025). Statistically, there is ample evidence that the firms practice EMO, IMO and ITRMO at an extent higher than average (p <.05). Moreover,

service firms practice one or more of EMO, IMO and ITRMO at a higher extent than others at 5% significance level, F (2, 1110) = 18.48, p <.05. The Tamhane's multiple test indicates that the extent of practicing EMO by the firms is significantly higher than that of IMO (p =.000) and ITRMO (p =.000). The extent of practicing IMO by the firms is however not significantly higher than that of ITRMO (p =.173). There is therefore a higher likelihood that financial firms in the services sector give priority to EMO relative to IMO and ITRMO in terms of practice, but they practice IMO and ITRMO at almost the same extent.

Relation to Other Works

In many studies (e.g. Lings, 1999; Lings, 2002; Yadav &Dabhade, 2013), the service triangle is conceptualised based a primary understanding: the implementation of IMO, EMO and ITRMO positively influences service quality, customer satisfaction, and customer loyalty. But this scenario is only attainable when there is mutuality among the three sides of the service triangle (Yadav &Dabhade, 2013). It has been confirmed in the previous chapter that IMO, EMO and ITRMO are positively correlated both at the level of correlations and regression analysis. This indicates that the service triangle exists in the context of financial service delivery in Ghana. In the next chapter, this evidence is discussed.

CONCLUSIONS AND RECOMMENDATIONS

The selected financial service firms substantially practice internal marketing (IMO), external marketing (EMO) and interactive marketing (ITRMO). In this respect, EMO has the highest average score (M = 3.51, SD = 0.70), followed by IMO (M = 3.18, SD = 0.79) and ITRMO (M = 3.08, SD = 0.68). The extent of practicing each element of the service triangle model is significantly above average (p <.05), though that of EMO (t = 14.89, p =.000) is higher than those of IMO (t = 4.41, p =.000) and ITRMO (t = 2.25, p =.025). Statistically, there is ample evidence that the firms practice EMO, IMO and ITRMO at an extent higher than average (p <.05).

IMPLICATION OF RESEARCH FINDINGS

Practical

Moreover, the selected service firms practice one or more of EMO, IMO and ITRMO at a higher extent than others at 5% significance level, F (2, 1110) = 18.48, p <.07. The Tamhane's multiple test indicates that the extent of practicing EMO by the firms is significantly higher than that of IMO (p =.000) and ITRMO (p =.000). The extent of practicing IMO by the firms is however not significantly higher than that of ITRMO (p =.173). There is therefore a higher likelihood that financial firms in the services sector give priority to EMO relative to IMO and ITRMO in terms of practice, but they practice IMO and ITRMO at almost the same extent.

Policy

Evidently, the argument is well established that the financial services firm substantially practice all the three sides of the services triangle model. There is the need to practice some amount of internal, external and interactive marketing. This is in view of the evidence that each of the constucts of the services triangle model is practice by financial services institutions in Ghana.

Theory

The research findings implies that this objective has proven a result on the contribution made by each construct on

the services triangle model and subsequently bringing to bear the most and least influential construct in service provision. Thus in terms of each construct there is therefore a higher likelihood that financial firms in the services sector give priority to EMO relative to IMO and ITRMO in terms of practice, but they practice IMO and ITRMO at almost the same extent.

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