



RESEARCH ARTICLE

Does Internal Marketing Orientation and Training Transfer Enhance Customer Service Quality in Islamic banks? Evidence from Bangladesh

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This study aims to examine how Islamic banks in Bangladesh have improved the quality of their customer service through the implementation of an Internal Marketing (IM) orientation and training transfer program. Data was gathered from 200 clients from February 2023 and January 2024 through a survey and SPSS 26, structural equation modeling (SEM) with AMOS 25 software were used. Findings show that IM culture greatly enhances training transfer, which has a good effect on the quality of customer service. Internal marketing cultures are more successful when POS moderates the relation between IM culture and training transfer. The findings provide a framework for Islamic banks to follow in order to boost service quality via strategic internal marketing. It contributes to services organizations be used further for policy making & decision making process in the long run.

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1. INTRODUCTION

The concept of internal marketing (IM) stated that organizations ought to concentrate on addressing the requirements of their own employees as "internal customers," in order to better connect their marketing strategies with their overall goals and, in the long run, to meet the needs of their exterior customers. Internal marketing was initially suggested as a way to enhance external marketing solutions like satisfaction and loyalty (Berry et al., 1991). Some researchers have shown that the various components of internal marketing originate in the field of external marketing, while others have linked it to the human resources department (George & Gronroos, 1989). This idea has unified marketing, HRM, and operations, rather than producing a territorial dispute. In addition to aligning with the revised definition of the American Marketing Association, satisfying the needs of employees can enhance efforts to produce value for customers. In order to achieve this goal, businesses should implement internal marketing strategies with the hope of increasing consumer satisfaction (Wangenheim et al., 2007). IMO can aid service organizations in improving the customer experience and contribute to the overall well-being of the organization (Grace et al., 2017; Ozuem et al., 2018).

Few studies provide insight at how Islamic banks in Bangladesh use internal marketing to improve service quality and customers' perceptions of their satisfaction. New government regulations, technological developments, and fiercer competition are all putting pressure on the banking industry to innovate in order to stay competitive. Since Islamic finance is community-based and guided by strong social norms, this may have some impact on it (Zebal, 2018). With consistent growth since its start in 1983, Bangladesh's Islamic banking sector has grown to represent over 20% of the country's

total banking market (Bangladesh Bank, 2019). Currently, Bangladesh is home to eight fully operational Islamic banks, as well as nineteen Islamic banking branches and twenty-five Islamic banking windows of mainstream banks. Across the globe and in Bangladesh, Islamic banks have been steadily outperforming their conventional counterparts in recent years. Islamic banks in Bangladesh face difficulties in utilizing an internal marketing focus due to the large-scale conversion of conventional banks and their branches to Islamic principles. Therefore, Islamic banks are crucial in fostering long-term socioeconomic progress in the nation.

The focus of the independent variable internal marketing (IM) discourse has been on understanding how internal stakeholders, particularly frontline staff, shape customers' experiences as defendant variable (Iyer et al., 2018). Internal marketing's impact on service quality and perceived customer satisfaction in Islamic banking in Bangladesh and the south asian market has received surprisingly little attention in previous studies. Marketers use training as a tool for internal marketing orientation. This investigation will endeavour to ascertain whether the current management training is sufficient to cultivate the requisite personnel to address the obstacles that will arise in the future financial operations of Bangladesh.

The term "transfer of training" describes how employees reliably adapt their training to their work duties (Blume, Ford, Baldwin, & Huang, 2010). In addition, a study found that training transfer is strongly associated to service excellence (Zumrah et al., 2013). The training literature has focused on organizational support, which includes technical support, transfer opportunity creation, and training transfer recognition and reward. The good attitudes of employees are an outcome of POS (Cropanzano & Mitchell, 2005). In this view, employee satisfaction is seen as crucial to the organization's success. The research questions are (1) Is there any relationship between transfer of training and service quality?, (2) Is there any relationship between organization support and transfer of training? Taking these points into account, this paper's primary goal is to find out the role of IMO on training transfer, to determine to examine the mediating role of transfer of training with training and service quality and to examine how training affects customer performance. The rest of the article is organized like this: Following the development of the theoretical framework and the formulation of the proposed model's hypotheses, a comprehensive methodology is laid out. After that, the data is examined, and the outcomes are shared. The study presents the conclusions, together with theoretical and practical consequences and suggestions for further research.

THEORETICAL UNDERPINNING

The concept of social exchange theory (SET) serves as the theoretical basis for this investigation. According to Yu et al. (2020), firm performance can be enhanced if employees' needs are met adequately. This, in turn, will contribute to the development of beneficial behaviours. Similarly, based on the principle of reciprocity, little favour can snowball into a big favour when one person is generous to another (Gouldner, 1960; Falk & Fischbacher, 2006). Researcher postulates, in accordance with the social exchange and norm of reciprocity theories, that employees are more likely to demonstrate productive behavior on the job when they feel that their business is actively supporting them, both in terms of training possibilities and overall support. For instance, employees who receive sufficient training are more likely to implement the knowledge and skills including superior customer service. Moreover, social exchange theory and relationship marketing theory have strong ties. An explanation for the pleasant or negative feelings that arise from an exchange between participants is provided by the social exchange theory, which models the process as a series of exchanges based on expectations of rewards and penalties (Yin, 2018). In order to foster pleasant interactions and emotions, it is crucial for internal customers and suppliers to have flexible connections. Strong internal relational interactions are necessary for meeting the exterior connection criteria (Dodd, 2018). Interactions between buyers and sellers facilitate the sharing of information and the creation of fresh concepts, which in turn enhance company culture. As a result, workers feel appreciated that they are part of a team, which leads to feelings of contentment and, ultimately, great service. According to Schultz et al. (2017), the goal of relationship marketing is to boost efficiency and increase the value that both the company and its customers derive from their interactions. Employees are more inclined to react favorably to POS by enhancing their performance or going above and beyond in their work, as per social exchange theory and the norm of reciprocity (Rhoades & Eisenberger, 2002).

Training helps employees understand their worth to the company, which in turn helps them deliver great customer service (Malhotra & Mukherjee, 2004; Tsai & Tang, 2008) and the importance of providing outstanding service. According to Berry's (2016) study, internal consumers are more accommodating to the organization's initiatives when they perceive this value. Using training as an independent variable and employee performance as a dependent variable, Afroz (2018) examined the effects of training on performance in the banking sector of Bangladesh. Studies have shown that when employees receive general training, it boosts their engagement, motivation, and overall job satisfaction. Several scholars, Facticeau et al. (1995) and Tsai (2003), hold the view that training transfer behaviors are impacted by the reputation of the training program and the training department. Perceptions of the effectiveness and quality of the organization's training programs impact trainees' willingness to learn, which in turn affects training transfer (Burke & Hutchins, 2007; Jang & Park, 2019; Pietsch, Walker, & Chapman, 2003).

A reliable employee is one who consistently and accurately delivers the promised service. A responsive employee is one who is eager to assist consumers and who responds quickly to their needs. Assurance is the capacity of an employee to instill trust and confidence by his or her knowledge and politeness. Caring and personalized attention towards each consumer is what we mean when we talk about empathy on the job. Few studies have examined how training influences the quality of customer service. Training, according to research by Chand and Katou (2007) on the Indian hotel business, is more strongly correlated with service quality than other HR procedures including hiring, performance reviews, and compensation. Similarly, according to Schneider and Bowen (1993), the banking and health industries in the US also showed this favorable link. Competencies in areas like as product and service knowledge, communication, complaint handling, and customer service management can all be improved by training (Tsai & Tang, 2008). However, research shows that training can improve workers' effectiveness on the job by transferring on newly acquired knowledge (Nur Asnawi, 2021, Haque et al, 2024).

Organization Support (POS) is the extent to which employees believe that their management values their efforts on the job (Eisenberger, et al., 1986). For example, support include technological assistance, transfer opportunities, and recognition and reward for training transfer (Frash, et al., 2010; Maulan, 2016). Studies have shown that when organizations offer support, training is transferred more efficiently (Lim & Morris, 2006; Chowdhury et al, 2023). Similarly, when given positive reinforcement, employees are more likely to go above and beyond perform better overall. Because of this, trainees are more likely to take what they've learned and apply it on the job when POS is high. The results show that POS acts as a moderator between training and training transfer.

H1. The IM culture has a positive effect on training transfer

H2: Training transfer has significant effect on customer service quality

H3: IM has significant positive impact on job satisfaction

H4: Job satisfaction significantly positive effect on customer service quality

H5: perceived organizational support (POS) moderates internal marketing culture and training transfer

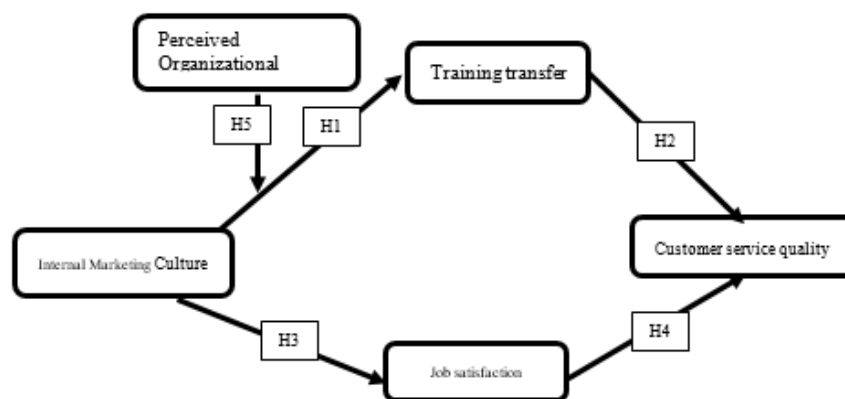


Figure 1 proposed model

METHODS

Sample

People working at Islamic banks in Bangladesh were the target population of this research. To fulfill the research purpose, customer-facing officer of selected Islamic banks were included in the sampling frame and used as sampling units. Two Islamic banks were chosen for the study (Islami Bank Bangladesh Ltd and First Security Islami Bank Ltd) since they account for a combined 41.33 percent of the Islamic banking market-were thought to be representative of the sector as a whole (BB, 2018). Out of eight divisions in Bangladesh two divisions Dhaka and Chattogram were selected as convenience sampling procedure of non-probability sampling method. The convenience sampling plan entails choosing a sample that is close at hand and easily accessible. Due to time and money restrictions, the researcher found it convenient to collect data.

Measures

Items for this research's measurements were modified from previously used instruments, namely, Domingue falcon (2017), Xiao (1996), Farnandex Monray,(2018). Adapted from the Michigan Organizational Assessment Questionnaire Satisfaction Subscale (1979) by Cammann et al., a three-item scale was utilized to gauge work satisfaction. For example, "In general, I enjoy working here" is a used item. In order to quantify service quality, Parasuraman et al. (1988) made the SERVQUAL tool. Customers' impressions of the service quality were evaluated in comparison to those of the identified employees' peers in the same field. The reasoning behind this method is that the employees under investigation primarily deal with other internal officers rather than external clients. Instead of serving external consumers, their day-to-day work involves providing financial services to other employees within their sector. Due to its focus on employee perceptions, this study uses a relatively small set of 18 items to assess four aspects of service quality: responsiveness, reliability, assurance, and empathy.

In this investigation, convenient sampling was employed to select respondents for pilot study from Chattogram, including four managers from two Islamic banks and sixteen officers from the same branch of the designated banks for pilot study. Initially, the respondents were asked to assess the intelligibility of the words, sentences, and meaning, the layout and sequence of the questionnaire, and the appropriateness of the questions that measure the actual information about the variables in the study and then content validity was performed by discussing those questionnaire by discussing with two academicians of University of Chittagong and finally the questionnaire was moderated. The researcher got consent to meet with the respondents in individual, and since they were all in the same local area, the questionnaire surveys were personally delivered to them (Hollebeek, & Macky, 2019; Sekaran & Bougie, 2010), thus, increase response rate. It was emphasized to the participants that they were free to discontinue participation in the study at any moment. Ensuring anonymity and secrecy, respondents submitted the survey in a sealed envelope after completing it.

Procedures

With a time interval of three to twelve months following training, data was gathered from survey takers (employees, supervisors, and coworkers) between February 2023 and January 2024. In light of prior work on training transfer by Nijman et al. (2006) and Nijman and Gelissen (2011), it seems reasonable to provide participants with possibilities to apply their newfound knowledge in the workplace at this period.

Job happiness was one of the topics included in the employee survey. Questions about the transfer of training were included in the manager/supervisor questionnaire that was given to the employees. The greatest way to gauge whether or not employees have internalized training is to ask their supervisors, say the experts. Concerning service quality, the employees' coworkers were asked to fill out a questionnaire. Since managers have a thorough understanding of their employees' day-to-day performance, they can determine if any improvements have been made after the training. According to Burke and Hutchins (2007), this method can also reduce the possibility of common method variance. To facilitate the association of survey responses from employees, managers, and coworkers, a random code was issued to each survey. Each supervisor was provided with one coded survey for every employee they oversee. It was emphasized to the participants that they were free to discontinue participation in the study at any moment without penalty. Participants were asked to

return their filled-out surveys with their signatures sealed in order to protect their privacy and identify (Yamhill & McLean, 2005; Ullah et al.,2024).The researcher was present at each workplace when surveys were distributed and collected. 210 replies were found; 10 of those were discarded due to being incomplete. A sample size of 200 is sufficient to represent a large group, according to Saunders et al. (2007). Respondents' identities were kept secret and their responses were entirely optional. Once the data had been collected, edited and cleaned it was entered in SPSS 26.0. The measurement model and structural model were assessed using AMOS 25.0.

RESULTS AND DISCUSSION

Descriptive Statistics

To assess the respondent demography, descriptive statistics were employed. Next, cronbach's alpha was computed to ensure the dependability of every construct. The study found 112 males and 88 females among the legitimate responders, with 55% being under the age of 40 and 45% being above the age of 40. Before diving into more in-depth investigation, make sure the data is normal (Hair et al., 2014).

Table 1: Descriptive Statistics and Test of Normality

	Mean	SD	Skewness	Kurtosis	alpha
Internal marketing Orientation	3.73	0.65	0.02	-0.82	.83
Training transfer	2.77	1.30	0.15	-1.57	.76
Relationship satisfaction	2.90	1.08	-0.08	-0.74	.81
Customer performance	3.06	1.22	0.18	-1.17	.72

The normality was tested using Skewness and Kurtosis statistics, according to Kline (2015), the absolute values of kurtosis and skewness should be below 10 and 3, respectively. Table 1 shows that average mean and standard deviation of the data.

Measurement Model Assessment

A set of twenty-one items comprised the exploratory factor analysis (EFA).The results demonstrate that the sample adequacy measure known as the Kaiser-Meyer-Olkin (KMO) was higher than.60 and the Bartlett's test of Sphericity is statistically significant at p <0.0001 (Hair et al., 2014). Since this study's KMO value of 0.880 is suitable for factor analysis, these results provide credence to the EFA's applicability.

The five components also accounted for 70.30 percent of the total variance in the analysis, and their eigenvalues were greater than 1. To verify findings of the exploratory factor analysis, as well as to evaluate the construct reliability and validity, the measurement model was utilized. An examination of the constructs' internal reliability revealed cronbach's alpha values between 0.632 to 0.89, which is higher than the minimum threshold of 0.60 (Nunnally, 1978). In this case, 0.632 is the factor loading with the lowest value seen. According to Hair et al. (2014), a high level of convergent validity is shown by standardized loadings that are greater than.50. According to Bagozzi and Yi (1988), all of the latent variables have sufficient internal consistency reliability with composite reliability values above.70. Due to the sensitive nature of alpha to the quantity of test instruments, composite reliability is deemed slightly the best measure of construct reliability in the measurement model.

Table 2: Rotated Component Matrix

		Component							Total variation explained
		1	2	3	4	5	6	7	
Internal marketing culture	IM1	.889							14.864
	IM2	.705							
	IM3	.681							
	IM4	.662							
	IM5	.656							
	IM6	.645							

	IM7	.624						
Training transfer	TT1		.877					13.648
	TT2		.821					
	TT3		.774					
	TT4		.766					
	TT5		.632					
Job satisfaction	JS1			.837				11.967
	JS2			.814				
	JS3			.808				
	JS4			.805				
Perceived organization support	OS1				.885			8.170
	OS2				.872			
Customer service quality	SQ1					.871		6.886
	SQ2					.867		

a. Rotation converged in 6 iterations.

Source: Calculated data through SPSS on the basis of field survey

We choose the SEM because it can analyse individual equations and numerous equations at the same time. It gives a way to change the model, makes plausible fit indices, and calculates the residual errors for each indicator (Hair et al., 2014; Bryne, 2016). Table 3 displays the *Psychometric Measures*.

Table 3: Findings of Psychometric Measures

Variables	CR	MSV	AVE	1	2	3	4	5
Internal marketing culture	.80	.520	.67	(0.882)	-	-	-	
Training transfer	.72	.580	.63	0.476	(0.834)	-	-	
Job Satisfaction	.80	.580	.62	0.434	0.456	(0.852)	-	
Perceived organization support	.85	.262	.68	0.428	0.412	0.512	(0.812)	
Customer service quality	.83	.474	.63	0.367	0.423	0.455	0.424	(0.810)

Notes: CR = Composite Reliability; MSV = Maximum Shared Variance; AVE = Average Variance Extracted. Source: Calculated from survey data. * P< 1%; Source: SPSS 26

Composite reliability was used to evaluate the construct reliability. According to Fornell and Lacker (1981), all of the latent variables in table 3 had average variance extracted (AVE) above.50, ranging from.61 to.69, indicating high convergent validity

Structural Model Assessment

To validate all assumptions and measure the significant degrees of correlations between variables, the SEM structural model was used for further analysis.

Table 4: Structural model Goodness-of-Fit Statistics

Fit index	$\chi^2/(df)$	p	GFI	AGFI	CFI	NFI	IFI	TLI	RMSEA
Value	2.09	0.000	0.922	0.893	0.963	0.937	0.956	0.969	0.052
Cutoff limits	<5	<0.05	≥0.90	≥0.80	≥0.90	≥0.90	≥0.90	≥0.90	≤0.08

Due to its sensitivity to sample size, the χ^2 statistic may not always be a suitable indicator of a model's goodness-of-fit ($\chi^2=516.472$, $df=246$, $\chi^2/df = 2.10$). Other fit indices such as RMSEA, CMIN (χ^2/df), NFI, CFI, TLI, AGFI, and NFI were assessed. The model showed a good match to the data, which included the following values greater than 0.90: GFI = 0.922, AGFI=.893, CFI=.963,NFI= 0.937, IFI=.956, TLI = 0.969, and RMSEA = 0.052 (Islam et al.,2018; Hu, & Bentler, 1999; Bentler & Bonett, 1980), With all these factors taken into consideration, it can be concluded that the measurement model adequately fits the data and replicates the covariance matrix. Table 5 display the results of the hypothesis tests. Research shows training is more effectively transferred when organizations provide support (Lim & Morris, 2006).

Table 5: Results of hypotheses

Hypotheses & Paths	Beta (β)	P-values($P=<0.05$)	Decisions
H1:IMC--->Training transfer	0.58	***	Supported
H2:Transfer-->CSQ	0.77	***	Supported
H3:IMC--->Job Satisfaction	0.60	***	Supported
H4:JS--->CSQ	0.68	***	Supported
H5:IMC→POS→Training Transfer	0.53	***	Supported

This finding lends support to the numerous studies that have shown a favorable relationship between internal marketing culture and its training transfer (Ouattara, 2022; Hari, Iyer & Sampat, 2022; Parasuraman, Zeithaml, & Malhotra, 2005). Additionally, Burke and Hutchins (2008) and Colquitt et al. (2000) have found a similar relationship between training transfer and employees' attitudes and performance on the job. The research demonstrated a substantial correlation between internal marketing culture and transfer of knowledge from training in the sample banks that were examined (Boukis, 2021; Tuhin, et al., 2024).

In line with previous research, this study confirms that providing sufficient training is a key component of a happy workplace, which in turn improves productivity (Grund & Titz, 2022; Ahmed, Rokonuzzaman, & Hossain, 2022; Joseph, & Dai 2009; Mujeri & Azam, 2018; Soliha, Maskur, Widyasari, & Ariyani, 2021). Training is useless to companies unless it improves performance on the job. Training affects work performance through the mediator of job satisfaction in the banks, according to the current study. Nevertheless, training transfer is vital for enhancing individual performance on the job. Employee performance on the job can be greatly enhanced by training and the subsequent transfer of that training (Uddin, et al., 2024 Fauzi & Suryani, 2019; Shen, & Tang, 2018). The relationship between training and transfer of training is strengthened as POS levels increase, as POS functions as a moderator. By integrating to the literature (Blau, 1964; Boahene, Dasah, & Agyei, 2012), this study reveals that employees who feel supported by their organization may better their performance and contribute more, in line with social exchange theory and the norm of reciprocity theory.

CONCLUSION

To begin, the transfer of training is the most important factor in enhancing the quality of customer service, according to the research. Companies should invest in their employees' professional development by providing them with training and then assisting them in applying what they've learned. The best way for companies to help their employees transfer their training is to give them opportunity to do so and the resources they need. In addition, the findings of this study support the idea that POS, when integrated into organizational policies that prioritize the well-being of employees and appreciates their contributions. Therefore, banks that want to boost the quality of customer service should give their officers the resources they need to succeed, including a safe workplace, opportunities for professional growth, and a work-life balance. It is possible to include transfer performance in the employee's overall evaluation. Management training policies and plans, current physical facilities, management training system organization issues, etc. will all be reviewed by top management of the banks.

The study's main takeaway for managers is that banks should prioritize and support the transfer of training. It is possible for organizational management to improve training transfer by implementing the strategies. Results demonstrate a strong correlation between employees' positive attitudes towards their work and their capacity to use newly acquired knowledge, abilities, and attitudes in the workplace, as well as their efficacy in providing service. Theoretically, this study adds to the existing body of knowledge by demonstrating, using empirical means, that training transfer improves service quality and employee happiness on the job. This research adds to what is already known about the effects of training transfer on non-Western contexts, namely private banks in the developing Southeast Asian nation of Bangladesh.

The data is not very representative. The combined use of both qualitative and quantitative methodologies would enable the development of more comprehensive and detailed explanations

regarding the impact of training transfer on an employee's work attitudes and performance. The conceptual model did not include some commonly-used antecedents or outcomes of training transfer or customer service quality because testing the relationships and underlying mechanisms among training, training transfer, and customer service quality is the primary goal of this study. The relationships that are being tested could be affected by factors such as trainee personality traits, the perceived usefulness of training, job limitations, co-worker support, and other factors.

In line with social exchange theory and the norm of reciprocity theory, this study adds to the literature (e.g., Lim & Morris, 2006) by demonstrating that employees who feel supported by their organization enhance their performance and contribute more. The conditions under which workers are more likely to absorb new knowledge are now better understood recognitions to this finding. Consequently, in order to acquire a more precise evaluation of the employee's transfer of training, future research could enhance this area by collecting data related to training transfer from a variety of sources, including the employees, their supervisors, and their peers.

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