

Internal marketing, employee customer-oriented behaviors, and customer behavioral responses

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Abstract

This study seeks to investigate the effect of internal marketing—treating employees as internal customers—on salesperson's engagement in customer-oriented behaviors and resultant customers' responses. The data were collected from dyadic interactions between salespeople and customers in banking firms in Vietnam. The results showed that internal marketing is significantly associated with salesperson's performance of adaptive selling behavior, customer-oriented selling behavior, and relational selling behavior, which result in customer relationship continuity, purchase intention, and positive word-of-mouth. In addition, salesperson's customer-oriented behaviors play partial mediating roles between internal marketing and external customer responses. The study extends the extant literature of internal marketing and offers useful managerial implications for service firms, particularly banking firms in Vietnam. The study concludes with suggestions of potential research directions for future studies.

KEYWORDS

adaptive selling behavior, customer behavioral responses, customer-oriented selling behavior, internal marketing, relational selling behavior

1 | INTRODUCTION

In the sphere of services marketing, satisfying employees has been accentuated as a critical factor to customer service satisfaction (Awan, Siddiquei, Jabbar, Abrar, & Baig, 2015). Customers tend to be more satisfied and intend to return to the companies whose employees are happy and do not leave the company at a rapid pace. However, the recent expansion of services industries enables customers to have more options for their products and services (Ferrell & Hartline, 2014; Marshall, & Johnston, 2015), which make them become more demanding particularly during interactions with salespeople (Zeithaml, & Bitner, 2003). Their unreasonable demands may cause stress and depression to salespeople and ultimately force them to quit their jobs or produce counterproductive behaviors (Schwepker, 2003). Intense competition among service firms also affords skillful employees ample opportunities to switch to other competitors whose offers are more attractive. Their leaving results in a big loss for the organization because the customers who like them are likely to go with them (Marshall, & Johnston, 2015). Therefore, it is critical for service firms to seek progressive practices to motivate service staff in their jobs in order to serve customers effectively. Internal marketing—treating employees as internal customers (Berry, 1981) has been identified

as an effective approach to motivating employees and enhancing their competence in providing services to customers (Ahmed, & Rafiq, 2003), and its effectiveness has been well documented in developed Western economies (Bruhn, & Georgi, 2000). However, research on effectiveness of internal marketing in Asian contexts with vastly different cultural and economic characteristics compared to Western contexts (Nguyen, Bryant, Rose, Tseng, & Kapasuwan, 2009) has been sparse. This void restricts companies in Asian economies from having full confidence and strategies to apply internal marketing practices. As a result, study on the effect of internal marketing in Asian contexts will be useful to the companies in the area.

The service-profit chain by Heskett, Jones, Loveman, Sasser, and Schlesinger (1994) indicated that internal marketing is conducive to employees' satisfaction and performance of behaviors, which later influence customer satisfaction and loyalty. Consistent with this framework, a considerable number of studies have investigated the effect of internal marketing on employee job satisfaction and employee behaviors (Altarifi, 2014). In the latter category, organizational citizenship behavior has received the most attention of internal marketing researchers (Alshurideh, Alhadid, & Barween, 2015; Awan et al., 2015; Awward, & Agti, 2011). Regrettably, while adaptive selling behavior, customer-oriented selling behavior, and relational selling

behavior have been suggested as the most effective approaches to establishing and nurturing long-term relations with customers as well as yielding higher sales performance (Bayaa, Goedegebuure, & Jones, 2009), they have not been studied in relation to internal marketing. This lacuna in research needs to be addressed because it is employee behaviors directed at customers, rather than behaviors directed at organizational members including coworkers (i.e., organizational citizenship behaviors) that directly affect customers related outcomes (Bansal, Mendelson, & Sharma, 2001).

If adoption of internal marketing is deemed effective to engender employees' engagement in customer-oriented behaviors, a question raised is what and how effective employee customer-based performances are. To put it simply, what are customers' responses to employees' performances of these selling approaches resulted from internal marketing? In line with the service-profit chain (Heskett et al., 1994), much ink has been spent on customer satisfaction and loyalty as the consequences of the chain effect of internal marketing and employee behaviors (Aburoub, Hersh, & Aladwan, 2011; Altarifi, 2014). Meanwhile, Al-alak and Altaie (2002) and Palmatier, Dant, Grewal, and Evans, 2006 suggested that the most typical customer outcomes to study should be relationship continuity, purchase intention, and word-of-mouth (WOM). To our knowledge, there has been little research dedicated to these specific variables in internal marketing research. Although some studies' findings of customer loyalty (Awan et al., 2015; Ganjavi, Farahani, Hoseinabadi, & Rouzbehani, 2015) and realized sales (Gelade, & Young, 2005) reflect, in part, relationship continuity and purchase intention, respectively, prior studies either evaluated customer general responses (i.e., customer loyalty as an aggregate of attitudinal, behavioral loyalty) or studied customer-related responses at organizational level (i.e., realized sales as an outcome of organizational performance). A focus on customer relationship continuity, purchase intention, and WOM—the pursuit of this study—is noteworthy because it offers an in-depth insight of the effectiveness of internal marketing. Furthermore, an evaluation of these specific outcomes at employee levels (i.e., customer responses to employees' efforts) like this study's attempt is valuable as the amount of which in internal marketing research is relatively scanty (Wieseke, Lam, & van Dick, 2009).

The study's main purpose is to investigate the influence of internal marketing on employees' performance of customer-oriented behaviors and customer responses to employees' performances of these behaviors. Precisely, the study focuses on examining the effect of internal marketing on employees' performance of adaptive selling behavior, customer-oriented selling behavior, relational selling behavior, and later customer behavioral responses, inclusive of relationship continuity, purchase intention, and positive WOM. Its second aim is to offer valuable empirical evidence of internal marketing in an Asian context in order to instill organizations', particularly Vietnamese banking firms', confidence and motivations to effectively apply internal marketing in practice. In this way, the study serves as a replication with meaningful extensions to the existing research of internal marketing. It also offers managers and practitioners with useful recommendations to boost positive customer outcomes.

2 | THEORETICAL BACKGROUND AND HYPOTHESIS DEVELOPMENT

2.1 | Internal marketing and employee customer-oriented behaviors

Heskett et al. (1994) presented service-profit chain as a framework with key linkages in a service delivery system to drive customer loyalty, revenue growth, and profitability. Service-profit chain has been a conceptually appealing theory of organizational performance (Gelade, & Young, 2005). According to this framework, internal service quality results in employee satisfaction, loyalty, and productivity which then catalyze customer satisfaction, loyalty, and ultimately sales, profitability. A big part of making the service-profit chain work is creating a favorable environment in which all employees are satisfied, motivated, and successful. Internal marketing is an integral element of this.

Internal marketing was first introduced by Berry (1981) as “viewing employees as internal customers, viewing jobs as internal products, and then endeavoring to offer internal products that satisfy the needs and wants of these internal customers while addressing the objectives of the organization” (p. 34). Research of internal marketing has evolved through three stages focusing on employees' satisfaction, customer orientation, and interfunctional coordination, respectively (Rafiq, & Ahmed, 2000). Several conceptualizations of internal marketing have been proposed, but to date there has been no single compelling definition of internal marketing. Gounaris (2006) categorized three approaches of conceptualizing internal marketing, namely behavioral—instrumental, mechanic, and holistic approach. Table 1 summarizes the conceptualizations of internal marketing. Behavioral—instrumental approach is the most prevailing among marketing scholars, to which internal marketing is an internally directed strategy focusing on jobs that satisfy the needs of employees (Berry, 1981). Mechanic approach is relatively popular, to which internal marketing is a means of integrating the different functions that are vital to the customer relations of companies (Gronroos, 1983). Holistic approach combines the features of the previous two approaches such that internal marketing refers to strategies affecting both jobs and procedures to enhance company's effectiveness with customers through departmental integration (Rafiq, & Ahmed, 2000). Following the majority of marketing researchers, the present study employed the behavioral—instrumental approach to conceptualize internal marketing to which internal marketing entails organization's strategy or marketing program to satisfy internal customers in their jobs.

In accordance with the service-profit chain (Heskett et al., 1994), employees' perceptions of internal marketing direct their engagement in productive behaviors. As for salespeople, positive behaviors they may perform necessarily include interactions with customers. In the era of relationship marketing, salesperson performance of positive behaviors to build and nurture relationships with customers is increasingly encouraged. Adaptive selling behavior, customer-oriented selling behavior, and relational selling behavior have been identified as the most influential behaviors to long-term customer satisfaction and organizational profitability (Bayaa et al., 2009). Adaptive selling

TABLE 1 Conceptualizations of internal marketing

Authors	Conceptualizations of internal marketing (IM)	Approaches
Berry, Hensel and Burke (1976)	IM is a strategy, a marketing program based on communication with employees.	BIA
Sasser and Arbeir (1976)	IM is a philosophy of viewing organizations' jobs as internal products and employees as the internal customers of them. It is implemented through internal market research and job reengineering to develop jobs that attract and retain excellent service providers.	BIA
William (1977)	IM is a strategy to deal with the issue of position/status and pay concerns of front-line employees in order to improve customer service.	BIA
Berry (1981, 1987)	IM is a strategy for job reengineering and internal communication aimed at deriving customer-minded front-line employees.	BIA
Gronroos (1983)	IM is a means of integrating the different functions that are vital to the customer relations of service firms.	MA
Winter (1985)	IM is a process of aligning, educating, and motivating staff toward the achievement of organizational goals.	BIA
Tansuhaj, Wong and McCullough (1987)	IM is implemented through communication with employees	BIA
Gummesson (1987)	IM is implemented through communication with employees and culture change mechanisms.	MA
Tansuhaj, Randall, and McCullough (2011)	IM incorporates a multifaceted focus on employee development. A comprehensive internal marketing program is concerned with employee recruitment, training, motivation, communication, and retention efforts.	BIA
George (1990)	IM is a holistic management process aimed at integrating human resource and marketing departments to improve the company's service orientation.	HA
Berry and Parasuraman (1991)	IM is attracting, developing, motivating, and retaining qualified employees through job products that satisfy their needs ... the philosophy of treating employees as customers ... and the strategy of shaping jobs to fit human needs.	BIA
Glassman and McAfee (1992)	IM is implemented through integrating marketing and personnel functions to the extent that personnel becomes a resource for the marketing function.	HA
Ahmed and Rafiq (1993)	IM is a planned effort to overcome organizational resistance to change and to align, motivate and integrate employees toward the effective implementation of corporate and functional strategies.	HA
Foreman and Money (1995)	IM is implemented through communication, development, and participative management and motivation and rewards.	BIA
Varey (1995)	IM is implemented through internal communication to sell the importance of customer service.	HA
Piercy (1995)	IM allows the removal of interdepartmental barriers for developing and implementing the company's market objectives.	BIA
Ballantyne, Christopher and Payne (1995)	IM is the process of creating market conditions within the organization to meet internal customers' wants and needs.	BIA
Ballantyne (1997)	IM is a process combining employee know-how and autonomy to ensure that employees' wants and needs are met.	BIA
Gronroos (1997)	IM should be integrated with the marketing function because marketing is the responsibility of every employee who influences customer's value.	BIA
Wasmer and Brunner (1991)	IM is implemented through formal and informal internal market research and communication to sell the company's objectives internally.	BIA
Varey and Lewis (1999)	IM is the philosophy and the behavior that allows rapid organizational change in response to the company's macro- and microenvironments.	HA
Rafiq and Ahmed (2000)	IM is a planned effort using a marketing-like approach to motivate employees, deliver customer satisfaction, and achieve interfunctional coordination.	HA
Stauss and Hoffman (2000)	IM refers to the planned use of communication actions to systematically influence the knowledge, attitudes, and behaviors of current employees.	BIA
Ahmed and Rafiq (2003)	IM is a cultural framework and an instrument to achieve strategic alignment while building customer service competence by managing internal relations through internal communication.	HA
Naude, Desai and Murphy (2003)	IM perceived implementation is influenced by individual and organization characteristics.	MA
Ballantyne (2003)	IM influences service procedures and operations facilitating their reengineering using input from both the external and internal environment.	MA
Lings (2004)	IM embodies treating front-line employees as customers and improving their transaction quality.	BIA
Lings and Greenley (2005)	IM interchangeably used with internal market orientation to describe the effort to improve internal climate.	BIA

(Continues)

TABLE 1 (Continued)

Authors	Conceptualizations of internal marketing (IM)	Approaches
Gounaris (2006)	IM (used as internal market orientation in the study) is a summary of specific beliefs and marketing specific behaviors that promote the need to plan and build effective relationships between employees and management.	BIA
Keller et al. (2006)	IM encompasses the entire mixture of knowledge development, feedback, costly effort, exchange processes, and overall affirmation necessary to support internal customers on the job.	BIA
Proctor (2010)	IM is an idea to put employees in the first place for achieving organizational objectives.	BIA
Abzari, Ghorbani and Madani (2011)	IM is a philosophy of human resources management to develop jobs as products.	BIA
Yao, Chen and Cai (2013)	IM refers to working to attract, develop, motivate, and maintain high-quality staff by providing them with work products they need.	BIA

BIA, behavioral instrumental approach; MA, mechanic approach; HA, holistic approach.

behavior refers to the employees' sales behaviors during a customer interaction or across customer interactions based on perceived information about the nature of the selling situation (Weitz, & Sujan, & Sujan, 1986). Salesperson's adaptive selling behavior is characterized by usage of different sales presentations across sales encounters and making adjustments during the encounter based on real-time feedback and perceived information about the nature of the selling situations (Weitz et al., 1986). These behaviors include shaping the content and amount of information shared with different customers who have different needs (Roman, & Iacobucci, 2009) and adapting selling tactics to the buyer's communication style (McFarland, Challagalla, & Shervani, 2006).

Stock and Hoyer (2002) defined customer-oriented behavior as the extent to which service employees use their marketing concepts for helping customers to make purchase decisions as well as satisfying their needs. Similarly, Brown, Mowen, Donovan, and Licata (2002) defined customer-oriented behavior as a tendency of employees to meet customer needs in job-related environments or on-the-job contexts. To exhibit customer-oriented selling behaviors, salespeople are required to assess both the customer situations and the emotional information exhibited even in subtle manners (Kidwell, McFarland, & Avila, 2007). Customer-oriented selling behavior entails the salesperson's assessment of customer needs, avoiding deception, avoiding high-pressure selling, describing products and services adequately, and helping customers make satisfactory purchase decisions (Thomas, Soutar, & Ryan, 2001).

Relational selling behavior was defined as behaviors exhibited by sales representatives to cultivate, maintain, and promote business relations with customers via mutual communications (Crosby, Evans, & Cowles, 1990). Crosby et al. (1990) conceptualized relational selling behavior with three main elements: interaction intensity, mutual disclosure of information, and willingness to cooperate. However, later studies of services industry have focused on only the two former because they were found more closely related to interpersonal relationships (Lin, 2012) and significantly associated with sales performance while cooperative intention was not (Boles, Johnson, & Barksdale, 2000). Interaction intensity indicates the frequency of the communication with customers either for a formal business meeting with selling tasks or just for personal reasons (Crosby et al., 1990). Mutual disclosure of information is the degree of sharing inside feelings and

private information. It connotes a sharing of information on both the personal and organizational level (Crosby et al., 1990).

All the three behaviors (adaptive selling, customer-oriented selling, and relational selling behavior) entail salesperson's orientation to customers and attention to customers' information. However, they are distinct constructs with differences (Bayaa et al., 2009). According to Boles et al. (2000) and Crosby et al. (1990), adaptive selling behavior and customer-oriented selling behavior are the selling activities during buyer-seller interactions; whereas, relational selling behavior is the selling tactics used during the interpersonal interactions. Adaptive selling behavior connotes salesperson's adaptability to customers' communication styles while customer-oriented selling behavior characterizes behaviors of meeting demands and requirements of individual customers. Interestingly, Franke and Park (2006) provided empirical evidence that adaptive selling behavior positively influences customer oriented selling behavior, but the opposite direction is nonsignificant.

The presence of different selling approaches varies among firms because of the incurred costs (Franke, & Park, 2006). However, in customer-oriented organizations, it is possible to capture an individual employee's engagement in all three types of customer-oriented behaviors. For instance, a banker may recognize that a customer is relationship oriented, so she/he communicates with the customer in a close manner. In doing so, she/he is exhibiting adaptive selling behavior. When this customer demands for a special discount of the exchange rate because the customer is a patron, the banker tries to find ways to give her/ him a discount. This portrays her/his engagement in customer-oriented selling behavior. Recognizing that the organization values customer relationships, she/he may try to keep contacts with the customer by sending emails, messages, or birthday wishes to the customer. This indicates her/his performance of relational selling behavior.

The linkages in the service-profit chain (Heskett et al., 1994) shape our expectation that internal marketing catalyzes employee performances of customer-oriented behaviors. Organizational responsiveness to employees' requests, provision of opportunities for education and training, and smooth communication make employees happy in their work (Ahmed, Rafiq, & Norizan, 2003; Bell, Menguc, & Stefani, 2004). Satisfied employees toward favorable treatment of the organization (i.e., practices of internal marketing) tend to feel a sense of

affection toward their employers or liking for their employers, which reduces their dysfunctional behaviors and increases behaviors compliant with organizational strategies (Ramaswami, 1996). Favorable practices of internal marketing even make them feel less exploited and overburdened in their work (Awan et al., 2015). They may come forward for the benefits of the organization even that they are not rewarded or paid for their extra efforts (Awan et al., 2015). In support of this, Bell et al., 2004 asserted that internal marketing enables organization to enhance the association employees feel for the firm that motivates them to put in their discretionary efforts. This grounds an inference that employees' perceptions of organization's internal marketing may instill and nurture their passion to exhibit behaviors compliant with organization's focus. For customer-contact employees, engaging in customer-oriented behaviors is an overwhelming passion because organizations increasingly emphasize providing superior services to customers and sustaining relationships with customers (Marshall, & Johnston, 2015).

Additionally, Yang (2010) added that through the creation of harmonious exchanges between employees and organization, internal marketing motivates employees to reciprocate to the organization with positive attitudes and behaviors. Exhibiting customer-oriented behaviors with the organization's customers is one way to reciprocate because they help to sustain higher sales performance for the organization (Park, & Holloway, 2003). Moreover, affordable opportunities for employee training enhance salespeople's knowledge and ability to gather customer information, and this ability may magnify the effectiveness of salespeople's adaptive selling behaviors (Weitz et al., 1986). Employees' frequent need fulfillment also allows them to feel happy in performing their jobs, therefore enhancing their responsiveness and effectiveness in satisfying customers' demands (Rafiq, & Ahmed, 2000). Following the above reasoning, we propose:

H1: Internal marketing positively influences employees' performance of (a) adaptive selling behavior, (b) customer-oriented selling behavior, and (c) relational selling behavior.

2.2 | Employee adaptive selling behavior and external customer responses

Customer relationship continuity, purchase intention, and WOM are the target outcomes in this study. Relationship continuity refers to the probability of future interaction between the selling and buying parties (Johnson, Barksdale, & Boles, 2003). It connotes the parties' willingness to prolong the cooperation or agreement to cooperate for a specific period of time (Al-alak, & Alnawas, 2010). Purchase intention was defined as an individual's readiness and willingness to purchase a certain product or service (Putrevu, & Lord, 1994), taking into account his or her current position and probably consideration (Hellier, Geursen, Carr, & Rickard, 2003). WOM refers to an informal and noncommercial form of person-to-person conversation between a communicator and a receiver regarding a brand, a product, an organization, or a service (Brown, Barry, Dacin, & Gunst, 2005). Customers may produce both positive and negative

WOM (Buttle, 1998), the antecedents and management of which vary. For the purpose of focusing on positive customer responses, the present study merely attends to customer engagement in positive WOM.

In accordance with the service-profit chain (Heskett et al., 1994), employees' performance of productive behaviors fosters customers' satisfaction and loyal behaviors. Employees' tailoring messages to fit individual customers' preferences and adapting to customers' specific communication styles make customers become committed to the organization and willing to seek future cooperation with the organization (Reichheld, 1996). This is because customers feel satisfied during the encounters (Franke, & Park, 2006). In a study on banking clients, Al-alak and Alnawas (2010) have discovered that customers who are satisfied during interactions with contact staff remain dealing with the bank without having to think of switching to other competing service providers. Moreover, salesperson's shaping of messages and communications to fit customers engenders customers' perceptions of salesperson's professionalism in providing services, which results in customer trust in both salesperson and the organization (Roman, & Iacobucci, 2009). With trust in the organization, customers are likely to have more future interaction and hesitate to switch to other competitors (Roman, & Iacobucci, 2009). Communicating positively with others in their social networks about the organization is also one type of possible behaviors that customers exhibit after satisfactory interactions with the service staff (Simmons, Simmons, Ammeter, & Ghosh, 2010). Based on this reasoning, we hypothesize:

H2: Employee adaptive selling behavior positively influences (a) customer relationship continuity, (b) customer purchase intention, and (c) customer positive WOM.

2.3 | Employee customer-oriented selling behavior and customer responses

The linkage of employee productive behaviors and customer satisfaction, loyalty in the service-profit chain (Heskett et al., 1994) partly reflects the association between salesperson's performance of customer-oriented behavior and customer loyalty. Empirical findings have confirmed that customers want to develop relationships with both the contact staff and the organization when their needs are satisfactorily met during the interaction with the contact staff (Franke, & Park, 2006; Stock, & Hoyer, 2005). Employees' identifying of customers' needs and solving customers' problems make customers' relationships with the organization more solid and sustainable over time (Park, Kim, Dubinsky, & Lee, 2010). Besides, according to Bowen (1990), when employees perform positive behaviors (i.e., customer-oriented selling behavior) to customers, the exchange is a social exchange that develops feelings of trust, social bonding, and future obligations toward an organization as a whole, rather than toward specific employees. To support, Stock and Hoyer (2002) observed that salesperson's customer-oriented selling behaviors positively influence customer loyal behaviors. Bloemer, de Ruyter, and Wetzels (1991) and Athanassopoulos, Gounaris, and Stathakopoulos (2001) showed

that employees' responsiveness to customer needs is correlated with positive WOM behaviors. Therefore, we propose:

H3: Employee customer-oriented selling behavior positively affects (a) customer relationship continuity, (b) customer purchase intention, and (c) customer positive WOM.

2.4 | Employee relational selling behavior and customer responses

The service-profit chain (Heskett et al., 1994) resonates the impact of employees' involvement in relational selling behavior on customer loyal behaviors because relational selling behavior is one type of productive behaviors that may beget customers' higher satisfaction (Lin, 2012). Furthermore, employees' performance of relational selling behavior characterized by a high level of interaction intensity and information disclosure with customers offer them ample opportunities for exchanging information with their customers (Crosby et al., 1990). Information exchanges between a supplier and a customer have been found to have a salutary effect on relationship strength between two parties (Selnes, & Sallis, 2003). This effect is extended to the organization because customers regard treatment from representatives of the organization (i.e., salespeople) as the treatment from organization (Bove, & Johnson, 2002). Additionally, through salespeople's exhibition of relational selling behaviors, customers perceive of company's high attachment to relationship investment (Lin, 2012), which encourages them to give positive responses to the relationship with the staff and the organization (De Wulf, Odekerken-Schroder, & Iacobucci, 2001). Customers may engage in extensive WOM and act as true promotion agents for the service providers (Al-aka, 2004). Empirical evidence has been detected for the impact of employee relational selling behavior on customer relationship development toward the selling firm (Crosby et al., 1990) and customer purchase intention (Lai, Chou, & Cheung, 2013). As a consequence, we propose:

H4: Employee relational selling behavior positively affects (a) customer relationship continuity, (b) customer purchase intention, and (c) customer positive WOM.

2.5 | Employee customer-oriented behaviors as mediators between internal marketing and customer responses

Because of the inseparability and variability of services, employees play a critical role in the level of success of services. The service-profit chain (Heskett et al., 1994) showed that internal marketing influences employee productivity together with loyalty, and employee productive behaviors affect customer satisfaction and loyalty. Moreover, the service-profit chain claims that customer loyalty results from increased employee productive behaviors, it follows that employee productive behaviors should mediate the relationship between internal marketing and customer loyal behaviors such as relationship continuity, purchase intention, and positive WOM. The postulates of the service-profit chain lend support for the mediating role of employee

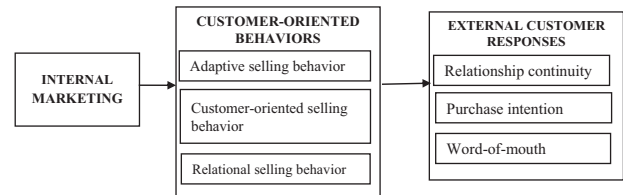


FIGURE 1 The research model

customer-oriented behaviors between internal marketing and customer loyal behaviors. Therefore, we propose:

H5i: Employee adaptive selling behavior mediates the relationship between internal marketing and (a) customer relationship continuity, (b) customer purchase intention, (c) customer positive WOM.

H5ii: Employee customer-oriented selling behavior mediates the relationship between internal marketing and (a) customer relationship continuity, (b) customer purchase intention, (c) customer positive WOM.

H5iii: Employee relational selling behavior mediates the relationship between internal marketing and (a) customer relationship continuity, (b) customer purchase intention, (c) customer positive WOM.

2.6 | Research model

Figure 1

3 | RESEARCH METHOD

3.1 | Research context and sampling procedure

We initially contacted nine banking firms in Hanoi, the capital of Vietnam, for data collection. Five of these nine banking firms showed willingness to involve in our study. Forty-six branches of these five banks in Hanoi were targeted. We purposefully selected these banks for three main reasons. First of all, they are services firms, so the dyadic interactions between employees and customers are present. Second, due to increasing competition in the industry, these banking firms tend to focus on practices for satisfying and motivating employees to serve customers like internal marketing. Third, through our initial interviews with these firms' HR executives, we learnt that their management is attentive to employees' needs. This suggests that they value adoption of internal marketing. The management also values customer satisfaction and customer relationships. This condition affords opportunities for customer contact staff to exhibit customer-oriented behaviors because they strive to meet management's expectations by sustaining relationships with customers.

Two separate questionnaires (one for employees and one for customers) were used to collect data. The questionnaire for employees included items to measure employees' perceptions of organization's execution of internal marketing while the questionnaire for customers contained items of employees' performance of behaviors toward them

and their responses to employees' behaviors. These questionnaires were initially written in English, and then translated into Vietnamese. A translation-back-translation process was strictly applied between two professional translators to ensure that the translated version is the representative of the original. The questionnaires underwent two pilot tests on a total of 25 sets of respondents. After completing the questionnaires, they gave their comments on design, content, wording, and layout. The pilot questionnaires were revised based on the comments received. Then, the final questionnaires were distributed in person to customer-contact employees and customers of banking firms during unpeak working hours. They completed the questionnaires right after finishing their transactions. To increase respondents' motivation to complete the questionnaires, all the customer respondents were informed that they would receive an amount that is equivalent to U.S. \$2 after completion of the questionnaire. We also thanked each banking staff who participated in our survey with a small gift. It took each respondent about 15 minutes to answer the questions. During answering processes, a research assistant was available to offer help if needed. Overall, six assistants involved in the data collection processes. Before starting data collection, we provided these assistants with information of our research including the purposes, the design, and details of the measuring items to ensure that they had a thorough understanding of the research and the questions in the questionnaires.

Based on our study's number of measuring items and the distribution characteristics of banking firms, we delivered 340 pairs of questionnaires. After questionnaire delivery processes that lasted more than two months, we collected 317 pairs of questionnaires, giving the response rate of 93%. Twenty questionnaires were dropped due to missing or incorrect answers. Eventually, 296 valid questionnaires were used for subsequent data analysis. According to Malhotra, Kim and Patil (2006), the number of participants for an exploratory study should be at least four times the total number of items. Since our study contained 53 items, its sample size of 296 respondents meets that criterion. Then, the data collected were analyzed using descriptive analysis, factor analysis, and structural equation. SPSS and Amos were used to conduct these analyses.

3.2 | Profile of respondents

The number of the dyads with valid responses is 296, inclusive of 296 salespeople and 296 customers. Specifically, 296 different banking employees and 296 customers were sampled. A different banking employee for each different customer was targeted in order to minimize the number of response biases. In case an employee provides apprehensive responses, results of other dyads are not seriously affected. The majority of the employee respondents (68%) were female. Their average age ranged from less than 25 to 60, with the largest group of 25–39 years, accounting for 74%. Seventy-six percent had a bachelor's degree as their highest level of education. This is followed by the group who had a master degree (24%). Forty-four percent of the respondents had the tenure of two to five years in their current organizations. Followed were the group with the tenure of more than five years (28%) and the group of one- to two-year tenure (20%).

Sixty-one percent of the customer respondents were female customers. Sixty-six percent were in the age of 25–39. Followed is the group of 40–60 years of age (20%). Half of them (51%) had bachelor's degrees while 28% had their qualification of underbachelor. Nineteen percent had a master degree. Forty-five percent used the banks from 13 to 24 months. Thirty-two percent used the banks for more than 24 months while only 9% had their usage of less than six months. Over a half of the customers have known their financial staff for less than one year (12 months), concretely 31% for less than six months, and 23% from 6 to 12 months. Twenty-seven percent have known the financial staff from 13 to 24 months. Only 19% of the customers confessed to know the financial staff for more than 24 months.

3.3 | Measures

Due to a lack of a compelling measure of internal marketing in the extant literature, *internal marketing* was measured with 21 items, synthesized from prior studies (Altarifi, 2014; Chang et al., 2012; Gounaris, 2006; Keller, Lynch, Ellinger, Ozment, and Calantone, 2006; Lings, and Greenley, 2005; Ruizalba et al., 2014) that entails supports provided by organization in aspects of management concern, training, communication, empowerment, and rewards to internal customers in their jobs. The Cronbach's α of our scale was 0.941. *Adaptive selling behavior* was measured with five items adapted from Roman and Iacobucci (2009). These items were taken from the behavioral facet of adaptive selling initially developed by Spiro and Weitz (1990). The Cronbach's α of our scale was 0.882. *Customer-oriented selling behavior* was measured with six items, adapted from Stock and Hoyer (2005). The scale's reliability value (Cronbach's α) in our study was 0.865. Scale of *relational selling behavior* was taken from Lin (2012), consisting of 11 items to measure interaction intensity and mutual disclosure of information. The Cronbach's α of our scale was 0.913. *Relationship continuity* was measured with three items, adapted from Castellanos-Verdugo, Oviedo-Garcia, Roldan, and Veerapermal (2009). The scale had the Cronbach's α value of 0.861. *Purchase intention* was measured with four items, adapted from Park (2012). The measuring items were synthesized from Coyle and Thorson (2001), Putrevu and Lord (1994), and Dodds, Monroe, and Grewal (1991). The Cronbach's α of this scale in our study was 0.726. WOM was measured with three items ($\alpha = 0.827$), two of which were adapted from Maxham (2001) while the other was adapted from Zeithaml, Berry, and Parasuraman (1996).

Measuring items of all the constructs (Table 1A) were rated on a 5-point Likert scale with 1 (strongly disagree) to 5 (strongly agree). The present study measured the customers' perceptions of salesperson's behaviors. This attempt is appropriate for two main reasons. First, salespeople tend to think that they are more customer-oriented than buyers believe them to be (Gillis, Pitt, Robson, & Berthon, 1998). Usage of customer sample rather than employee sample to evaluate employee behaviors provides more objective data. Second, as for assessing behaviors, this study shows a keen interest in assessing actual behaviors exhibited by employees. In this sense, assessment perceived by the people at whom the behavior exhibition directs seems to be suitable.

TABLE 2 Descriptive statistics and correlations for all variables

Variables	Mean	SD	1	2	3	4	5	6	7
1. Internal marketing	3.856	0.451	0.941						
2. Adaptive selling behavior	4.216	0.459	0.478*	0.882					
3. Customer-oriented selling behavior	3.837	0.402	0.386*	0.303*	0.865				
4. Relational selling behavior	3.586	0.487	0.340*	0.312*	0.462*	0.913			
5. Relationship continuity	4.360	0.479	0.298*	0.371*	0.327*	0.387*	0.861		
6. Purchase intention	4.169	0.485	0.225*	0.258*	0.347*	0.353*	0.212*	0.726	
7. Word-of-mouth	4.162	0.345	0.265*	0.312*	0.312*	0.368*	0.364*	0.264*	0.827

Notes. $n = 296$; the numbers in diagonal are the Cronbach's α reliability coefficients.

* $p < 0.01$.

4 | RESULTS

Variance inflation factors (VIF) were calculated to check for multicollinearity. VIF values ranged from 1.134 to 1.468, indicating that multicollinearity issues did not affect this analysis (Neter, Wasserman, & Kutner, 1989). The reliability of the constructs was tested by using Cronbach's α value analysis. The Cronbach's α values of the constructs ranged from 0.726 to 0.941, indicating adequate internal consistency of the measures. The study conducted factor analysis to test validity. The extraction method was principal component analysis. Seven factors emerged with eigenvalues greater than 1, accounting for 58% of the variance. Each item loaded on its appropriate factor with no significant cross-loading. All factor loadings higher than 0.60 were retained for further data analysis. Four items (two items of internal marketing and two items of relational selling behavior) were deleted due to their low loadings. The results show the acceptable adequacy (Hair, Anderson, Tatham, & Black, 1998). Relationship continuity has the highest mean (4.4), while relational selling behavior receives the lowest mean value (3.6). There are significant correlations among most of the constructs (Table 2).

Confirmatory factor analysis (CFA) was carried out with Amos program. After one item of relational selling behavior was deleted due to low loading, the model's fit indices with χ^2 (chi-square) of 1261.032; df (degree of freedom) of 1058; χ^2/df of 1.192, GFI (goodness of fit index) of 0.852, IFI (incremental fit index) of 0.973, TLI (Tucker–Lewis index) of 0.971, CFI (comparative fit index) of 0.973, RMSEA (root mean square error of approximation) of 0.026 suggest a good model fit. Then, to test the direct effects, the study used Amos to conduct structural equation modeling. The simplified path diagram of the structural model is demonstrated in Figure 2. The model fit indices demonstrated a good model fit. Precisely, χ^2 is 1346.087, and df is 1068. χ^2/df has the value of 1.260, satisfying Hair et al. (1998) suggested criterion of 3:1. Though GFI is 0.843, several indices of the model contributively suggest a good fit including CFI = 0.963; IFI = 0.963; TLI = 0.960; RMSEA = 0.030. Table 3 displays the results of the direct relationships. All of the proposed hypotheses are empirically supported.

To test the mediating effects of salesperson customer-oriented behaviors, the study used Amos to conduct bootstrapping tests with the bootstrap sample of 5,000. Nine separate mediation analyses were carried out. Results in Table 4 show that customer-oriented behaviors significantly mediate the relation between internal marketing and

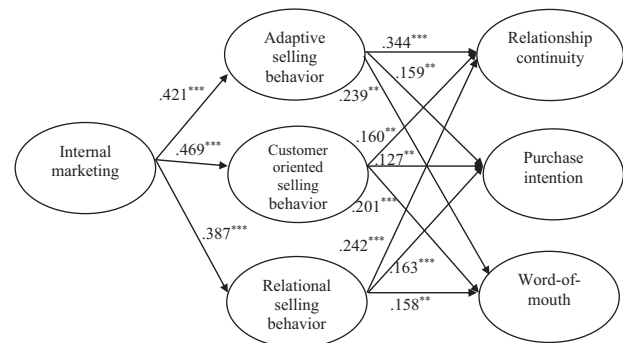


FIGURE 2 The simplified path diagram. ** $p < 0.01$; *** $p < 0.001$

customer responses. The indirect effects of internal marketing on customer relationship continuity through adaptive selling behavior, customer-oriented selling behavior, and relational selling behavior were 0.167, 0.128, 0.122, respectively. The indirect effect of internal marketing on customer purchase intention through adaptive selling behavior was 0.086, through customer-oriented selling behavior was 0.085, and through relational selling behavior was 0.077. The indirect effect of internal marketing on customer WOM was 0.134 through adaptive selling behavior, 0.127 through customer-oriented selling behavior, and 0.099 through relational selling behavior. Under the light of Zhao, Lynch, and Chen (2010) discussion, we concluded that customer-oriented behaviors play partial or complimentary mediating roles in the relationship between internal marketing and customer responses as both the indirect effects and direct effects are statistically significant and point at the same positive directions.

5 | DISCUSSION

While service–profit chain framework (Heskett et al., 1994) depicts the impact of internal marketing on employee productive behaviors, our study specified that internal marketing is significantly associated with employees' passion to engage in customer-oriented behaviors. The strongest positive effect with internal marketing is captured with customer oriented selling behavior. However, adaptive selling behavior and relational selling behavior exerted considerable influences. Supportive explanations for our findings can be resorted to organizational socialization research (Van Maanen, & Schein, 1979),

TABLE 3 Results of direct effects

Direct effects	Coefficients	T values	Outcomes
Paths			
Internal marketing → adaptive selling behavior (H1a)	0.421***	6.928	Supported
Internal marketing → customer-oriented selling behavior (H1b)	0.469***	6.428	Supported
Internal marketing → relational selling behavior (H1c)	0.387***	5.806	Supported
Adaptive selling behavior → relationship continuity (H2a)	0.344***	4.398	Supported
Adaptive selling behavior → purchase intention (H2b)	0.159**	2.704	Supported
Adaptive selling behavior → word-of-mouth (H2c)	0.239**	3.191	Supported
Customer-oriented selling behavior → relationship continuity (H3a)	0.160**	2.806	Supported
Customer-oriented selling behavior → purchase intention (H3b)	0.127**	2.848	Supported
Customer-oriented selling behavior → word-of-mouth (H3c)	0.201***	3.539	Supported
Relational selling behavior → relationship continuity (H4a)	0.242***	4.018	Supported
Relational selling behavior → purchase intention (H4b)	0.163***	3.443	Supported
Relational selling behavior → word-of-mouth (H4c)	0.158**	2.728	Supported

Notes. $\chi^2 = 1346.087$ ($df = 1068$, $p < 0.000$); RMR = 0.025; GFI = 843; CFI = 0.963; RMSEA = 0.030; IFI = 0.963; TLI = 0.960.

** $p < 0.01$; *** $p < 0.001$.

TABLE 4 Mediating effects of customer-oriented behaviors

Mediating effects	Coefficients		Degree of mediation
	Indirect	Direct	
Internal marketing → adaptive selling behavior → relationship continuity	0.167***	0.262***	Partial mediation
Internal marketing → customer-oriented selling behavior → relationship continuity	0.128***		Partial mediation
Internal marketing → relational selling behavior → relationship continuity	0.122***		Partial mediation
Internal marketing → adaptive selling behavior → purchase intention	0.086***	0.130**	Partial mediation
Internal marketing → customer-oriented selling behavior → purchase intention	0.085***		Partial mediation
Internal marketing → relational selling behavior → purchase intention	0.077***		Partial mediation
Internal marketing → adaptive selling behavior → word-of-mouth	0.134***	0.240***	Partial mediation
Internal marketing → customer oriented selling behavior → word-of-mouth	0.127***		Partial mediation
Internal marketing → relational selling behavior → word of mouth	0.099***		Partial mediation

** $p < 0.01$; *** $p < 0.001$.

according to which employees who exhibit one type of customer-oriented behaviors (i.e., customer-oriented selling behavior) are more likely to perform other types of customer-oriented behaviors (i.e., adaptive selling behavior and relational selling behavior) owing to values acquired through socialization processes (Grussec, 1991). In fact, study of employee customer-oriented behavior has been partly evidenced in internal marketing research through the construct of customer orientation (Gilanina, Taleghani, & Babaie, 2013), but no studies have been detected on employee adaptive selling behavior and relational selling behavior in relation to internal marketing. Our study's findings revealed that prior studies have captured the dominant influence of internal marketing on employee behaviors toward customers. However, study of adaptive selling behavior and relational selling behavior that have been overlooked by internal marketing researchers deserves more scholarly attention.

In addition, the findings showed that customers exhibited positive behavioral responses toward employees' performance of customer-oriented behaviors derived from internal marketing. Specifically, three loyal customer behaviors including relationship continuity, purchase

intention, and positive WOM were found significantly related to employees' behaviors. This suggests that adoption of internal marketing is effective to foster employees' customer-based performances. The observation of the positive linkage between internal marketing and customer relationship continuity is consistent with Awan et al. (2015) finding that internal marketing catalyzes customer loyalty. The effect was evaluated with sample of banking firms in Vietnam, while Awan et al. (2015) tested the effect in telecommunication companies in Pakistan. Similarly, our finding of the internal marketing–purchase intention relationship is congruent with Gelade's and Young's (2005) observation that internal marketing positively affects sales achievement. Nevertheless, the current study differs in its measuring of intended purchase behavior, as opposed to Gelade's and Young's (2005) actual purchase behavior. Hence, it provides different insights into understanding customers' behaviors.

An overwhelming research stream of internal marketing includes the studies examining the effect of internal marketing on employee performance (Mbengo, & Chinakidzwa, 2014). Of this group, a greater number of the studies have been found about behavioral performance,

while the amount of research on result performance, particularly customer-based performance, is relatively scanty. The present study's findings prove that internal marketing is influential to both employee behavioral performance and result performance. Our findings may arouse marketing researchers' interest in studying internal marketing at employee level, with a focus on front-line employees' result performances. This direction deserves attention, given that internal marketing efforts are directed at employees (Rafiq, & Ahmed, 1993).

The study found that adaptive selling behavior, customer-oriented selling behavior, and relational selling behavior are partial mediators between internal marketing and external customer outcomes. These findings inserted valuable insights to internal marketing research. Concretely, a prominent research stream of internal marketing consists of the studies examining attitudinal mediators between internal marketing and external customer-related outcomes. Recently, a few studies have garnered their interest in behavioral mediators, but this group of studies centered on organizational citizenship behavior that includes employee behaviors directed at other organizational members like coworkers (Awan et al., 2015; Ghorbani & Mostafavi, 2013; Seyed-Javadin, Raye, Yazdani, Estiri, & Aghamiri, 2012). To our knowledge, only one welcome study by Bansal et al. (2001) emphasized the role of employees' behaviors directed to customers between internal marketing and external customer consequences. Nevertheless, the study did not empirically test the phenomenon. The present study makes a step further with its focus on specific employees' behaviors directed toward customers and its empirical evidence. Crucially, the results from Table 4 indicated that the indirect effects of internal marketing on customer behavioral responses through employee customer-oriented behaviors were smaller than the direct effects. This means that internal marketing has a stronger direct effect on customer behavioral responses. These results add a valuable implication for organizations to which for enhancing positive customer behavioral responses, organizations should place a more focus on practices of internal marketing first, then emphasizing employees' performance of customer-oriented behaviors. The smaller indirect effect compared to the direct effect also suggests that our selected mediators—employee customer-oriented behaviors—might not be strongest mechanisms for customer behavioral responses. For a better insight about this phenomenon, we recommend future studies further examine the mechanisms for customer behavioral responses with other types of employee behaviors.

Though our study's sample size includes only five organizations in banking industry, we believe that our study's findings reflect the big picture of the banking firms in Vietnamese context, in particular, and the Asian countries with a transitioning economy, in general. We base this inference on two main factors. First of all, these firms share the same national or regional culture that shapes several characteristics of internal marketing like internal communications, social exchanges, and concerns for others (Rafiq, & Ahmed, 1993). Second, these firms suffer from a tough competition as a negative consequence of national and regional economic recession and the disadvantage of the nation's inferior position in economic development (Nguyen, & Nguyen, 2012), which may affect their investment in practices of internal marketing. Noted, internal marketing exerts dramatic influences on employee customer-oriented behaviors and customers' responses in our study.

We believe that the magnitude of the influences in our study's context, Vietnam, may be larger than other developed economies with a mature service culture. This is because employees in Vietnam have lower expectations for treatment of the organizations compared to employees in developed economies. Therefore, organization's adoption of internal marketing may generate more responses from them. This suggests that internal marketing is a promising approach to influence employee efforts and customer behaviors in developing economies, particularly Vietnamese context.

6 | THEORETICAL IMPLICATIONS

The study makes four significant theoretical contributions. First and foremost, as the very early work to specifically focus on customer relationship continuity, purchase intention, and WOM as the outcomes associated with internal marketing, the study might inspire researchers to examine other specific external customer-related outcomes, apart from customer satisfaction and loyalty. Second, prior studies of internal marketing established a path that internal marketing increases employee job satisfaction which then influences customer outcomes (Altarifi et al., 2014; Gilanina et al., 2013, Tsai, & Wu, 2011). However, our study adds a different mechanism to the scholarly world to which internal marketing is conducive to employees' engagement in behaviors to build and strengthen relationships with customers, and so generating positive customer responses. Third, the study extends the application of the service-profit chain by applying it to explicate effectiveness of internal marketing at the employee level, apart from prior research's attempt of using this framework as a conceptually appealing theory of organizational performance (Gelade, & Young, 2005). The findings of the present study support that the service-profit chain is a powerful means for explaining how internal marketing contributes to engender customer positive responses. This may prompt future studies to apply the service-profit chain to explain the effects of internal marketing practices on other types of employee productive behaviors and customer-related outcomes. This is of particular significance because the theoretical grounding of internal marketing is weak (Pitt, & Foreman, 1999). Finally, to date, most of the studies related to internal marketing have been conducted in Western contexts (Bruhn, & Georgi, 2000). By focusing on Vietnamese context, a new Asian emerging market with vastly different characteristics like high collectivism and high power distance (Wang, & Yi, 2011), this study offers valuable empirical evidence to both the scholarly and the practical world.

7 | MANAGERIAL IMPLICATIONS

Crucial implications are suggested for managers and marketing practitioners. First, managers need to pay attention to fulfilling internal customers' needs. They need to be responsive to employees' requests, show willingness to help them, provide them with ample opportunities for education and training, and offer timely and encouraging

feedbacks (Rafiq, & Ahmed, 1993). Besides, it is necessary to improve the exchange relations between the firm and employees (Back, Vogt, George, & Greentree, 1994) by including them in decision-making processes, devising a clear feedback mechanism, and ensuring effective information flows between the management and employees as well as among organizational members.

Since salespeople's customer-oriented behaviors are influential to induce positive customer responses, managers are encouraged to raise employees' awareness of the importance of performing adaptive selling behaviors, customer-oriented selling behaviors, and relational selling behaviors to customers so that they exert their efforts properly at work for effectiveness (Piercy, & Morgan, 1991). Managers should show their emphasis and appreciation for exhibition of customer-oriented behaviors because employees often want to meet managers' requirements and concerns (Van Vianen, 2000). In the meantime, managers need to promote employees' engagement in customer-oriented behaviors by giving them more autonomy in transacting with customers and training them to be more competent in exhibiting such behaviors (Cooper, & Cronin, 2000). Lastly, managers and practitioners are advised to devise and practice a reward system that counts and praises for employees' achievements regarding fulfillment of customers' needs, and cultivation of good relationships with customers.

8 | LIMITATIONS AND FUTURE RESEARCH DIRECTIONS

The study has four limitations. First, as a cross-sectional study, it is restricted from inference of causality of the relationships. Future studies are encouraged to conduct longitudinal approach. Second, since our sample only involved banking firms in Hanoi, Vietnam, the results cannot be generalized to organizations in other industries. This is due to the varied degrees of competition per industries (Nguyen, & Papadopoulos, 2011), which may affect organizations' investment in internal marketing practices. Neither can the study's findings be generalized to Western economies, the cultures of which are characterized as individualism and low power distance, apart from Vietnamese cultures with high collectivism and high power distance (Wang, & Yi, 2011). We suggest future research attempt a replication of our study using larger samples. We also recommend that researchers design cross-cultural studies to gain a comparative insight of the validity of the proposed model. This is because internal marketing effects in different cultures may vary (Awward, & Agti, 2011). Third, while our study's title addresses customer behavioral responses, which is rather large in scope, we merely pursued three behavioral outcomes. Future research may expand our study's design with additional behavioral outcomes like customer citizenship behaviors. Finally, while customers may produce both positive and negative WOM (Buttle, 1997), and organizations need to make efforts in managing both of them, our study deals with only positive WOM. We suggest that future studies either specifically attend to negative WOM or group certain negative customer behaviors including negative WOM and switching behaviors to study in relation to internal marketing.

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APPENDIX

TABLE A1 Measuring items of the study variables

Internal marketing (Altarifi, 2014; Chang et al., 2012; Gounaris, 2006; Keller et al., 2006; Lings, and Greenley, 2005; Ruizalba et al., 2014)
1. My supervisors and coworkers look out for my welfare.
2. My supervisors and coworkers treat me with respect.
3. My supervisors and coworkers provide me with accurate job information.
4. My supervisors and coworkers go beyond training and educate me as well.
5. My supervisors and coworkers provide a work environment that makes it easy for me to advance.
6. My supervisors and coworkers prepare for me to perform well.
7. My supervisors and coworkers regularly meet me in person to talk about work assignments.
8. My supervisors and coworkers make regularly scheduled time for us to talk.
9. My supervisors and coworkers use well-established procedures to make sure the information they provide is accurate.
10. My supervisors and coworkers have established a time schedule to give me the information that I need.
11. My supervisors and coworkers are willing to share sensitive work information with me.
12. My supervisors and coworkers put quality time into evaluating the things I do.
13. My supervisors and coworkers encourage me to use my own discretion to make decisions.
14. My supervisors and coworkers take the time to encourage me.
15. My supervisors and coworkers actively try to help me resolve problems.
16. My supervisors and coworkers are responsive to my needs in my jobs.
17. My supervisors and coworkers promote fairness in the work place.
18. My supervisors and coworkers let me know that they are always available to help me.
19. My supervisors and coworkers praise me in front of others.
20. My supervisors and coworkers encourage me to communicate well before situations become problems.
21. My supervisors and coworkers inform me of good outcomes that affect me.
Adaptive selling behavior (Roman & Iacobucci, 2009)
1. My financial staff varies his/her selling style based on different situations.
2. My financial staff is very flexible in the selling approach he/she uses.
3. Basically, my financial staff uses the same selling approach with most customers (R).
4. My financial staff is likely to use different selling approaches to different customers.
5. My financial staff treats all of the customers pretty much the same (R).

(Continues)

TABLE A1 (Continued)

Customer-oriented selling behavior (Stock & Hoyer, 2009)
1. My financial staff tries to get us to discuss our needs with him/ her.
2. My financial staff tries to help us achieve our goals.
3. My financial staff answers our questions about products and services as correctly as he/she can.
4. My financial staff tries to influence us by information rather than by pressure.
5. My financial staff tries to give us an accurate expectation of what the product/service will do for us.
6. My financial staff is willing to disagree with us in order for us to make a better decision.
Relational selling behavior (Lin, 2012)
1. My financial staff keeps in touch with me.
2. My financial staff would tell me whether I need to change the products/services that I initially selected.
3. My financial staff would explain why I need to have this kind of products/services.
4. My financial staff would mail me birthday (holiday) cards or gifts.
5. My financial staff would tell me new information or new products/services.
6. My financial staff would tell me a lot about his/her financial situation.
7. My financial staff would tell me a lot about his/her financial goal.
8. My financial staff would tell me a lot about his/her growth background or family situation.
9. My financial staff would tell me a lot about what he/she likes or dislikes.
10. My financial staff would tell me a lot about his/her values or religious beliefs.
11. My financial staff would tell me his/ her wrong decisions before.
Relationship continuity (Castellanos-Verdugo et al., 2009)
1. I believe the financial staff will provide better services in the future.
2. I will continue relationship with this bank.
3. I will use this bank in the future.
Purchase intention (Park, 2012)
1. It is likely that I would use this bank's products/services.
2. If I were going to use a banking product/service, I would consider using this bank's product/service.
3. I would definitely try this bank's products/services.
4. I would be willing to use this bank's products/services.
Word-of-mouth (Maxham, 2001; Zeithaml et al., 1996)
1. I say positively about this bank to other people.
2. I would recommend this bank's services to my friends.
3. If my friends were looking for a banking service, I would tell them to try this bank's service.