

THE EFFECTS OF INTERNAL MARKETING ON BUSINESS PERFORMANCE WITH EMPLOYEE RELATIONSHIP QUALITY AS A MEDIATOR: A RESOURCE-BASED APPROACH



Amitav Saha¹

Md. Rabiul Awal²⁺

Md. Zafor Sadique³
Hillof Fouzder⁴

^{1,2}Department of Management Studies, University of Rajshahi, Bangladesh.

¹Email: amitav@ru.ac.bd Tel: +8801716205348

²Email: zaforru@yahoo.com Tel: +8801711968458

³Department of Business Administration, Bangladesh Army University of Science and Technology, Nilphamari, Bangladesh.

³Email: rabiul.ru.mgt18@gmail.com Tel: +8801740299855

⁴Department of Management, Jatiya Kabi Kazi Nazrul Islam University, Trishal, Mymensingh, Bangladesh.

⁴Email: hillofouzder.nupt@gmail.com Tel: +8801718166981



(+ Corresponding author)

ABSTRACT

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This study aims to identify the impact of internal marketing (IM) on business performance (BP) in the banking sector in Bangladesh where employee relationship quality (ERQ) as a mediator as well as to determine the importance of each of the internal marketing dimensions in explaining the variation in internal service quality. Convenient sampling is used to choose respondents for this study where an online questionnaire survey was activated to collect data. Using a direct questionnaire survey carried out in the banking sector and the present study obtained 402 useable responses. A conceptual model was validated using the partial least square (PLS) method, a methodology based on structural equation model using the software Smart-PLS version. The study results revealed that internal marketing of banking business is positively correlated with business performance through relationship quality. The findings should not be enthusiastically widespread across the banking sectors in Bangladesh.

Contribution/ Originality: The result of this empirical study has created completely new insights by identifying the factors that influence the IM-business performance relations which will be more useful for the banks to provide improved service quality and generating strong customer relationships to fighting competition and leading business performance.

1. INTRODUCTION

Employees are the cornerstone of every organizational achievement, but they must be knowledgeable, inspired, and retained at all costs for the company to remain economically successful (Claver-Cortés, Zaragoza-Sáez, Molina-Manchón, & Úbeda-García, 2015). Al-Abdallah (2021) indicated in his study that an organizational decision regarding internal marketing undoubtedly boost up its employees' motivations, citizenship behavior and the overall performance. Another study conducted in Brazil confirms that internal marketing from management side has a significant positive impact on employees' commitment and job happiness (Marques, Leal, Marques, & Cabral, 2018). Ahmed, Rafiq, and Saad (2003) share the belief that internal marketing (IM) can help to increase the level of service offered by businesses (Ewing & Caruana, 1999). The originally adopted stance (Papasolomou-Doukakis & Kitchen, 2004) justified that it wanted the IM to explain the high level of services offered continuously to consumers.

Huang (2020) defined internal marketing as a blended version of human resource management and external marketing to uplift the employees' overall development and business profitability. The idea of internal marketing combines marketing and human resources in order to attract, motivate and retain staff, focusing on the commitment of staff to satisfying the customers and achieving organizational objectives (Nittala & Kameswari, 2009).

Chen, Huang, Pak, and Hou (2020) confirmed that internal marketing has a close attention toward employee, customer and company also for guaranteeing the delivery of consistent and high quality service. Scholars described the IM compact as a marketing and human resources interface (Ewing & Caruana, 1999), the conceptual legitimacy or window dressing of IM for financial services (Papasolomou-Doukakis, & Kitchen, 2004), the customer orientation effects of IM (Yusuf, Chin, Dawei, Xiuli, & Choon, 2017).

For decades, Bangladesh's banking sector has traditionally been relatively constant. However, today the sector operates in an innovative, more diverse climate due to the dramatic shift in economic and political settings and the raid implications that the entire world is still emerging from the financial disaster (Nyasha, Vision, & Faith, 2015). Most banks recognize the key to competitiveness and market success in enhancing service quality and creating consumer connections that carry value beyond the core development itself (Elshenawy, 2016).

This paper/study aims to response the following inquiries : What are the impacts of internal marketing on business performance at Bangladeshi commercial banks? Based on the research question, two objectives have been considered as 1) Explore the effect of internal marketing dimensions (Strategic reward, Empowerment, Training and Development, employee motivation, effective communication, and healthy work environment) on the relationship. 2) Determine the importance of each of the internal marketing dimensions in explaining the variation in internal service quality.

The effect of this study is that it offers a groundbreaking method for internal marketing work as well as observational findings on an under-inspected rapport in the middle of internal marketing and business performance. Finally, the paper's structure gives an understanding into a section of just a few observational findings and at the same time in a south Asian cultural sense that fluctuates from other investigated nations and cultures (the USA and UK).

2. THEORETICAL BACKGROUND AND RESEARCH MODEL

This study considers two theories to develop the hypothesis and to support the conceptual model. And, these theories were previously used in a number of relevant investigations. The first one is the relationship marketing theory (RMT) and the second one is the social exchange theory (SET). There is a close internal connection existed between relationship marketing theory, and social exchange theory from the perspective of internal marketing and service quality association (Bruin, Roberts-Lombard, & De Meyer-Heydenrych, 2020). Though relationship marketing theory is expounded from the well-known marketing term "Relationship Marketing" but this theory focuses on only those drivers and exponents that are usually measured with business success and its profitability (Lo & Campos, 2018). The relationship marketing theory has a scope for internal marketing that is characterized by rationality, judgement and enthusiasm for exchanging intellectual weapons to support and to improve overall relationship based on outside linkage (Wulf & Butel, 2017). Within an organization, healthy internal relationship is deemed as the weapon to fix the external exchanged based relationship and that uplift the service quality (Dodd, 2018). The social exchange theory came in front of this theoretical grounding discussion.

Social exchange theory narrates the situation where employees see their relationship with their boss, with their department as well as with their organization from the point of a give and take or reciprocity based relationship, where they only show their positive attitude and behavior if their employer could make them satisfy (Löhndorf & Diamantopoulos, 2014; Rousseau & McLean Parks, 1993). Exchange theory is regarded as the base stone for developing the social exchange theory (Xia, Wu, & Zhou, 2021). Xia et al., also exposed in their theoretical

discussion is that social exchange theory pushes people's emotions and behavior toward both extrinsic and intrinsic benefit.

2.1. Internal Marketing and Business Performance

One of the significant disadvantages of a systematic internal marketing study is that there is no consensus about what combination of strategies should be used effectively to empower workers to be empowered and behave in a customer-oriented manner. The so-called components of internal marketing have a substantial influence on business performance. Qiu, Boukis, and Storey (2021) conducted a systematic study on internal marketing where they stated that "Organizations like IBM put employees' experience with the firm and job satisfaction at the core of their activity, based on the belief that "if employees feel great about their job, so would do their clients"; This is also supported by another empirical study on internal marketing (Burrell & Gherson, 2018). It includes communication and employee welfare system (Han, Kim, & Lee, 2021); "Strategic rewards, internal communications, training and development, physical environment, staffing, selection and succession, inter-functional co-ordination, incentive systems, empowerment, and operational/process changes" (Ahmed et al., 2003).

As a result, every organization's business success will justify its market position and profitability. The term business performance is clarified by Haseeb, Hussain, Kot, Androniceanu, and Jermstipparsert (2019) that "Business performance can be defined as the harmonization of financial, social, and environmental purposes in the delivery of fundamental business actions in order to maximize value". According to Nyasha et al. (2015), there is a strong and technically significant association between consumer loyalty and internal marketing. A number of previous studies revealed that the firm's strong and careful internal marketing practices promotes directly employees' job contentment, performance and its entire profitability and growth (Mainardes, Rodrigues, & Teixeira, 2019; Park & Tran, 2018; Taştan & Davoudi, 2020). According to Vazifehdoost, Hooshmand, and Dehafarin (2012) internal marketing organizational engagement and business focus have both overt and indirect positive impacts on a bank's market success (customer happiness and loyalty) and financial performance.

2.2. Relationship Quality

Relationship quality is confirmed when the expectations and achievement of both parties involved in a relation are met with a satisfactory manner concerning their perceived relationship (Nadeem, Juntunen, Shirazi, & Hajli, 2020). Relationship consistency is hypothesized to be a shared concept encompassing the various yet intertwined aspects of a relationship (Palmatier, Dant, Grewal, & Evans, 2006). Tajvidi, Wang, Hajli, and Love (2021) directed a study focused on the impact of relationship quality on brand value co-creation that exposed relationship quality is emerged from relationship marketing theory, and the relationship quality is maintained on the partnership-centric relationship between firm and its customer. Commitment, according to Meyer and Allen (1997) is "a psychological condition that characterizes the employee's interaction with the organization and has implications for the decision to maintain membership in the organization."

2.3. The Research Model

A firm's resources and capabilities are considered as "the heart" to generate high performance and profitability from its resource base (Nandi, Nandi, Moya, & Kaynak, 2020). In addition, RBV stresses the company's capabilities as key factors in competitive advantage and success. In order to explore the concept of resource based view (RBV), Battisti and Deakins (2017) mentioned in their article that "The RBV argues that resources that are valuable, rare, imperfectly imitable and non-substitutable (VRIN) are a source of competitive advantage, but it does not explain how these resources evolve over time and how they can be adapted to quickly changing environments".

In IM theory, on the other hand, the management of human capital within the enterprise is focused on marketing perspectives aimed at building internal external performance capacities (Bruin et al., 2020; George,

1990). It is thus claimed that the internal marketing mix will connect quality and business. Thus, it is argued that internal marketing blend is capable of connecting relationship quality and business performance. The purpose of this study is to study the Influence of internal marketing (strategic reward, empowerment, training and development, motivation, effective communication, healthy work environment) on business performance on the one hand beside relationship quality (trust, commitment) as mediator.

Based on previous research on internal marketing and business results that revealed a gap in this area, this Conceptual Framework is expected to create a model to close that gap.

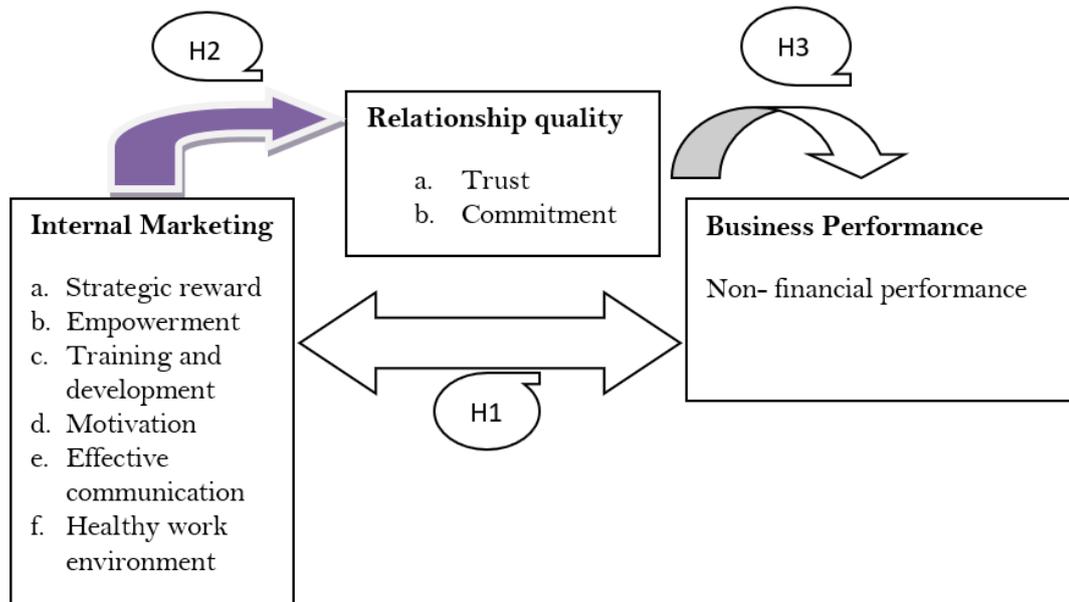


Figure 1. Research model based on literature review.

Based on the preceding literature and conceptual framework, the following hypothesis is plausible:

- H1a: There is a significant and positive relationship between strategic reward and Business Performance.*
H1b: There is a significant and positive relationship between empowerment and Business Performance.
H1c: There is a significant and positive relationship training and development and Business Performance.
H1d: There is a significant and positive relationship between motivation and Business Performance.
H1e: There is a significant and positive relationship between effective communication and Business Performance.
H1f: There is a significant and positive relationship between healthy work environment and Business Performance.
H2: There is a positive relationship between Internal Marketing and Relationship Quality.
H3: There is a positive relationship between Relationship Quality and Business Performance.
H4: Relationship Quality mediate the relationship of Internal Marketing with business performance.

3. MEASUREMENT AND DATA COLLECTION

This study employs convenient sampling on bank employees to choose the respondents. Rajshahi district is mainly considered for study area. The rationality behind choosing this district as study area is that it is one of the major metropolitan cities of Bangladesh where a number of commercial and specialized banks are operating their banking activities.

In examining the influence of internal marketing literature, the existence of aspects of an internal marketing mixture is supported, for instance, communication, supervision, intangible benefits, compensation, intermediaries (Alhakimi & Alhariry, 2014) “selection and appointment, training–development, organizational support, pay and rewards, retention policy” (Sarker & Ashrafi, 2018), employee management and communications, performance appraisal, employee attitude assessment (Lovell, 2009). In terms of its operational efficiency, the internal marketing

paradigms does not sufficiently embody both of the principles (Fernando, 2012; Hafiez et al., 2014; Lovell, 2009; Vazifehdoost et al., 2012). Therefore, in this study, we have tried to provide a scale with additional elements that are crucial to reflecting the internal marketing measures in corporate efficiency. All of the elements were scored on a seven-point Likert scale ranged from 1 to 7, with 1 being "strongly disagree" and 7 being "strongly agree." Corporate outcome was slowed by querying respondents to compare their company's performance to that of their key rivals using the following metrics, namely subjective and indirect catalogs financial indicators –e.g total sales and growth rate of sales (Davis, 2005; Ewing & Caruana, 1999; Hafiez et al., 2014; Liao, 2009; Vazifehdoost et al., 2012). Researchers combined two additional metrics, including member output and return on revenue, which were eventually removed due to difficulties in making a precise appraisal by interviewees. When evaluating the firm's overall results, the use of both financial and non-financial metrics is preferable (Conant, Smart, & Solano-Mendez, 1993; Dess & Robinson Jr, 1984; Liu & Davies, 1997; Narver & Slater, 1990; Venkatraman & Ramanujam, 1986).

4. DATA ANALYSIS AND RESULTS

A summary of the demographic profiles of the respondents discovered that there were 77.3% male and 22.7 % female. Most of the respondents were in the age range of 36-46 (55.1%). The data collected in this research were analyzed using SPSS. Mid-level employees of commercial banks, most of cases they are highly educated especially graduated in business education and their response is rate 53.5%. More than fifty percentage of them entitled monthly income US \$ 301- \$ 600.

A breakdown of the demographic profiles of the respondents revealed that 77.3 percent were male and 22.7 percent were female. The majority of those polled were between the ages of 36 and 46. (55.1%). SPSS was used to analyze the data acquired for this study. Mid-level personnel of commercial banks are highly educated in most cases, particularly graduates in business education, and their response rate is 53.5 percent. More than half of them were entitled to a monthly salary of US \$ 301- \$ 600.

4.1. Convergent Validity and Reliability

Table 1 displays the EFA, Cronbach's alpha, Average Variance Extracted (AVE), and Composite Reliability values (CR).

We investigated convergent validity using two methodologies. The loadings of different measurements to their related constructs as well as the composite reliabilities were investigated. Partial Least Squares was used to validate the convergent validity (Smart PLS3). The primary PLS operation produced loadings, weights, average variance extracted (AVE), composite reliabilities, and t-values for each measurement item matching to its theoretical construct using the bootstrapping procedure (500 resamples) (Salloum, Al-Emran, Shaalan, & Tarhini, 2019). The loadings for each measurement item were examined and found to be satisfactory. All of the loadings were found to be more than the suggested value of 0.70 (Hair J.R., Black, Babin, & Anderson, 2010).

Cronbach's alpha coefficient values in the reliability tests for each of the constructs were above 0.70, indicating good internal reliability (Hair, Black, Babin, & Anderson, 2014) The loadings for the measurement items are significantly higher than the suggested value of 0.70 or more, and item loadings of 0.70 or more indicate that more than 50% of the variance is distributed between the measurement item and its hypothesized construct (Sultan & Wong, 2019). The composite reliability scores are more than 0.80, indicating high internal consistency (Salloum et al., 2019). Table 1 demonstrates that composite reliability values vary from 0.853 to 0.920, which is greater than the required threshold of 0.80 and, in most cases, greater than 0.90.

Table 1. Results of measurements model - convergent validity.

Constructs	Items	Factor Loadings	Cronbach's alpha	Average Variance Extracted (AVE)	Composite Reliability (CR)
SR	Strategic Reward _1	0.911	0.927	0.873	0.954
	Strategic Reward _2	0.957			
	Strategic Reward _3	0.935			
EM	Empowerment _1	0.886	0.865	0.786	0.917
	Empowerment _2	0.887			
	Empowerment _3	0.888			
TD	Training and Development _1	0.877	0.781	0.698	0.873
	Training and Development _2	0.867			
	Training and Development _3	0.758			
MO	MOTivation _1	0.905	0.894	0.825	0.934
	Motivation _2	0.909			
	Motivation _3	0.911			
HW	Healthy work environment _1	0.834	0.713	0.637	0.840
	Healthy work environment _2	0.859			
	Healthy work environment _3	0.691			
EF	Effective Communication _1	0.886	0.902	0.837	0.939
	Effective Communication _2	0.932			
	Effective Communication _3	0.925			
RQ	Relationship quality _1	0.620	0.941	0.786	0.956
	Relationship quality _2	0.936			
	Relationship quality _3	0.945			
	Relationship quality _4	0.944			
	Relationship quality _5	0.922			
	Relationship quality _6	0.908			
BP	Business Performance _1	0.831	0.760	0.535	0.736
	Business Performance _2	0.849			
	Business Performance _3	0.538			
	Business Performance _4	0.564			
	Business Performance _5	0.525			
	Business Performance _6	0.187			
	Business Performance _7	0.112			

Note: BP= Business Performance, RQ= Relationship quality, IM= Internal Marketing, SR=Strategic Reward, WE= Work Environment, EC=Effective Communication, MO=Motivation, TD= Training and Development, EM= Empowerment, HW= Healthy work environment.

4.2. Discriminate Validity Test Results

The discriminant validity, as measured by the Fornell-Larcker scale and cross-loadings, is shown in Table 2. The bold diagonal elements in the table provide the square root of the AVE scores (Abu-Al-Aish, 2014). The correlations between the constructs are represented by off-load diagonal components. Cross-loading values are provided, and the results reveal that square root of AVE estimates are larger than correlation estimates (Hair J.R. et al., 2010). As a result of the findings, those measuring items all have a high load on their latent constructions, implying that discriminant validity exists for each construct.

To evaluate the structural model, with a sample of 402, we analyze total variance explains (R^2), path coefficients (β), path significant (p-value) t-values, the predictive relevance (q^2), and the effect sizes (f^2) via bootstrapping technique as recommended by Hair et al. (2014). Following Ghoneim and El-Tabie (2014), the bootstrap resampling technique was used to test the statistical significance.

Figure 2 shows that the internal marketing was verified on the second-order construct. The factor loadings for each dimensions of internal marketing Table 2 formed high factor loadings (strategic reward=0.699, Empowerment=0.741, training and development=0.721, Motivation=0.686, Healthy work environment= 0.720, Effective Communication= 0.655) which indicated that internal marketing.

Table 2. Results of discriminant validity (n=402) –Fornell-Larcker scale.

Variables	Business Performance	Effective Communication	Empowerment	Healthy work environment	Motivation	Relationship quality	Strategic Reward	Training and Development
Business Performance	0.778							
Effective Communication	0.439	0.915						
Empowerment	0.374	0.537	0.886					
Healthy work environment	0.532	0.787	0.596	0.798				
Motivation	0.381	0.614	0.593	0.750	0.908			
Relationship quality	0.728	0.623	0.476	0.627	0.481	0.886		
Strategic Reward	0.284	0.523	0.829	0.532	0.583	0.386	0.934	
Training and Development	0.323	0.628	0.770	0.615	0.599	0.460	0.690	0.835

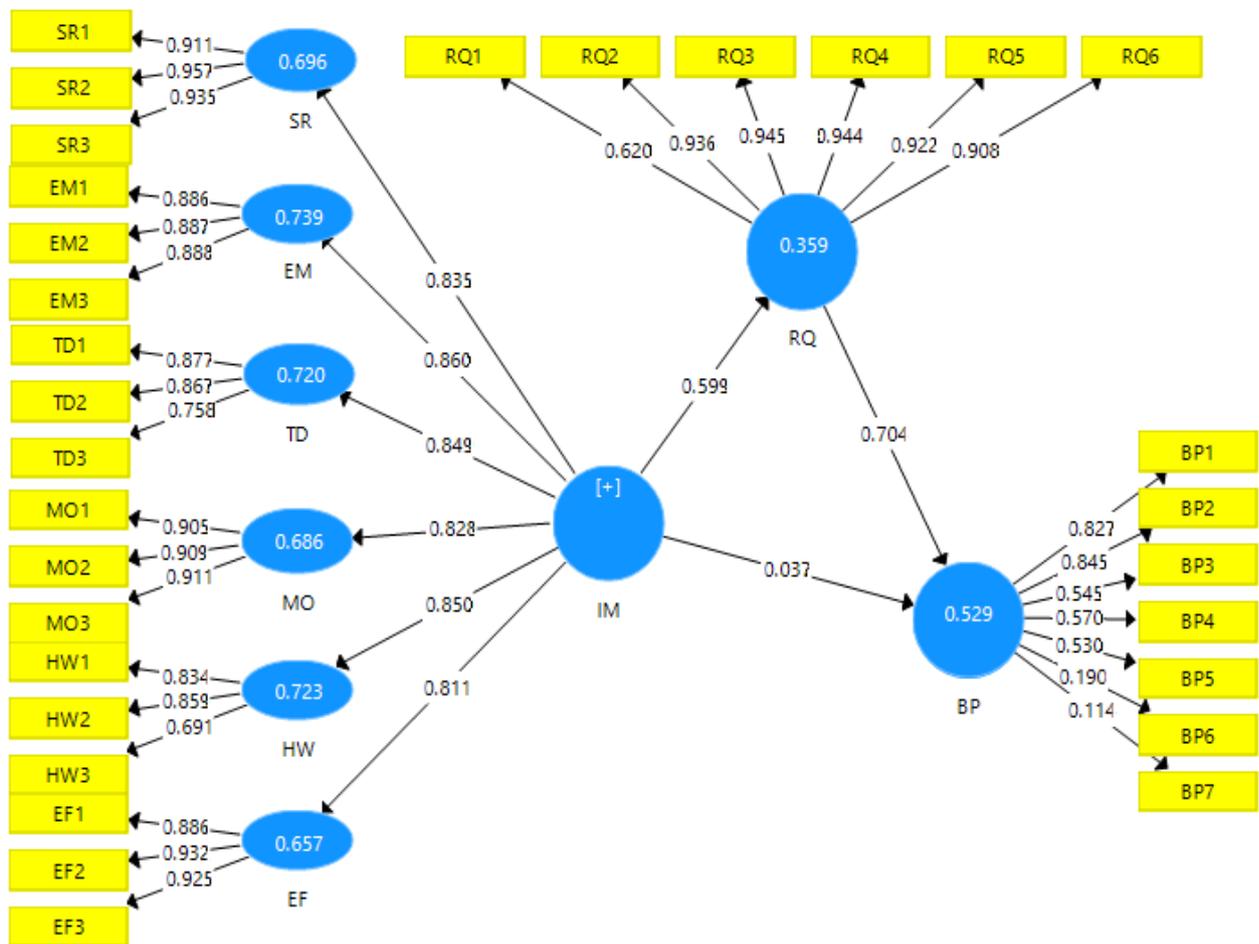


Figure 2. Assessment of measurement model.

Note: BP= Business Performance, RQ= Relationship, IM= Internal Marketing, SR=Strategic Reward, WE= Work Environment, EF=Effective Communication, MO=Motivation, TD= Training and Development, EM= Empowerment.

4.3. Individual Hypotheses Testing

Table 3 represents the outcomes of the specific hypotheses projected in this study. The assessment benchmarks for ratifying each hypothesis were the use of t-values for each path loading. The cut-off criteria used was a t-value greater or equal to 1.645 for an alpha level of 0.05 (Hair, Ringle, & Sarstedt, 2013).

Table 3. Structural model assessment (n=402).

Hypothesis	Beta Value	STD	T Value	P Value	Results
H1a: BP> SR	0.836**	0.018	47.697	0.000*	Positive
H1b: BP> EM	0.861**	0.015	57.873	0.000*	Positive
H1c: BP> TD	0.849**	0.018	46.954	0.000*	Positive
H1d: BP> MO	0.828**	0.018	44.803	0.000*	Positive
H1e: BP> EC	0.809**	0.018	44.044	0.000*	Positive
H1f: BP> HWE	0.849**	0.016	52.654	0.000*	Positive
H2: IM > RQ	0.598**	0.036	16.783	0.000*	Positive
H3: RQ > BP	0.728**	0.029	25.141	0.000*	Positive
H4: IM>RQ>BP	0.435**	0.438	13.704	0.000*	Positive

Note: Significant at p**=<0.01, p* <0.05.

Hypothesis H1a states that there is a positive relationship between strategic reward and Business Performance. Table 3 shows that the hypothesized path for H1a was positive and significant ($\beta = 0.836$, $p < 0.01$). Thus hypothesis H1a was supported.

- Hypothesis H1b explores the relationship between empowerment and Business Performance. The hypothesized path for H1b was positive and significant ($\beta = 0.861$, $p < 0.01$). Thus hypothesis H1b was supported.
- Hypothesis H1c suggests that Training and development have a positive relationship with Business Performance. The hypothesized path for H2a was significant ($\beta = 0.849$, $p > 0.10$). Thus hypothesis H2a is supported.
- Hypothesis H1d suggests that motivation has a positive relationship with Business Performance. The hypothesized path for H1d was significant ($\beta = 0.828$, $p > 0.10$). Thus hypothesis H1d is supported.
- Hypothesis H1e explores the relationship between effective communication and Business Performance. The hypothesized path for H1e was significant ($\beta = 0.809$, $p > 0.20$). Thus hypothesis H1e is supported.
- Hypothesis H1f explores the relationship between a healthy work environment and Business Performance. The hypothesized path for H1f was significant ($\beta = 0.849$, $p > 0.20$). Thus hypothesis H1f is supported.
- Hypothesis H2 suggests that Internal Marketing and Relationship Quality are positively correlated. The hypothesized path for H2a was significant ($\beta = 0.598$, $p > 0.10$). Thus hypothesis H2 is supported.
- Hypothesis H3 suggests that Relationship Quality and Business Performance are positively correlated. The hypothesized path for H4 was significant ($\beta = 0.728$, $p > 0.10$). Thus hypothesis H4 is supported.
- Hypothesis H4 suggests that Relationship Quality mediates the relationship of Internal Marketing with business performance. The hypothesized path for H4 was significant ($\beta = 0.435$, $p > 0.10$). Thus hypothesis H4 is supported.

5. DISCUSSION

According to the findings of this study, internal marketing mix has a large and massive beneficial impact on business performance through relationship quality as a mediator. The study is also consistent with the findings of (Chang & Chang, 2008; Ghoneim & El-Tabie, 2014; Liao, 2009; Vazifehdoost et al., 2012), that there is a positive relationship between internal marketing and business performance. This influence process is characterized by increased awareness of relationship quality, strategic reward, employee empowerment, Training and development, healthy work environment, effective communication as measured in the survey. As a result, IM should be adopted within banks to build a motivating and highly empowered working environment that will enable the firm to successfully offer high-quality customer service as a method of building great commercial success.

Commercial banks in Bangladesh must be prepared to align corporate and individual objectives through a strategic rewards system as part of the IM initiative in order to instill confidence that the extra energy that individuals will invest will be reflected in their performance appraisals and rewards (Papasolomou & Vrontis, 2006). Employees can benefit from training and development opportunities if they understand the importance of striving to satisfy customer service standards in their internal interactions as a prerequisite for attaining high-quality customer service. Successful IM practice may assist banks in increasing employee understanding that optimal levels

of employee engagement and satisfaction, and hence customer retention, will be attained when every individual adopts the notion that service excellence is everyone's concern (Ghoneim & El-Tabie, 2014).

Many full-time banking personnel in Bangladesh spend more of their working hours with coworkers than with their spouses and families. As a result, it is critical to give employees the opportunity to build meaningful relationships with their coworkers. This may be achieved through organizing casual get-togethers away from work, as well as fostering staff engagement, because the nature of service firms is that people matter. All of these factors will add up to one common result: happy employees who are inherently more productive.

Employees who feel attached to a firm, whether because they share the same goal as the firm executives or because their coworkers have become like family, are less inclined to seek employment elsewhere. People who are well acquainted with one another are far more likely to collaborate well. As a result, bank managers and policymakers must be open to new ideas such as internal marketing and marketing-like approaches, and implement these concepts with more concentration and thoroughness. Managers may boost employee work satisfaction by developing tasks with qualities that appeal to employees rather than only focusing on the job's task needs.

5.1. Conclusions, Limitations and Future Research

The current study will add to the body of knowledge by examining how the notion of internal marketing is utilized in the Bangladeshi banking sector. As a result, we proposed and experimentally tested a comprehensive IM implementation framework comprised of a collection of controllable instruments inside the business that can be utilized to influence people meritoriously to stimulate and commit to act towards corporate goals. The findings indicate that IM Mix has a favorable impact on Relationship Quality, which in turn has a good impact on Business Performance. The findings indicated that the association between IM and business performance is mediated by relationship quality. This is one of the study's significant theoretical contributions.

Every inquiry has limitations, and this study is no exception. First, it was carried out at selected commercial banks in Bangladesh to investigate the effects of internal marketing on business performance using relationship quality as a mediator. The study might have gained more traction if it had included commercial, specialized, foreign, and government — owned banks in Bangladesh. Second, owing to time and expense restrictions, data gathering was done mainly in Bangladeshi metropolitan cities to represent Bangladeshi bank employees. Future study should be circumspect about generalizing the model across other banks, geographic situations, or cultural situations.

Third, because the variances investigated in relationship quality and business performances were only 35% and 53%, respectively, other substantial impelling factors must be integrated in the future attempt. In addition, this study provides some advice for further research. It is unclear to what degree the substantive findings of this study can be applied to other firms. As a result, research may focus on replicating the study in different service settings such as hotels, hospitals, and restaurants, among others.

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