

How Internal Customer Relationship Management and Word of Mouth Affect Customer Loyalty

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Abstract

Research Originality: The competition in the banking industry has necessitated a concerted effort to ensure a sustainable internal and external customer relationship. Studies that focus on the internal customer relationship and internal customers' word of mouth on external customer loyalty are rare.

Research Objectives: This study investigates how Employees' Positive Word of mouth (PWoM) mediates the relationship between internal customer relationship management (IntCRM) and external Customer Loyalty (CL) using social exchange and image theory.

Research Methods: A cross-sectional research design was used, and a sample of 384 customers was drawn from an unknown pool of customers to respond to the CL questionnaire, while 315 bank employees responded to the IntCRM and PWoM Questionnaires. A partial least approach to structural equation modelling technique, via SMART-PLS version 4. was deployed to analyze the hypothesized relationships.

Empirical Results: Finding on the direct relationship between IntCRM and CL was not supported due to insufficient evidence. While indirect relationships were established through the mechanism role of PWoM, supporting our argument that social exchange between employer and employee stimulates a positive attitude that attracts external customers.

Implications: The findings suggest the importance of relating discretely with the internal customer, since their perceptions and behaviours can influence the external customers' attitudes towards the organization. The study also integrates the boundary of Human Resource Management (HRM) practice with Marketing strategy in ensuring customer loyalty in the banking industry.

Keywords:

Internal Customer Relationship Management; Positive Word of mouth; Customer Loyalty

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INTRODUCTION

The banking sector is critical to global and national economic development because it contributes to GDP, facilitates domestic and international transactions, creates jobs, and ensures economic and societal well-being. There is no doubt that modern economies rely on a thriving financial system, which contributes 20% of GDP. Because of this significant role, respective countries are positioning the banking industry to survive complex and competitive economic activities. Banks, on their part, capitalize on the customer as the basis for survival and differentiation in the effort to increase customer loyalty. Customer loyalty is a key success factor and a valuable intangible asset that an organization can have (Islam & Akagi, 2018). A loyal customer is profitable to an organization (Pansari & Kumar, 2017) since they repurchase the exact product/service from the same source whenever possible, recommend the product/service to others, and maintain a positive attitude toward that organization (Erjavec, 2015). However, according to a study by Coss o-Silva et al. (2016) and Akagi (2018), customer Loyalty is one of the most challenging behaviors confronting the banking sector. It is divided into two streams: product and customer-related factors. Customer satisfaction, trust, psychological commitment, and loyalty programs were customer-related factors by Pan et al. (2012), while perceived value, product quality, perceived fairness switching costs, and brand reputation were identified as product-related antecedents influencing customer loyalty.

Related studies have highlighted the importance of customer knowledge management and relationship management in influencing loyalty in indirect and direct ways (Bhat et al., 2018; Khan, Salamzadeh et al., 2020), emphasizing the dynamic nature of the construct. In line with the study by Tarus & Rabach (2013), we agreed that the determinants of loyalty are subjective, as industry or contextual peculiarities greatly influence it, such that it is rarely generalizable across contexts. Hence, Russell-Bennett et al. (2013) believes what motivates Customer Loyalty is relatively unclear. However, studies need to pay more attention to the role of the internal customer (employee) in influencing external customer behavior. There is an expanding body of literature on the value of human resources in implementing innovative solutions in customer relationships. (Darzi & Bhat, 2018; Papa, et al., 2018; Gounaris, & Boukis, 2013). This condition emphasizes the importance of employees as internal customers in an organization and as a critical indicator in driving external customer loyalty, particularly in today's competitive banking sector.

To date, a substantial body of literature has been found between CRM and customer behaviour and firm outcome. For example, external CRM was found to relate to customer engagement (Arora et al., 2021), customer loyalty (Khan et al., 2022; Khan et al., 2020), firm innovation (Guerola-Navarro et al., 2021), and customer satisfaction (Guerola-Navarro et al., 2021). (Santouridis, & Veraki, 2017). While Khan et al. (2020), Abekah-Nkrumah et al. (2020), and Bhat and Darzi (2016) all agree on CRM's predictive role on CL, this study adds to the ongoing debate on customer loyalty by introducing internal customer relationship management or internal CRM. Theoretically, we seek to explain why employee relationship practice would achieve the desired organizational external customer goals through a multi-theoretical approach. Therefore, social exchange and image theory was used to explain the process through which the hypothesized

relationships are plausible. The social exchange theory (SET) is founded on the axioms of rational self-evaluation by individuals in a relationship, resulting in a tangible or intangible form of reward (Itzkovich & Heilbrunn, 2016). Predicated on SET, we anticipate that employees' perceptions of a positive and valuable relationship with their employer (bank) will result in favorable reciprocity, such as positive word of mouth.

The study also employs image theory to extend the effect of reciprocity to the external customer. The image theory focuses on how an individual decides on a relationship with others in an organizational context. The theory assumes that information structures determine what the decision-maker does and how and why he or she does it (Beach & Mitchell, 1987), which can be intuitively and automatically guided. As a result, it believes that people choose simple, easy, non-analytic, and quick processes, even when the decision is critical to the decision-maker. Thus, employees who feel important create a positive image of the organization they represent. They express this feeling through nonverbal (behavioral) and verbal (positive word of mouth) cues. This information is decoded by the customer, influencing their loyalty decisions.

In line with the current debate on customer loyalty and the theoretical supports in social exchange and image theory, this study departed from the existing literature by introducing the role of the internal customer (employee) on the loyalty of external customers. Previous studies take for granted the critical role of the internal customer, resulting in the skewed perception of the predictive role of customer relationship management on customer loyalty. Recently, (Lee & Lee, 2022) underscored the predictive role of internal customer experience on organizational performance. While viewing employees as customers makes intuitive sense, there needs to be more evidence of the role of internal customer (employee) relationship management in external customer loyalty, given that employees interface with customers (Vem & Dakung, 2012). Literature shows that customer behavior is influenced by employee satisfaction and motivation (Oakley, 2012).

However, there needs to be more literature on the predictive role of IntCRM on external customer loyalty. Hence, this study fills this gap. Second, an intervening role of employees' positive word of mouth (PWoM) is proposed to explain the mechanism that sustains the relationship between IntCRM and customer loyalty (CL). We contend that employees' positive word of mouth (PWoM), being a behavioral response, is influenced by CRM. The supposition is that IntCRM fosters a practical experience among the employees, resulting in positive word of mouth (PWoM) and influencing the customer. According to Zhang et al. (2022), studies on the role of internal employees as an organization's paid agents are very rare. It is rather presumptuous for organizations to entrust this critical role to an external customer who cannot accept responsibility for wrongdoing in the event of service failure. Hence, employee PWoM must be included in framing the customer loyalty model.

This study, therefore, fills these knowledge gaps by first integrating intCRM as a predictor in the customer loyalty model. Secondly, explore the mechanism role of employee PWoM in explaining the predictive effect of intCRM on customer loyalty. Consistent with these gaps, the study seeks to explore the following objective. First, to evaluate the predictive role of the internal customer (employee) on external customer loyalty. Second, to determine the role of employee positive word of mouth in the relationship between intCRM and customer loyalty in the Nigerian banking sector.

METHODS

The participants in this study include employees and customers of commercial banks in Jos, North Central Nigeria. The sample of the employees was drawn from those who have direct contact with customers of the selected banks (particularly those in the customer care, marketing, and teller operatives). A customer loyalty questionnaire was administered to the customers on arrival through systematic random sampling on the fifth pattern. Because there are only a few banks in Jos, we conducted a census of the targeted employees, as stated earlier. In total, a sample of 384 customers was drawn from an unknown pool, and 315 questionnaires were distributed to bank employees. In total, 699 copies of the questionnaire were distributed differently to customers and employees, respectively, with an anticipated response rate of at least 50%. The customers responded to the customer loyalty questionnaire, while employees responded to questions about internal customer relationship management and positive word of mouth. Out of the 384 and 315 administered to both customers and employees respectively, 289 were found usable from both samples and were further analysed using variance-based structural equation modeling (PLS-SEM).

We minimized the extent of criticism associated with a self-response questionnaire (Podsakoff et al., 2003), by obtaining data from two sources; employees and customers. Furthermore, we ensure that any similarities in item structure or wording were reconciled to avoid collinearity of items (Podsakoff et al., 2012). To avoid issues with consistency motifs, idiosyncratic implicit theories, and social desirability tendencies, questionnaire items were muddled (Podsakoff et al., 2012; Chang et al., 2010). A total of 270 and 284 usable responses were retrieved and streamlined for further analysis from the 699 questionnaires administered to employees and customers, respectively indicating a response rate of 70%.

Employee Relationship Management was adapted from multiple sources due to a need for a comprehensive scale in one study. As a result, five items were adapted from Dhanesh's (2014) organization-employee trust scale, while the remaining four items were adapted from Waters et al. (2013) nurturing employee relationship scale. The scales had an initial Cronbach Alpha of 0.913 and 0.84, respectively. Positive word of mouth, on the other hand, was adapted from Goyette et al. (2010) positive valence word of mouth scale. It is an 8-item scale with a Cronbach Alpha coefficient of 0.89. Furthermore, Das et al. (2019) measured customer loyalty with a bank customer loyalty scale adapted as a uni-dimensional scale (2009). It comprises nine items and has a Cronbach Alpha of 0.79. All the measures were assessed on a 5-point Likert-typed ranging from 1 (strongly disagree) to 5 (strongly agree).

RESULT AND DISCUSSION

Partial least square structural equation modeling (PLS-SEM) through Smart-PLS 3.3.7 software was used to evaluate the hypothesized relationship. The data was analyzed in two stages (Hair Jr et al., 2013; Anderson & Gerbing, 1988). First, the measurement analysis was tested to evaluate the validity and reliability of the model. Second, the

structural model tested hypothesized path coefficients and substantive significance (Hair Jr et al., 2014; Yeap et al., 2016).

In evaluating the measurement model, a Convergent Validity and Discriminant Validity assessment was done. Convergent Validity was conducted to enable researchers to determine the model's factor loading, Composite Reliability (CR), and Average Variance Explained (AVE) (Hair et al., 2011; Yeap et al., 2016; Lo et al., 2013). The results in Table 1 revealed that factor loadings of all the items met the threshold value of ≥ 0.7 , and the constructs yielded values greater than the threshold and the $AVE \geq 0.5$ (Hair et al., 2011)..

Table 1. Assessment of Convergent Validity

Construct	Item	Factor Loading	CR	AVE
Customer Loyalty	CL1	0.785	0.905	0.656
	CL2	0.828		
	CL4	0.824		
	CL6	0.833		
	CL8	0.777		
Internal Customer Relationship Management	ICRM1	0.782	0.922	0.627
	ICRM2	0.841		
	ICRM3	0.832		
	ICRM5	0.800		
	ICRM6	0.809		
	ICRM8	0.744		
	ICRM9	0.728		
Positive Word of Mouth	PWM1	0.792	0.897	0.636
	PWM2	0.835		
	PWM3	0.734		
	PWM4	0.833		
	PWM6	0.803		

Note: CL3, CL5, CL7, ICRM4, ICRM7, and PWM5 were deleted due to low factor loading
Source: Smart-PLS output

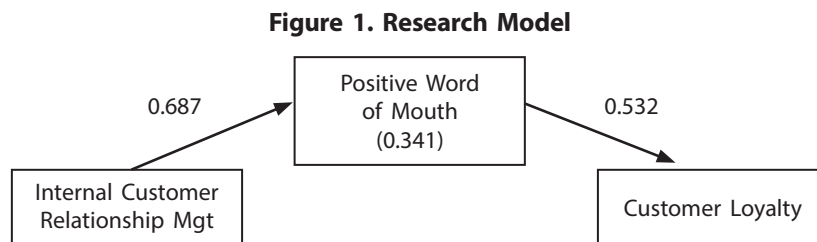
Similarly, discriminant validity was also assessed in line with the Heterotrait and Monotrait criterion to explain the level to which items of a construct are perceived as distinct from items of other constructs within the model. The results in Table 2 show that the discriminant validity requirement is not violated.

Table 2. Discriminant Validity, Heterotrait-Monotrait Criterion (HTMT)

Constructs	1	2	3
1 Customer Loyalty			
2 Internal Customer. Relationship Management	0.734		
3 Positive Word of Mouth	0.839	0.779	

Source: Smart PLS output

The structural models, enable the determination of the statistical significance through the t-value, and the substantive significance of the model as seen in the coefficient of determination (R^2), effect size (f^2) of constructs on the structural model, and the predictive relevance (Q^2) as presented in Table 3 and Figure 1. First, the significance of the hypotheses was appraised using bootstrapping estimation at 5000 sub-samples (Streukens & Leroi-Werelds, 2016). The path coefficient reveals that the link between *IntCRM* and CL in H_1 was not supported based on $\beta=0.041$, $t\text{-stat}=0.871$.



Subsequently, Table 4. contains the results of coefficient of determination (R^2) values of 0.472 and 0.579 for the mediator and the criterion, respectively. In addition, we assessed the effect size (f^2) to determine the effect of the latent construct on the structural model (Henseler et al., 2016). The values of 0.210 and 0.323 are considered substantial. Also, the predictive relevance Q^2 of the indicators was evaluated through a blindfolding procedure at the fifth omission distance. Q^2 values of 0.202 and 0.351 are considered small and medium, respectively (Hair et al., 2017).

Table 3. Path Coefficient

Hyp	Relationship	STD Beta	STD Error	T Stat	Decision
H1	IntCRM -> Cus. Loyalty	0.041	0.052	0.871	Not Supported

Where: IntCRM: Internal Customer Relationship Management, Cus: Customer, Source: Smart-PLS output

Table 4. Assessment of R^2 , f^2 , and Q^2

	R^2	F^2	Q^2
IntCRM -> Cus. Loyalty	0.579		
IntCRM -> Positive Words of Mouth	0.472	0.210	0.202
Positive Word of Mouth -> Cus. Loyalty		0.323	0.351

Source: Smart-PLS output

We evaluated the mediating role of PWoM between *IntCRM* and CL in line with (Hayes, 2009; Preacher & Hayes, 2008) criteria which faulted the much-held approach by Baron and Kenny (1986) over the years in the testing of intervening relationships in models as out of step with advances made in the statistical literature. This result means that M can be causally significant between X and Y even if X and Y do not associate (Hayes, 2009). Premised on this, we assessed the mediating result in Table 5 in line with the first and second criteria of Preacher and Hayes (2008). First, the result evaluated

through the bootstrapping procedure shows a significant relationship with a t-value > 1.65 one-tailed, suggesting a complementary mediation (Hair et al., 2017) since both direct and indirect relationships are significant. Secondly, zero does not straddle between the upper-class Interval [UCI] and the lower-class Interval [LCI] (Hair et al., 2017) [LCI, 0.248: UCI, 0.447], suggesting a strong indirect relationship.

Table 5. Mediating Role of Positive Word of Mouth

HYP	Relationship	STD Beta	STD Error	T Stat	LCI	UCI	P Value
H2	IntCRM -> Positive WoM -> Cus. Loyalty	0.341	0.060	5.694	0.248	0.447	0.000

Source: Smart-PLS output

DISCUSSION

This study was conducted to ascertain the internal determinants of loyalty among the customers of deposit money banks in Nigeria. As such, the study evaluates the roles of internal customer relationship management and employee positive word of mouth through the theoretical lens of social exchange and image theory. The findings in H1 suggest that internal customer relationship management does not relate significantly and directly to customer loyalty. The result is inconsistent with the work of Yao et al. (2019) on the link between internal customer relationships and internal customer attitudinal and behavioral loyalty, while internal customer satisfaction influences external customer orientation in Gómez (2017). The result also negates the position of Vem & Dakung (2012), which suggests that employees are the interface between the organization and the customers. Their relationship with the external customer reflects their satisfaction with the organization's offerings (Budur & Poturak, 2021; El-Adly, 2019). The findings also challenged the assumptions in social exchange theory, where we argued that Deposit Money Banks who value the internal customer (employee) demonstrate this through training to acquire specialized skills and development and also adopt a rewards/incentives policy to enhance relationship building. This result is expected to stimulate a sense of obligation toward the company and translate into effective customer care. However, given the insignificant finding, this is not the case, thereby underscoring the possibility of an indirect rather than a direct link between IntCRM influences and customer loyalty.

The outcome of the mediating role of PWoM in H2 was supported. This finding suggests that PWoM is the mechanism that drives the relationship between IntCRM and customer loyalty. This result also suggests that employees respond positively towards perceived organizational disposition, and their positive gesture translates to customer loyalty through the positive organizational image. This results rhymes with Gómez (2017), who states that internal customer satisfaction influences external customer orientation towards the organization. As earlier established, studies in this area focused on external customer relationship management and customer word of mouth on loyalty (Khan et al., 2022; Udunuwara et al., 2019) respectively. Incorporating IntCRM and internal customers' PWoM adds a nuanced perspective to the debate on the significance of human resource practice on marketing success. Thus, Bank employees who perceive positive and

humane work relationships through friendly HR practices tend to speak and act in favor of their employer. Such positive expressions and gratitude toward their organization are conveyed to the external customer through the dispensation of service, which triggers customer satisfaction as a precursor to CL (Budur & Poturak, 2021).

Theoretically, this study made a modest contribution to the link between *IntCRM*, Employee PWoM, and customer loyalty through the lens of social exchange and image theories. First, there is a plethora of literature on customer relationship management practice from the external customer perspective as against the internal customer (Guerola-Navarro et al., 2021; Khan et al., 2022) in predicting customer behavior. The evidence available in this study suggests that *IntCRM* does not directly influence customer loyalty. Second, the indirect relationship between *IntCRM* and customer loyalty demonstrates how employee-employer interaction influences employees' attitudes in favor of the organization. This process is appreciated through the integration of social exchange and image theory. The social exchange explains the positive reciprocal response of bank workers to humane work relationships with employers or their representatives when they perceive people-centered HR practices prevailing within the organization.

In return, the workers show gratitude toward the organization through positive word of mouth and quality service delivery. This condition creates an image of a customer-centered organization in the minds of external customers, leading to loyalty (Budur & Poturak, 2021). The result from this multi-theoretical perspective underscores how positive social exchange among internal customers stimulates a positive image of the organization as perceived by external customers. In other words, cordial internal customer relationship management creates a sense of belonging, which stimulates positive social exchange towards the organization by considering the organization as a good employer. Thus, the employees interface positively with the customers through a PWoM. This action could be through verbal and non-verbal communication during service delivery. In doing so, a positive image is created, fostering external customers' loyalty.

The result has several practical implications. First, since external customer loyalty has been found to depend on the quality of internal customer relationship management, it is expedient for employers in the banking industry to develop an HR strategy that engenders a sense of self-worth and belongingness in their employees. Second, employee PWoM, a voluntary, unsolicited but favorable verbal and non-verbal statement made on an organization, is essential in promoting customer loyalty among bank customers. Again, most literature and practice on WoM believe the external customer positive word could enhance customer outcomes (Kuppelwieser et al., 2021; Tien et al., 2019). However, evidence from this study proves that employees' word of mouth is also critical in achieving customer loyalty in the banking sector. Therefore, allowing employees to have a prime place is in the organization's best interest. This condition can be done by ensuring that they address their training and professional development needs, adopting a pay/incentives policy to enhance retention, encouraging employee engagement and integration, effective communication, and deployment an internal marketing plan to establish *IntCRM* consciousness.

CONCLUSION

This study makes a modest contribution by exploring the predictive role of internal customer relationship management on external customer loyalty among deposit money banks (DMB) through the mediating role of employees' positive word of mouth. Based on the evidence, the indirect but not the direct relationship was significant. We, therefore, infer that intCRM through PWoM is beneficial to the DMBs in ensuring that their customers remain loyal over time, which aligns with previous studies that emphasize the importance of employees in customer retention. Despite the exciting findings in this study involving HRM practice and marketing, we are still determining if the outcome will be the same in other service industries with entirely different professional values and expectations. Thus, future research should replicate this study in organizations other than banking to further establish the applicability of intCRM and the customer loyalty model. Furthermore, the study adopted a cross-sectional survey design; subsequently, researchers could conduct a longitudinal survey approach or a sequential mixed method to investigate this framework further.

Notwithstanding what could be considered to be methodological limitations, this study still contributes significantly by inferring that employee positive word explains how internal customer relationship management influences external customer loyalty. Future research could explore the debate further by integrating employee-related constructs such as psychological ownership, citizenship behavior, and or service recovery as moderating variables in determining the boundary condition that justifies the inconsistencies in the direct relationship.

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