

Effect of Internal-marketing-mix on Customer-pyramid-oriented banking service performance. An Indian Experience

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Abstract - The study proposes marketing support facility provided by all three categories of bank employees each as a commitment to service performance. IM has proved its results in human resource management implications and it is proposed to yield in the marketing as well as business development function in banking service performance in form of added values in an organization.

Keywords - Internal Marketing, Internal customer service, customer pyramid orientation, banking service performance.

1. Introduction

Internal Marketing (IM) is a specialized marketing communication approach to add value to employee as an internal customer towards delighting external customers that results overall business performance. Internal Marketing (Berry, 1976 & 1981) campaign fulfils the need of internal customers' satisfaction. IM Mix delineates components like reward/compensation, internal communication, supervisor/senior leadership, intangible benefits and intermediary (Liao, Jun-Fang, 2009) that facilitate internal customers [employees] to understand and focus on business performance through servicing profitable customers. The revolutionized internal marketing approach is used to categorize customers in the internal structure based on value added to business performance in the form of corporate, brand and internal customer service value. In the banking services, there is differentiation likely in organizations' efforts to encourage customers depending on their ratings of either grade as 'the good', 'the bad', 'the ugly', 'the best' and 'the rest' or colours as 'green' and 'red'. The market segment of banking services focused on retail banking, wholesale customer and investment banking. The customer pyramid is a tool (see

Zeithaml, Valarie A.; Rust, Roland T.; Lemon, Katherine N, (2001) used for labelling external customers into four different tiers like Platinum, Gold, Iron and Lead depending on their profitability and their sensitivity to pricing as well as other offers from the bank's point of view.

It is important to find new and innovative ways to deliver internal marketing campaigns if they are to have maximum impact with sales and support teams. The research proposal aims to understand the inter-linkages in the form of marketing support for external customer centric between Tier I-internal customer, Tier II-internal customer and Tier III-internal customer using internal marketing mix components that drive the corporate value, brand value and internal customer service values as a measure of business performance. Linkages in the form of service supporters and service performers have been assessed in the form of marketing service support as a measure of shared values.

Although IM mix and its effect on banking service performance with internal customer pyramid orientation have been an active research area, and although we review it in the following section, it is fair to say that most of the works deal with employees' support service focused on setting on job satisfaction, organizational commitment, etc. and hence they have shared roles and responsibilities for business development of banking service performance. Through this work we aim to close the gap by proposing a novel conceptual model of assessing internal customers' shared service support, brand partnership and corporate ownership in a hierarchical level of banking service performance.

2. Literature Review

Internal Marketing is an associated marketing process derived from the original marketing mix concepts that serves almost all interdisciplinary

functions of an organization by employees both in front office as service performer and in back office as service supporter to external customers (Varey, 1995). Employees act as an internal customer gets a share in the customer service value by partnering with another employee in the service delivery process. The marketing approach has been viewed as competitive strategy & advantage that provides resistance to change and innovation in service performance. The implementation of marketing strategies and participation of employees in the inter-functional co-ordination in achieving organizational competencies is facilitated by internal marketing (Pervaiz K Ahmed, Mohammed Rafiq and Norizan M Saad 2003). The strategic alignments of cross-functional activities relate integration, coherence and focus on marketing or business development.

Internal marketing permeates the upside-down pyramid orientation that shifts internal customer tiers from an external customer to a clerk; a clerk to a supervisor; a supervisor to a manager; a manager to senior VP; and a senior VP to the CEO. It is the external customer who commences the business through internal customer and finally it reaches the CEO in the pyramid approach (Jacka J. Mike, 1994). The customer value pyramid approach is a transformation from satisfaction-based to a commitment-based internal marketing (Lowenstein, 1997). It is this niche marketing concept that provides customer loyalty by creating customer value. The loyalty pyramid is to reduce risk and not to maximize utility by encouraging repeated purchasing (Bell, 1998).

Superior customer value leads to customer loyalty. Loyalty and profits are strongly linked to value created for customers (Reichheld and Sasser, 1990). The change in 5% more of customer retention or reduction of defect rate leads to 40-50% increase in value profits. The value is categorized for shareholders, customers and stakeholder in the form of customer value-in-exchange, customer value-build-up and customer value dynamics model based on internal customer service (Khalifa, 2004) resulting in customer value increase with utmost satisfaction and effective behavioural change.

Internal customer service (ICS) encompasses employee engagement, self ratings of employees for each product, employee's contribution, senior management commitment & measuring of performance for improvement of customer service which results in need for establishment of reporting standards of customer service (Seibert and Lingle,

2007). It is about people equity factor that is whether the understanding of people is aligned with the strategy and their role in achieving business objectives. Superior business performance is identified with strong relationship of internal service and top leaders' constant emphasis on quality and values. Internal marketing extends as internal relationship marketing to ensure establishing relationship among employees by way of knowledge renewal. The four phases such as energizing, code breaking, authorizing and diffusing are depicting internal marketing cycle in the knowledge renewal process through hierarchical, inter-functional and network exchanges (Ballantyne, 2000a, and b). Internal customer service is approached at times of financial service collection using three Cs namely customer, competence, courtesy with orientation in hiring, training, customer relation, quality assurance, supervisory and leadership. The collection process in financial services is made successful while adopting transformational principle of connecting 'truth', 'teach', and 'transmit' and 'talk' (Hubbell, 2007).

Internal marketing initiative is used to build corporate branding using four constitutes namely internal customers, training and education, quality standards and reward system (Papasolomou and Vrontis, 2006). The initiative on a constant basis exhibit organizational reality through people, service and customer centric based organizational culture. Banking service staffs embody the service brand in the customer's eyes since in many cases the service staffs is the only point of contact for the consumers (Gronroos, 1994). Corporate identity value is strengthened by expanding the traditional 'four Ps' with additional six Ps such as Philosophy, Personality, People, Performance, Perception and Positioning (Balmer, 1998).

There are classical approaches established by consulting firms like 'Ivija 3600' (2008) and 'Interagency Advisory Group (IAG) Committee on Performance Management and Recognition (1993)' facilitate employees to evaluate their performances especially on the focus of organizational and employee's contribution to individual group/team work. Ivija prescribed the feedback evaluation approach by self, manager, report, colleague, and customer to get an average score on employee's competency comprising of factors such as strategic perspective, leadership, teamwork, decision making, flexibility, creativity and innovation. Similarly, IAG proposed evaluation of individual, employee's

contribution to team, group performance and no individual performance. The measure of employee's contribution is related to the study of IM, the IAG approach is presented. It is proposed that organization emphasizes on team's performance but still individual evaluation and recognition system work well. The organizational culture, the environment relate to the evaluation along the focus continuum from individual-focused approach towards a team-focused approach. The criteria include individual contribution to work group, to the group process, to the improvement of group process skills. The construct comprises of rating on the 'involvement in the group activity', 'assisting the group in accomplishment of objectives', 'contribution to improved communications', fostering or maintaining positive relationship', 'support of team work or team building', and 'improvement of group process skills'. The study is creating such an evaluation approach to measure the support service in building team but still focused on the individual and measures internal marketing components and strategic perspectives.

3. Conceptual Model and Work Plan

IM as internal associate marketing is operationally defined as the process of increasing internal customer service values, brand partnership and corporate ownership among internal customers at different tiers as service performers and service supporters due to influences of internal marketing mix in retailing, wholesale and investment opportunities to external customers. Internal customer mix [input], internal customer-pyramid orientation [process] and internal customer service value, brand value partnership and corporate value ownership act interdependently in banking service performance [output] by enhancing retailing, wholesale and invest business avenues for external customers.

Conceptual model of Internal Marketing (IM) process is proposed keeping in view of the composite service needs among internal customers as a commitment to external customers. The internal customers vary in their roles and responsibility in addition to internal marketing and therefore, they are treated as Tier I, Tier II and Tier III. It is identified with the core banking system in banking services depending on the position of internal customers, the composition of services and its volume of transactions as high-end customers namely Titanium, Platinum, Gold and Silver in the case of retailing, small-medium-large in the wholesale/corporate and short-mid-long term in investments. The composition is in the structural form of cluster dealt by internal

customers and at the same time, the internal marketing mix is also offered with variation in the composition of IM mix. The growth opportunities for internal customers depend on the shared internal customer services and business performances. The intention of internal customers are made clear in the form of IM mix components like rewards /compensation (three alternative packages), internal communication (three alternative forms), supervisor/leadership (three set of guidelines), intangible benefits (three alternative list of privileges) and intermediary (three distinct roles). The perception of internal marketing mix and the needed support from one another internal customer's commitment towards banking service performance is assumed to vary positively in the conceptual model. The propped relationship of IM mixes are, IM mix I for Tier-I internal customer, IM mix II for Tier-II internal customer and IM mix III for Tier-III internal customers; the focus of Tier -I internal customer towards Customer service value, Tier-II internal customer for brand value partnership and Tier-III internal customer for corporate value ownership; the functional support committed by all three Tiers of internal customers interdependently for high-end customers in retailing, corporate customers in wholesale and long term customers in investments. The overall perspective of the model is the interrelationship of internal customers and their committed focus on internal customer value depending on the composition of internal marketing mix. The model is attempted to study the indirect effect of the internal marketing mix on the internal customer service value, brand value and corporate value rather than the direct effect of job satisfaction, organizational commitment, service quality etc.

The following are hypotheses proposed to be studied to test the proof of conceptual model. There are about fifteen hypotheses formulated to find partial relationship between IM mix, customer pyramid orientation and banking service performance. The conceptual model is presented in Figure 1 with an indication of hypotheses with its relationship and direction.

H₁: Internal marketing mix I positively influences Tier I internal customers to extend service support to retail, wholesale and investment banking services

H₂: Internal marketing mix II positively influences Tier II internal customers to extend service support to retail, wholesale and investment banking services

H₃: Internal marketing mix III positively influences Tier III internal customers to extend service support to retail, wholesale and investment banking services

H₄: Internal marketing mix positively influences internal customers to extend service support to retail, wholesale and investment banking services

H₅: Internal marketing mix positively influences internal customer's service value, brand value and corporate value as banking service performance

H₆: Internal customer support service positively influences internal customers' service value, brand value and corporate value as banking service performance

H₇: Tier I internal customer support service positively influences internal customers service value as banking service performance

H₈: Tier II internal customer support service positively influences internal customers' brand value as banking service performance

H₉: Tier III internal customer support service positively influences internal customers' corporate value as banking service performance

H₁₀: Internal customers' service value positively influences the internal customers' perception on brand value as banking service performance

H₁₁: Internal customers' perception on brand value positively influences the internal customers' perception on corporate value as banking service performance

H₁₂: Internal customer's commitment of support service is positively influence by wholesale banking service performance

H₁₃: Internal customer's commitment of support service is positively influenced by investment banking service performance

H₁₄: Internal customer's commitment of support service is positively influenced by retail banking service performance

H₁₅: Internal customer's commitment of support service and internal customer's service, brand and corporate value of banking service performance is positively influenced by internal marketing mix

4. Methodology

4.1 Work Model and Plan

The methodologies of research include both qualitative and quantitative approaches in data collection as it involves three levels of employees in banking services. The first level employees who are in contact with external customers are operationally called as Tier I-internal customer and the second level of supporting staff is referred as Tier II-internal customer and the third top level employees are coined as Tier III-internal customer. The study focuses on the interaction effect of the all three tiers of internal customer with a specific orientation to customer-pyramid that depict four tiers of customers. Servicescape, Photo Elicitation Technique (PET) and Zaltman Metaphor Elicitation Technique (ZMET) are used to assess the internal business situation, brand value and customer value in banking service premises qualitatively. Servicescape is the tool proposed to

study totality of the ambience and physical environment in which a banking service occurs PET involves using photographs or film as part of the interview by asking internal customers to discuss the meaning of photographs, films or videos. In this case the images can be taken by the researcher with the idea of using them to elicit information, they can belong to the branch staff group photographs or movies, or they can be gathered from other sources including archives, newspaper and television morgues, or corporate collections. Typically the interviewee's comments or analysis of the visual material is itself recorded, either on audio tape or video, etc. The Zaltman metaphor elicitation technique (ZMET) is a patented market research tool (1995). ZMET is a technique that elicits both conscious and especially unconscious thoughts by exploring people's non-literal or metaphoric expressions. It is proposed to as Bank staff to collect a set of pictures that represent their thoughts and feelings about their support each others in varied levels. Survey and interview method is proposed to be employed for second and third tier of bank employees. All variables in the study are assessed quantitatively in both survey and interview methods.

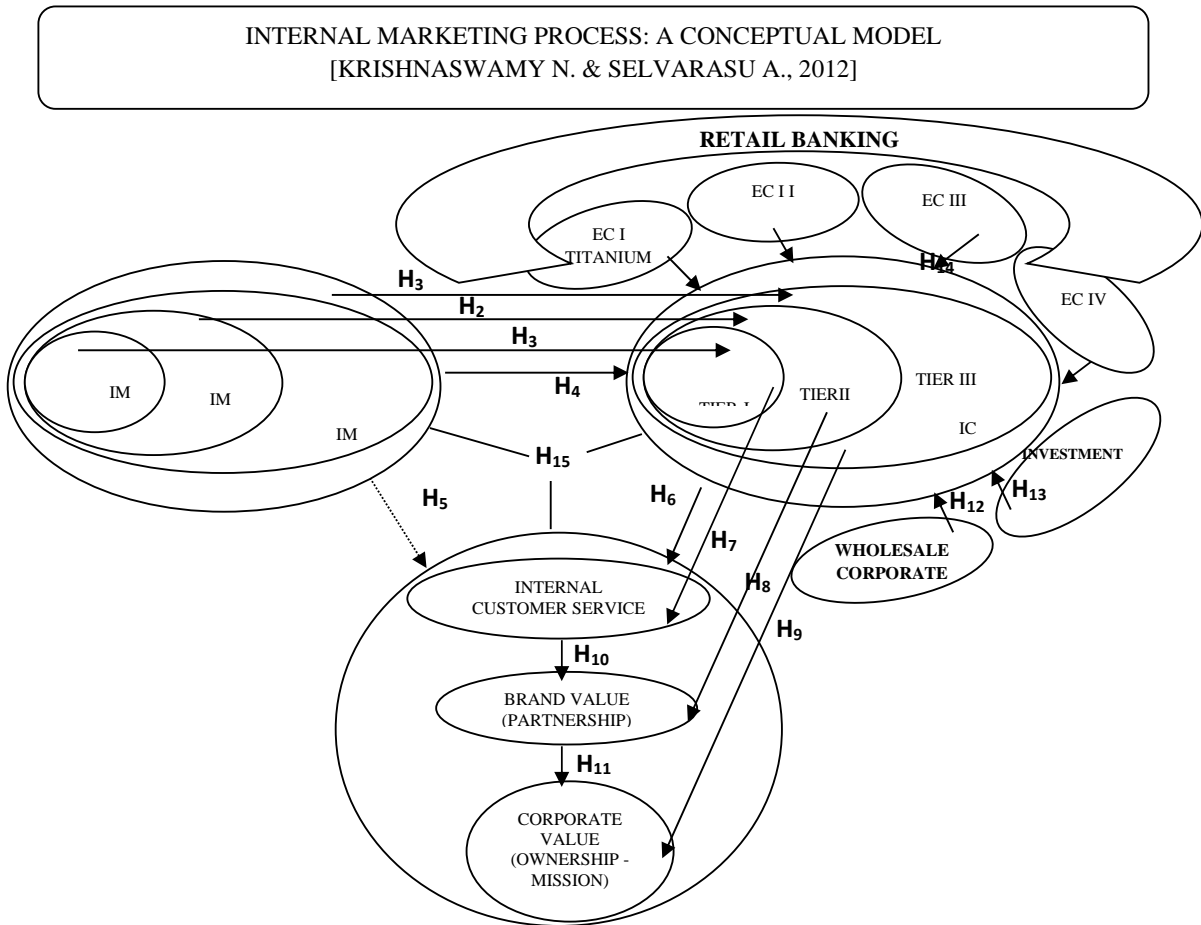
The Deposit schemes are:

- Savings Bank Account
- CUB-Excel
- CUB-Young India
- CUB-Janata Savings
- Current Deposits
- CUB-Classic Plus
- Monthly Savings Deposits
- CUB-VIP
- CUB-Apoorva
- Fixed Deposits
- CUB-Srichakra
- CUB-Flexi Fix
- CUB-Smart
- CUB-Tax Saver Gold
- CUB-Tax Saver Silver

CUB Loan schemes include:

- CUB-Consumer loan
- CUB-Easy ride
- CUB-Yoha Vahana
- CUB-Sulabh
- CUB-Dharani Loan
- CUB-Swamy Griha
- CUB-Vidhyavani
- CUB-Bazaar
- CUB-Easy business
- CUB-Dharani special
- CUB-Sona

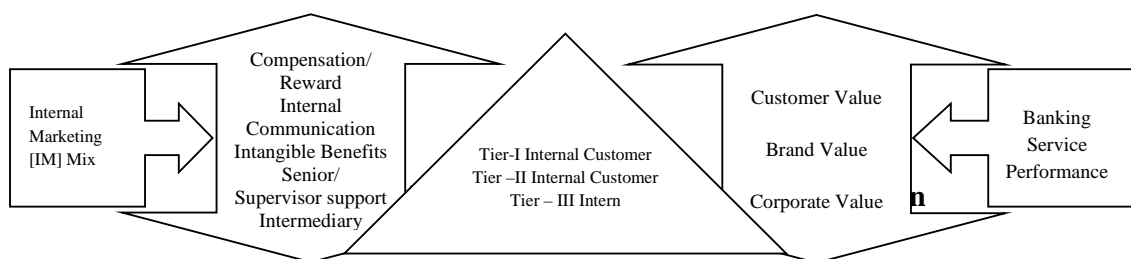
Figure 1 Conceptual Model of Internal Marketing Process



**INTERNAL MARKETING MIX – INTERNAL CUSTOMER PYRAMID –
INTERNAL CUSTOMER SERVICE PERFORMANCE**

INTERNAL MARKETING MIX I for Tier I INTERNAL CUSTOMER [Teller, Retail Bankers, Customer Service Representative] Compensation/Reward; Internal Communication; Intangible Benefits; Senior/Supervisor support; Intermediary
INTERNAL MARKETING MIX II for Tier II INTERNAL CUSTOMER [Branch Manager, Personal Loan Officer, Mortgage Officer] Compensation/Reward; Internal Communication; Intangible Benefits; Senior/Supervisor support; Intermediary
INTERNAL MARKETING MIX III for Tier III INTERNAL CUSTOMER [Senior VP, Financial Advisor] Compensation/Reward; Internal Communication; Intangible Benefits; Senior/Supervisor support; Intermediary

Figure 2 Input – Process – Output Model of Internal Marketing



Task Name	Quarter 1				Quarter 2				Quarter 3				Quarter 4			
Definition phase	M -1	M -2	M -3	M -4	M -5	M -6	M -7	M -8	M -9	M -10	M -11	M -12				
Kick off meeting																
Establish feasibility																
Finalization of work plan																
1st pre-test meeting for internal marketing perception measuring scale items																
1st Interim report and models																
Stage 1 (Measuring Tool selection)																
Short listing of employees																
Short listing of measuring tool for IM perception																
Short listing of measuring tool for Customer-pyramid orientation																
Short listing of measuring tool for Banking service performance [Internal Customer service - Brand Value - Corporate [Governance]Value]																
Stage 2 (Qualitative assessment of Branch outlook)																
Short listing of branches and on its outlook [signage] photograph																
Short listing of banking services and its portrayal Photograph																
Participation and selection of photographs by employees - Tier I [Teller/Retail Banker]																
Participation and selection of photographs by employees - Tier II [Branch Manager, Officer (Personal Loan/Mortgage)]																
Participation and selection of photographs by employees - Tier III [Senior Officers/ Financial advisor]																
Final report stage 1																
Stage 3 - hosting of survey instrument/ questionnaire on surveymonkey.com																
Mediation and facilitation in administering and filling up of questionnaires by employees - Area 1																
Mediation and facilitation in administering and filling up of questionnaires by employees - Area 2																
Mediation and facilitation in administering and filling up of questionnaires by employees - Area 3																
Mediation and facilitation in administering and filling up of questionnaires by employees - Area 4																
Final report stage 2																
Stage 4 - Compilation of Data and report writing on stage 2																
Editing and coding of data - Area 1																
Editing and coding of data - Area 2																
Editing and coding of data - Area 3																
Editing and coding of data - Area 4																
Final report stage 3																
Stage 5 Final Research Project Management																

Stage	Colour Code	Duration	Dependency
0	Green	2Months	
1	Blue	3Months	Stage 0
2	Purple	3Months	Stage 1
3	Red	3Months	Stage 2
4	Yellow	4Months	Stage 3
5	Light Blue	1Month	Stage 4

The area of study is in southern part of India that is a traditional and ancient Bank namely City Union

Bank Limited (CUB) which has more than 300 branches across India. CUB is established since 1904

and its banking products and services spread from deposit schemes to mobile banking.

In addition to wealth management schemes, internet banking, SMS banking and mobile banking services have also been offered by CUB with its corporate office in Kumbakonam, Tamil Nadu. Employees of CUB have to be selected with stratified random sampling that meets 99% level of confidence and 25% co-efficient of variation around 500 samples in three clusters with random sampling distribution of Tier I, Tier II and Tier III for every tier of customers. The key question about the awareness about 'the utility of internal marketing process to support each others to commit towards servicing account holders in CUB' is proposed to ascertain the desired sample size with an accuracy of 0.6 intervals. Using advanced statistics of multi-variate analysis namely logistic regression and structural equation modelling (SEM) are proposed to identify the linkages among variables of internal marketing mix and business performance. Logistic regression is used to study the prediction of banking service performance due to internal marketing mix based on categorical expression of internal customers orientation either to support services or performer of service. SEM is proposed to test the confirmatory and exploratory causal relations in theory testing and development of IM mixes and its causal relations in banking service performance.

4.2 Internal Marketing Mix Components

Earning rewards /compensation is partly within employees' control by allowing them to create interest and anticipation as well as giving opportunity to interactive learning and accreditation. Generally doing what's expected of them, and even being the best at what they do does not guarantee of advancement. It is important to increase employees' value to the organization. Empirical findings confirmed that internal marketing, organizational commitment and organizational citizenship behaviours instil positive direct effect on banks' market orientation. In addition, organizational commitment should have positive direct effect on organizational citizenship behaviours. Internal communication includes top-down management driven, bottom-up employee driven and lateral management or employee driven. Employee publications [paper or electronic], employee intranet, email, memos/letters, inserts/enclosures, large group meetings, small group meetings, bulletin board, social media, grapevine, video, powerpoint slides, vodcasts/podcasts, webinars, face-to-face and

displays/exhibits. Supervisor/senior leadership specifies understanding the organization to prepare for a promotion, increasing job responsibility, getting innovative assignments, setting promotional goals and communicating employee's desire. Intangible benefits are 'treating with respect', 'treating well', 'enhancing interpersonal relationship', 'allowing comfortable working environment', 'developing talents and potential' and 'work interestingly'. Intermediary denotes variables namely 'work related information flow', 'group activities to gain understanding from others' and 'channel for filing complaints'.

Customer-pyramid orientation is studied using interview method with the question components like 'familiarity and ideas of the term 'IM', 'reason for adopting IM and its role', 'fundamental aim of IM', 'implementation of IM and its key activities/key benefits', 'difficulties in implementing IM', 'measuring effectiveness of IM' and 'changes and improvements in IM practice'.

Banking service performance is a measure of performance only construct planned based on the internal customer service value, brand value and corporate value as independent and interdependent factors. Internal Customer values are the intangible benefits promised to bank staff while performing their task in association with other levels of bank employees in the organization. Branding service value is established by a service contract internally for creating ownership for service brands across all levels of the organization (Dobree and Page, 1990). The following components namely 'building a brand proposition', 'overcoming internal barriers', 'measuring delivery against the proposition', 'continual increment' and 'expansion' are measures of brand value. Corporate value is based on the corporate reputation and its assessment have been done in financial methods like share market valuation, intrinsic value and statutory reports on corporate reputation (Dowling, 2006). Corporate value drivers are human, knowledge apart from reputation and financial etc. It is important to measure the realization of customer pyramid orientation in an upside-down pattern in relation to corporate value. Corporate value comprises of internal components like mission, vision, organizational value, core values, brand architecture, service attributes and internal brand identity (Urde, 2001). The distribution of variables, factors and dimensions of internal marketing are presented in the following table.

Table 2: Scale Constructs and Related Variables, Factors and Dimensions

IM Scale [Liao J.F. et al., 2004]	Customer-pyramid Orientation Scale	Banking Performance Scale
Compensation/Reward Internal Communication Intangible Benefits Senior/Supervisor support Intermediary	Manageability support Support service Productivity Support	Internal Customer service performance Brand value perception Corporate Value perception [Corporate Governance]
[Seven-point Likert Scale: 7- Strongly agree; 4-Neither agree nor disagree; 1-Strongly Disagree]		

Table 3: Distribution of Customer Pyramid based on Internal Customer Tiers

Tier I Internal customer [Both Senior and New Generation Employees]	Tier II Internal customer [Both Senior and New Generation Employees]	Tier III Internal customer
Tellers Retail Banker Customer Service Representative	Branch Manager Personal Loan Officer Mortgage Officer	Senior Executive Officers Financial Advisor
210 Staff	210 Staff	80 Staff

The sampling units are proposed to be 60 branches out of 300 branches where the internal marketing is in vogue. The sample size is proposed to be verified with the definite population of CUB banking staff in the senior cadre who are more traditional and new generation staff who are more risk taking and having the drive for speed in growth of their career path.

4.3 Measure of IM Process and Related Scales

IM Marketing perception is measured using 22 point scale from Liao-2004. IM Scale was developed based on Marketing Mix, Human Resource and Literature Review on Marketing Research. There were 147 items in its initial pool. The final validated scale has been adopted for the purpose of IM perception among bank staff. The other two scales have been proposed to be developed using the dimension presented in the paper and the same has been proposed to be pre-tested in both qualitative and quantitative measures. The questionnaire is proposed to be pre-tested in 2 stages. The scale development is proposed to follow firstly, by qualitative pre-test among internal customer pyramid orientation of managers and Scholars and secondly, by questionnaire for frontline employees in the banking service industry. The scale and scale constructs are presented in Appendix A.

5. Implications of Results and Discussion

The study proposes marketing support facility provided by all three categories of bank employees each other as a commitment to service performance.

The IM initiative program as a mix is expected to vary among different categories of bank staff, officers and executive officers. The degree of variation in the components of IM mix is again expected to influence the bank employees both as independent and as interdependent components. The level of interdependency is also expected to vary with the banking products and services namely retailing, wholesale and investment banking. The support service as a commitment to a retail banking is expected to be different from the wholesale and investment banking. The degree and intensity of each component influence the expected level of support service to the actual frontline performer. The realization of the needed support by the supporting employee is driven by the IM initiative mix component as a process. The experience out of internal marketing initiative sets awareness and expectation among employees at different tiers in the support services. It is proposed to add value in the form of customer service value, brand value and corporate value. The transformation in the employee is proposed to happen while IM initiative is implemented with a special focus. The proportion of the direct role of employee to the support service is a measure of internal marketing and its effectiveness. The increase in the proportional allocation on the support service from direct role indicate employee transformation from satisfaction to commitment and it is otherwise termed as a movement of individual duties to team commitments. IM has proved its results in human resource management implications and it is proposed to yield in the marketing as well as business development function in banking service

performance in form of added values in an organization.

6. Conclusions

The aim of the paper is to orient the IM concept and its application from human resource to marketing as well as business development functions. It focuses on marketing and its implication of customer pyramid orientation from upside-down approach. The IM Initiative is proposed to be studied in the form of IM mix with five components and in the process of qualitative research exercise few more components are proposed to be identified. The internal customer orientation is expected to vary depending on the need for internal customer service support on the composite banking services from retailing, wholesale to investment banking. The real application is proposed to be seen in the form of banking service performance like internal customer service value, brand value and corporate value. The special focus of IM concept is to drive employee attention and commitment toward core values of corporate brand building using service performers and service supporters in banking sectors. The contribution of research is expected to result in theories connected to marketing applications of IM and its mixes among internal customer tiers of pyramid.

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Others:

APPENDIX A**Construct of Interview Schedule, IM perception Scale and CPO and BSP Scale adopted and derived**

Interview schedule adopted for interviewing the senior executive officers, branch managers and front-line employees in banking service

1. Are you familiar with the term 'IM'?
2. What are the underlying ideas of IM within the organization?
3. Why has IM been adopted within the organization? What is its role?
4. What are the fundamental aims of IM in this organization?
5. How is IM implemented within the organization? What are the key activities?
6. What are the key benefits of the adoption of IM?
7. What are the main difficulties with the implementation of IM?
8. How is the effectiveness of IM measured?
9. What needs to be changed or improved in order to improve the IM practice within the organization?

II. Questionnaire – IM Perception scale

Communication

1. The company often announces new policies to us by holding meetings.
2. The company often shares work-related information at Employee events.
3. Web normal can gain understanding of the company policies and practice through attending formal meetings such as department meetings.
4. Company regularly communicates its philosophy and values through training courses.
5. Company regularly reinforces our identification with the company through participation with external sponsor events.

Supervisor

1. Our direct supervisor should motivate us to give him /her best efforts
2. Our direct supervisor is always proactively understand if we encounter job related problems
3. Our direct supervisor fully understand our work performance
4. Our direct supervisor tries to have us provide feedback about him/her leadership
5. Our direct supervisor is regularly discuss with about career development

Intangible Benefits

1. The company treats employees with respect
2. The company treats employees well
3. In my work, I can enhance my interpersonal relationship
4. The company tries to provide us a very comfortable working environment
5. My current job allows me to develop my talents and potential
6. The company tries to make our work interesting

Compensation/Reward

1. The company regularly investigates and understands the employees benefits of competitors
2. The company regularly investigates and understands the employee's salary scale of competitors
3. The company sets up different incentive schemes for different departments

Intermediary

1. The company often announces and shares work-related information with us on the intranet
2. The company often sponsors various employee related group activities to gain support and understanding from employees
3. The company provides us good channel for filing complaints

III. Customer pyramid orientation scale

1. Manageability support
2. Support services
3. Productivity support

IV. Banking service performance scale

1. Internal customer service value [performance based value of 'service contract']
2. Brand value [building a brand proposition', 'overcoming internal barriers', 'measuring delivery against the proposition', 'continual increment' and 'expansion']

Corporate value [mission, vision, organizational value, core values, brand architecture, service attributes, and internal brand identity]