Introduction
An important ingredient of strategic planning is a firm's core competency. When properly managed core competency can lead to a competitive advantage for the firm or an increase in market share or increased profits, etc. One form of competitive advantage is customer service and the result is unwavering customer loyalty. How can this be accomplished? Internal marketing is the key to superior service and the result is external marketing success. Internal marketing can be defined as the promoting of the firm and its product(s) or product lines to the firm's employees. Hence, for this strategy to be successful top level management must fully embrace it. Thus, the idea of internal marketing must originate at the top and be communicated down to the very bottom of the firm. Understanding customer expectations is a prerequisite for delivering superior service; customers compare perceptions with expectations when judging a firm's service (Parasuraman et al., 1991).

The service industry is only one industry among many that has undergone major change as a result of competitive forces and deregulation, with more of the same promised for the future. Change means opportunity, and the challenge is to capitalize on that opportunity for the benefit of its customers, shareholders, employees, management, and society.

The extensive change of the recent past is no doubt going to continue, and in fact will probably accelerate in the future. This rapid rate of change is being driven by the opportunities created by deregulation and technology. These changes involve virtually every aspect of the service business: the local, national and global markets; the products and services; the technology surrounding the industry; the structure of capitalization and balance sheets and the professional skills and abilities needed to compete.

This article addresses these important challenges starting with strategic planning from the standpoint of professional imagery that should be cultivated through application of internal marketing. A literature review of strategic planning that affect the institutional and atmospherics imagery is presented as evidence for the creation and expansion of internal marketing. The authors realize that internal marketing is important to all industries, but that it is extremely important to the service industry. This article will address this issue using the financial service sector, specifically banking, for examples and recommendations. However, the concepts and principles apply to all parts of the service industry.
Strategic Planning in the Financial Service Sector

A major part of strategic planning (for customer) analysis is to assess the consumer's current image of the bank, its products/services and its competitors (Kotler, 1980). Whether a bank succeeds or fails depends largely on strategy of which internal marketing is a major substance. For this article, strategy is defined as a bank’s activities and plans, designed to match the bank’s objectives with its mission, and to match its mission with its environment in an efficient and effective manner (Thomas, 1988). People’s attitudes and actions toward an object are highly conditioned by their beliefs about the object (Assael, 1987). Image is the term used to describe the set of beliefs that a person or group holds of an object (Levitt, 1983). In this context, image is the way in which the business professional is defined in the mind of the client. Image attributes are both functional and emotional (Cohen, 1988; Fine, 1990; McGarry, 1958).

In addition, all businesses and its employees (banks and bankers) will have an image whether they seek to cultivate one or not. That image will exist at both conscious and unconscious levels for all individuals who are in contact with the bank (Assael, 1987).

- **Proposition 1.** The phenomenon of image does exist and is an extremely important ingredient in the successful operation of a service organization.
- **Proposition 2.** A positive image enhances the effectiveness of the service organization at all levels.
- **Proposition 3.** A negative image of an otherwise qualified representative detracts from all aspects of the service organization.
- **Proposition 4.** Image is one of the greatest potential enhancers of personal communication; correspondingly, it is one of its most dangerous potential detractors.

At any point in time, the current image of a bank is likely to lag behind the reality of the bank (Wheatley, 1983). For example, a particular bank may continue to be seen as the market leader long after its quality has started to slip. Another bank might have a second-class image long after it has transformed itself into a first-class institution. Images can be five to ten years obsolete in the same way that we are not seeing a real star in the sky but an image of that star as it was earlier, since light takes time to travel (Kotler, 1980). Image persistence is the result of people continuing to see what they expect to see, rather than what is. This means that it is very difficult for a bank to improve its image in a short time, even given a willingness to spend a great deal of money.

Furthermore, a bank cannot change its image simply through communications effort. The image is a function of good deeds, good words, good actions, and good appearance. The bank must live out what it wants to be and must use communications to tell the story. Some banks attempt to create phony images through slick communications campaigns, but this rarely succeeds because there is too much discrepancy between the message and the reality.

The components of image one can most directly program and manage include written communication programs, institutional contacts between prospects (customers) and one’s bank, personal visits to one’s branch offices, evaluation of the atmospherics, relationship (involvement) between him/herself and prospects, and finally, the way in which one interacts with prospects.

- **Proposition 5.** Image cannot be enhanced in the short term, because long-term customer perception is slow to adapt.

Environmental forces tend to be the leading and lagging indicators which affect a service organization’s image.
Institutional Contact
Before one ever has an opportunity to develop a professional image, other forces have already begun to shape that image. One’s professional referral sources, the comments of existing customers, the message conveyed through one’s printed image all have an impact on shaping what the prospective client will perceive when he/she finally comes face to face. At the very minimum, one’s prospect will walk in, make telephone, or written contact to request an appointment or set up a meeting. Personal selling and image building begin anew at this point. Therefore, it is essential that the receptionist/contact person be selected based on the warmth, friendliness, professional demeanor, and helpfulness to staff employees. This sensitivity to all individuals who make contact with the bank or banker is a critical ingredient at the switchboard and reception desk (contact person). This is no place to economize. Should one need help, it is available, ranging in scope and cost from the free brochures of the phone company on telephone etiquette to customized personnel training programs conducted by experienced consulting organizations. Evaluation of the institutional contact function should be part of any marketing audit one undertakes.

In a recent conversation with a local banker, she revealed how she was able to win successfully a potential competitor’s customer. According to her, when the potential client called by mistake, the receptionist, rather than saying simply “wrong number,” was extremely helpful. One basic principle ought to be followed in the bank and management of the customer contact function: wherever and whenever possible, separate the reception and operations functions. For example, the personality, appearance, dress, and efficiency of customer contact people must be an established part of one’s personal communications program.

- Proposition 7. Atmospherics may prove difficult to control because it is all encompassing.

Atmospherics
In his text *Marketing Management, Analysis, Planning, and Control*, Philip Kotler (1980) uses atmospherics as an umbrella concept for all the signs communicated by an organization through its physical facilities, printed materials, product packaging, executive and sales staff appearance, and so on. Focus for a moment on the messages conveyed in the staging area—one’s bank lobby, outer offices, or reception/waiting room. Does it enhance a favorable image for one’s bank prior to direct contact between the banker and the prospect.

There are several topics to be considered when programming the atmospherics for one’s facility. These include bank location, layout, decor, sound and light level, and the professional financial service advisor’s individual office. The details of layout and decor are topics better left to architects, designers, and interior decorators. Design or the physical arrangement of a room and the style, quality, texture and arrangement of furnishings convey subtle but important image cues to clients. Sound and light levels must also be controlled. There should be no glare or “interrogation effect.” These variables are associated with certain costs and to the extent possible one should give him/her every advantage in setting the stage for client contact.

Marketing Services
The special characteristics of services present a number of implications concerning their marketing. Although many marketing concepts and tools are applicable to both goods and services, the relative importance of these concepts and tools, and how they are used, are often different, and the advertising
of each must reflect these differences. This article presents six guidelines for services advertising based on some of the special characteristics of services.

**Internal Marketing – Promotion**

In what Chase (1978) calls “high-contact” service businesses, the quality of the service is inseparable from the quality of the service provider. High-contact businesses are those in which there is considerable contact between the service provider and the customer, e.g., banks, health care, financial services, and restaurants. Human performance materially shapes the service outcome and hence becomes part of the “product”.

Just as goods marketers need to be concerned with product quality, so do services marketers need to be concerned with service quality, which means (in labor-intensive situations) special attention to employee quality and performance. It follows that in high-contact service industries, marketers need to be concerned with internal, not just external, marketing.

Internal marketing means applying the philosophy and practices of marketing to the people who serve the external customer so that the best possible people can be employed and retained and they will do the best possible work. Therefore, the phrase internal marketing refers and concerns marketing to employees. More specifically, internal marketing is viewing employees as internal customers, viewing jobs as internal products, and (just as with external marketing) endeavoring to design these products to meet the needs of these customers better.

Although most executives are not accustomed to thinking of marketing in this way, the fact is that people do buy jobs from employers, and employers can and do use marketing to sell these jobs on an initial and ongoing basis. To the extent that high-contact service firms use the concepts and tools of marketing to offer better, more satisfying jobs, they upgrade their capabilities for being more effective service marketers.

The relevance of marketing thinking to personnel management is very real. The banks and insurance companies adopting flexible working hours are redesigning jobs to better accommodate individual differences, which is market segmentation. For example, Indiana National Bank’s recent “Person-to-Person” advertising campaign featuring its own personnel was designed to motivate employees as well as external customers and prospects.

The crucial matter is not that the phrase “internal marketing” has attracted some attention, but rather the complication of the phrase be understood; i.e., by satisfying the needs of its internal customers, an organization upgrades its capability for satisfying the needs of its external customers. This is true for most organizations and is certainly true for banks and financial service organizations. As Sasser (1976) pointed out, “the successful service company must first sell the job to employees before it can sell its services to customers”.

The most fundamental difference between a good and a service is that a good is an object and a service is a performance (Lovelock, 1983). The quality of the service rendered is inseparable from the quality of the service provider. A rude teller means a rude bank to the consumer.

Not unlike goods advertising, services advertising will normally be directed toward one or more target markets. When the performances of people are what customers buy, the advertiser needs to be concerned, not only with encouraging customers to buy, but also with encouraging employees to perform. Well-developed and cultivated advertising not only shapes the perceptions and expectations of consumers by promising helpful banking service, but also helps define for employees management’s perceptions and expectations of them – namely, that we think of him or her
as professionals and expect him or her to perform as professionals.

In order for “internal marketing” to be effective, the successful bank must first sell the idea to employees before it can sell its service to customers. Advertising is an important tool for selling products/services; it is a tool for motivating, educating or otherwise communicating with employees.

**Interdependence of Promotion**
The labor intensiveness of bank services introduces a degree of variability in the service provided which is not present when equipment dominates the production process. The ever-present potential for variability in the provision of bank services is well understood by those who consume financial services, and contributes to the important role that word-of-mouth communication plays in the selection of financial service suppliers. The importance for word-of-mouth communications in bank markets suggests the opportunity to use advertising to capitalize on this propensity.

When the consequence of buying (consuming) a bank service is perceived to be important, the consumer is often interested in the opinions of others with appropriate previous experience. Making a conscious effort in advertising to leverage word of mouth might involve a satisfied customer or an inspired employee (i.e., developing communication materials targeted at opinion leaders or featuring comments of satisfied customers or excited employees in the advertising itself). What is important and possible is to design non-personal communications which capitalize on the bank service consumer’s receptivity to more personal, word-of-mouth communications. For example, E.F. Hutton emphasizes the importance of word-of-mouth communication: “People stop and listen when they know one’s broker is E.F. Hutton”.

**Importance of Image Clues**
Although a bank service is intangible in the sense that a performance rather than an object is purchased, there are tangibles associated with the bank service offered (for example, the facilities of a bank where the service is performed), and these tangibles can provide meaningful evidence concerning the service itself. Through innovative building design banks (i.e., buildings that are civic spirited, stylish yet steady or conservative yet innovative) have found clever ways to invite customers in, attract attention, and fit into their communities at the same time (Levitt, 1983).

Shostack (1977) has written about the need to use tangible clues in bank services advertising: “It is clear that consumer product marketing often approaches the market by enhancing a physical object through abstract associations. But a service is already abstract. To compound the abstraction dilutes the reality that the marketer is trying to enhance, that is, reliance must be placed on peripheral clues.” For example, prior to his death, actor John Wayne was successfully used as an advertising spokesman for California’s Great Western Savings and Loan Association. Well known for his strong personal views as well as for his film characterizations of a rugged and honest cowboy who always stood tall against evil, Wayne represented tangibility and credibility in Great Western’s advertising. The tangibles that a bank may use provide implicit evidence about the service that the service itself cannot provide.

**Making Bank Services Understood**
One of the problems arising from the intangibility of bank service is that they are often difficult to define or grasp mentally. Services that bring customer and service provider into direct contact present the opportunity to “custom-fit” the bank service to the customer. Giving customers what they
want is marketing's oldest and most important idea (Berry, 1987).

Unfortunately, banks and other service organizations often shackle their contact employees with thick policy manuals or strict sets of rules concerning the handling of specific transactions or non-routine requests. The end result is more standardized services that are also more inflexible; more “by-the-book” services that are also more regimented. Good bank services marketing involves giving service providers the freedom to serve (Berry, 1987). Most bank employees would rather provide good service than bad service, would rather be a hero to the customer than a villain.

Managements of bank services would do well to take a good look at the extent to which policy and procedure tie the hands of bank personnel. They would do well to take a hard look at the rule book. At the same time, bank managements would benefit from considering the possibilities of “symbolic management”. Symbolic bank management involves the use of symbols to nurture shared values in a bank which guides employees’ behavior while preserving their freedom to serve the customer truly (Berry, 1987).

At Wachovia Bank and Trust, bankers respond to a customer complaint or problem before the sun goes down on the day the complaint or problem surfaces. This value is known within Wachovia as the “sundown rule” (Berry, 1987). At Wells Fargo Bank, a new manager of the cash management division remodeled the division’s offices soon after assuming his new responsibilities. When asked why this was so important, he said: “The offices looked bad, and I felt this is now how the best looks” (Berry, 1987). Wachovia and Wells Fargo are using symbolic management to shape values that in turn guide bank employee behavior.

- Proposition 8. Differentiation in the service sector is extremely difficult to achieve unless coupled with long-term strategic management advertising commitment.

Advertising Continuity
The intangibility of bank services undoubtedly adds to the frequent difficulty which competing banks have in differentiating themselves. Whereas goods can often be made physically distinctive on the basis of design, packaging, and branding, services have no physical appearance. Moreover, physically distinctive goods can be shown in advertising and associated with various forms of imagery.

Although differentiation is not easily attained by banks, its achievement is by no means impossible. Advertising continuity is an important strategy in this regard because it involves the continual use in advertising of certain distinctive symbols, formats, and/or themes to build and reinforce the desired image, regardless of any changes in specific advertising campaigns. For example, McDonalds’ advertising consistently sends out the same signals: “We are fast and efficient, we are friendly, we are super-clean, we offer value, we are a family restaurant”. Another example of advertising continuity is also epitomized by Harris Trust and Savings Bank in Chicago, which has used its cartoon lion mascot, Hubert, in its consumer advertising since the 1950s. Hubert is a device for tying Harris’ past advertising efforts to its present campaign; Hubert is a means for “branding” Harris’ advertising, and, in the process, for helping the bank to attain a distinctive image.

Advertising continuity gives a bank’s advertising a recognizability which continually communicates and reinforces its image. Ideally, consumers should be able to associate a specific firm with its advertising even if the firm’s name is inadvertently left off a specific advertisement.
Promising What is Possible
Since bank customers have only fulfilled promises to carry away from the service transaction, it is especially important that service firms deliver on advertising promises. Accordingly, when making promises in bank services advertising, prudence and caution should rule. In advertising in general, and bank services advertising in particular, it is better to promise only that which can be delivered for a very high percentage of the time.

Managerial Implications and Conclusion
There are four areas where banks and financial service organizations should place particular effort in order to enhance internal promotion: product/service focus, reward systems, marketing support, and organizational harmony.

Product/Service Focus
The introduction of new products/service should be introduced at intervals (spacing) according to a set schedule. The schedule should be based on the similarities between new and existing products/services in order to ease the absorption process and to ensure that ongoing successes lend credibility to the overall internal promotion strategy. Another important consideration is that certain segments of the distribution channel may be more effective and efficient with internal promotion because of distributor’s (branch, satellite, or subsidiary) sophistication, unique location, or customer base. Focusing on the most promising segments will increase the return on investment by minimizing the cost of training, product support literature, and other materials.

Reward Systems
Many internal promotion strategies fail simply because existing reward systems do not encourage the sale of the new product/service. Because financial sales personnel are quick to reject new financial products/services if the amount of effort required to sell them outweighs the financial rewards available, a compensation scheme that does not directly reward internal promotion will merely maintain the organization’s focus on its core products/services. Of course, there is more to a reward system than compensation. Psychological rewards often influence bank and financial service personnel’s behavior and can determine the success of the internal promotion strategy.

Marketing Support
Internal marketing must also be supported by marketing programs such as training, collateral materials, and information systems. Training is particularly vital. For internal promotion to succeed, the bank or financial distribution channel must be technically proficient and confident in its ability to sell the existing and new products/services. The hallmarks of effective collateral materials are simplicity, consistency, and effective media. But, innovative media such as videotapes can be far more effective than written material.

Information systems are critical to internal promotion by supporting product relationships, potential customer needs, and even competitive trends. Advanced internal marketing strategies, such as life event marketing, must be driven by effective information systems.

Organizational Harmony
Finally, effective internal marketing depends on good co-ordination among all parties involved, including CEOs, managers, marketing personnel, branches, and the bank or financial service organization’s frontline selling personnel. Two organizational problems often emerge that stifle internal marketing: internal politics and home office
seclusion. Internal politics must be minimized at the outset by establishing organizational and compensation structures that will support the strategy and avoid conflict.

Home office seclusion, widespread among financial services firms and bank branches, is characterized by marketing product/service managers and support personnel who work in a home office environment that is detached from the day-to-day culture of the distributor or branch. Typical problems include a lack of timely response to inquiries, ineffective and uninformed advice, and literature that is unusable for marketing purposes. To combat this phenomenon, successful institutions often require greater exposure of home office personnel to branch or distribution channel.

Summary
We Americans live and work in a service-centered, service-sensitive economy. In North America, 80 percent of the jobs and 60 percent of the gross national product come from the performance of services rather than the production of products (Zemke, 1992). Organizations that deliver high-quality service increase or maintain market share and have a higher return on sales than do their competitors.

Yet most of us find out every day that service in North America is, at best, mediocre. Some banks tell us, “Put it in the mail or use the ATM or phone it in, but do not talk to me, pal, I am too important to deal with customers.”

Service firms must reach out for the brass rings of strategic planning and internal marketing to meet the ever-increasing competitive challenges of the 1990s and beyond the year 2000. The firms that do not or will not embrace the issues of internal marketing and incorporate those ingredients into their strategic marketing plan will see their market share and profit base erode.

Internal promotion can create a positive and/or superior image of the firm and its product in the mind of the customer.

References


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**The strategic application of internal marketing - an investigation of UK banking**

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The purpose of this article is to explore the relevance of the concept of internal marketing to the financial service arena and the extent to which it may be possible to adapt internal marketing as a means of reducing the service gaps postulated by Parasuraman et al. The study is based on a set of 33 in-depth interviews with managers and employees of two major UK clearing banks. In general, the study found no evidence of internal marketing as a concept as yet fully underpinned by management, either junior, or more senior, within each organisation.

There is present little standing evidence that the needs of employees, and internal marketing research is noticeably absent. The results reveal a need for both individuals to adopt a more strategic perspective in their internal marketing activity. It is argued that a failure to do so is likely to result in a lowering of the service gaps and to compete effectively in a market increasingly defined as superior as demanded.

**Introduction**

It is the purpose of this article to examine the relevance of the concept of internal marketing to the financial service arena and to explore the extent to which it may be possible to utilise internal marketing as a means of creating a source of sustainable competitive advantage. It has long been recognised that the characteristics of services pose a unique problem for the marketer: The fact that service features cannot be patented and can be replicated with limited additional investment means that they can rarely offer a truly sustainable advantage. In the financial service sector this difficulty is further compounded by the complexity of the services themselves, making it difficult to identify one source of advantage that can be easily transferred across a variety of markets. Bennett, 1992; Devlin and Ernew, 1994). The realisation has therefore emerged that the key to developing a sustainable competitive advantage in this sector is to become customer driven (Bennett, 1992; Hotchkiss, 1993). The aim of such uniquely focused organisations is essentially to provide a consistently high quality service to all their customers.

The intangible nature and complexity of financial services means that the role of the employee as the channel of delivery of the service is crucial. The employee is the key to the delivery of a quality service and the success of the organisation is dependent on the ability and the motivation that its employees bring to their jobs. As a result of this, much research has focused on examining the relationship between the service organisation and its employees (see, for example, Parasuraman et al., 1985; Zeithaml, 1988). There has also been a growing realisation of the importance of the relationship between the organisation and its employees: satisfied employees is argued will provide a much higher level of service quality to the external customer (see, for example, Berry, 1981; George, 1990; Gronroos, 1988). There is further support for this idea in the work of Morviss (1984) who identified a number of reasons why customers choose to terminate their relationship with a bank; 13 per cent will close their accounts because of an encounter with a rude or unhelpful employee; 11 per cent will terminate because they feel that their bank is cold and impersonal; and a further 16 per cent will close accounts because of a general perception of poor service. Motivating employees to deliver a high quality service will hence greatly aid customer retention and potentially form the basis of a truly sustainable advantage. In terms of how this might best be accomplished, a consensus is beginning to emerge from the literature that employees can be legitimately regarded as customers of the organisation and that marketing techniques normally applied to external customers can be applied with equal utility internally, within a financial service organisation. This focus on internal customers has been termed “internal marketing”.

This article will therefore briefly review the dimensions of service quality and establish the relevance of the internal marketing concept thereto. The relevance of internal marketing to the specific context of the financial service sector will then be explored using data gathered in an exploratory study conducted within two high street banks.

**Defining service quality**

In its simplest form service quality is a product of the effort that every member of the organisation invests in satisfying customers. In its broadest sense service quality is defined as superiority or excellence as perceived by the customer (Peters and Austin, 1985). More specifically service quality has been defined as: The delivery of excellent or superior service relative to customer expectations (Zeithaml and Bitner, 1996).

Quality ... is behaviour – an attitude – that says you ... will never settle for less that the best in service for your stakeholders, whether they are customers, the community, your stockholders or colleagues with whom you work every day (Harvey, 1995).

When we want to be effective – delivering good quality to the customer – we must produce services that meet “as much as
At the heart of these and other definitions of quality lies the fact that perceived quality is what the consumer sees and is the result of a comparison between expectations of service quality and the actual service received (see Berry et al., 1985; Gronroos, 1982). Parasuraman et al. (1985) identify four gaps which are responsible for the difference between expected and perceived quality:

- **Gap 1**: Not knowing what customers expect – the difference between consumer needs and management’s perceptions of these needs.
- **Gap 2**: Not selecting the right service design – the difference between management perceptions of customer needs and the service standards set.
- **Gap 3**: Not delivering to service standards – the difference between service specifications and actual service delivery.
- **Gap 4**: Not matching performance to promises – the difference between the standards conveyed in external communications and the actual delivered service.

Clearly those employees dealing with customers on a day-to-day basis will have the closest view of customer requirements and the organisation’s ability to satisfy those requirements. If they can be motivated to communicate these customer needs to management and to share information with staff in other departments, the likelihood increases that the organisation as a whole will design appropriate service standards, deliver to those standards and create realistic customer expectations through its marketing communications. In short, the ability of an organisation to reduce the size of its service gaps is directly related to the nature of its relationship with its employees (see Albrecht and Zemke, 1985; Gronroos, 1981a; Peters and Austin, 1985; Peters and Waterman, 1982). The creation of an informed, motivated employee base forms the key to customer satisfaction and it is here that the concept of internal marketing is of particular relevance.

### Internal Marketing

The concept of internal marketing is not new. It emerged from the idea that employees within an organisation should be viewed as customers in the same way as those who actually consume the product or service. If they are successfully informed of the organisation’s mission, strategic objectives and the needs of their customers, both internal and external, they should become more focused on the satisfaction of those needs and hence contribute significantly to organisational effectiveness. Indeed, the literature has clearly demonstrated the link between effective employee-customer interaction and perceived service quality (see, for example, Berry, 1987; Bowen and Schneider, 1985; Gronroos, 1981a, 1981b; Tansuhaj et al., 1988).

Although the term internal marketing emerged from the service marketing literature (see, for example, Berry, 1981; Sasser and Arbit, 1976; Thomson et al., 1978), Ishikawa (1985) reports that as long ago as the 1950s, one of the founding fathers of TQM was coining the phrase “the next process is your customer.”

More recently the concept has appeared in the service management literature (see, for example, Carlzon, 1987; Gronroos, 1990; Nor‐mann, 1984) and even the industrial marketing literature where the additional view has been expressed that employees should be encouraged to view their own external suppliers as being customers of the organisation (e.g. Gunnnesson, 1987). The internal marketing concept has therefore received a thorough airing in the literature. Despite this, however, there is surprisingly little agreement over the correct usage of the term and a plethora of different definitions exist. It has been variously described as:

- Viewing employees as internal customers, viewing jobs as internal products that satisfy the wants of these internal customers while addressing the objectives of the organisation (Berry, 1981).

A philosophy for managing the organisation’s human resources based on a marketing perspective (George and Gronroos, 1989).

The promoting of the firm and its product lines to the firm’s employees (Greene et al., 1994).

The spreading of the responsibility for all marketing activity across all functions of the organisation and the proactive application of marketing principles to “selling the staff” on their role in providing customer satisfaction within a supportive organisational environment (Gilmore and Carson, 1995).

(Describing) the work done by the company to train and motivate its internal customers, namely its customer contact employees and supporting service personnel to work as a team to provide customer satisfaction (Kotler, 1997).
At the heart of these various definitions lie two basic principles. First, internal marketing is seen as a mechanism for spreading the responsibility for marketing across the whole organisation, whilst the second key idea is that to achieve this effectively each employee should be encouraged to regard their successor in the service chain as not merely a colleague but as an internal customer.

Other authors such as Gronroos (1990) have chosen to focus on the two roles that internal marketing can perform in an organisation. In the first it may be viewed as a tool to help the individual employee to understand the significance of his/her position and to create an awareness of how it relates to others within the organisation. The aim of this approach is to improve cross-functional co-ordination and co-operation (see also Christopher et al., 1991). The second role identified by Gronroos is to promote, develop and sustain the ethos of customer service for internal as well as external customers. Indeed, Berry’s (1981) definition quoted earlier makes it clear that organisations should strive to regard their employees as customers and treat them accordingly. This latter idea has however led to a degree of criticism in the literature and claims that marketers are attempting to inappropriately extend their influence throughout the organisation. Writers such as Rafiq and Ahmed (1993), for example, argue that there is a fundamental incompatibility between striving to meet both the requirements of internal customers and the requirements of external customers simultaneously. The authors cite several examples of situations where introductions of new modes of working, designed to enhance external customer satisfaction, have had a particularly negative impact on an organisation's internal customers. Thus employees have had an amended “product” thrust upon them by the necessities of corporate survival. The authors therefore suggest that internal marketing should be defined more generally as “a planned effort to overcome resistance to change and to align, motivate and integrate employees towards the effective implementation of corporate and functional strategies” (Rafiq and Ahmed, 1993, p. 222) a view which regards HRM and marketing practices as complementary methods of enhancing the performance of an organisation. There are, after all, likely to be numerous occasions when an administrative Intervention by a HR department would be preferable to the simple use of marketing devices alone. Moreover the use of the term “integrate” in this definition should be regarded as key since it shifts the emphasis in internal marketing away from the organisation’s relationship with its employees to the relationships that employees have with each other. This is much more in keeping with the tried and tested TQM approach which holds that the workings of every organisation can be viewed as a series of integrated customer-supplier relationships. Enhancing the quality of these is thus seen as a key role for marketing to perform.

Piercy and Morgan (1994, p. 5) meanwhile, seem to accept a somewhat wider definition of the term “customer” and as a consequence propose a rather more elaborate set of Internal marketing “goals”:

- Gaining the support of key decision makers for organisational plans.
- Changing the attitudes and behaviours of employees and managers who are working at key interfaces with customers and distributors.
- Gaining commitment to making the marketing plan work.
- Managing incremental changes in the culture from “the way we always do things” to the “way we need to do things to be successful”.

Internal marketing activity has also been described as taking a variety of different forms. Helman and Payne (1992, p. 4) in particular propose three distinct categories:

1. Marketing to employees – motivating employees to better performance and improved relationships with internal and external customers.
2. Marketing of an internal function – i.e. marketing a particular department so that its role can be fully understood by others.
3. Marketing the organisation’s products and services to employees – for example where a bank would encourage employees to use the bank’s own services.

Gronroos (1981a) prefers to draw a distinction between what he sees as the strategic and tactical levels of internal marketing. Considering first the strategic level, he includes the following activities within his overall definition: the adoption of supportive management styles and personnel policies (recruitment, job and career planning etc.); customer service training, which focuses on how the customer should be treated; and planning procedures which ensure that all personnel understand and support the systems, missions, goals and strategies of the organisation. At a tactical level, internal marketing activities include: informal and ongoing internal training, the encouragement of informal interactive communication, periodic newsletters or updates, internal market segmentation and Internal market
internal marketing and the strategic application of internal marketing to the banking sector in the UK has been well covered by research (see also Morgan, 1990; Richardson and Robinson, 1986; Tansuhaj et al., 1991). Whilst Gronroos's dichotomy is a useful theoretical framework it is worth noting that the sharp distinction between strategy and tactics may be difficult to draw in all cases. Tactical considerations for some organisations may prove to be major strategic issues for others. For many High Street banks for example internal market segmentation and research have been major strategic issues, as the management of change, the implementation of which could certainly be regarded as an internal marketing problem. Other strategic issues for banks have included the management of service quality, developing appropriate human resource policies and encouraging the involvement of (particularly management) staff in the design and implementation of policy.

The reader will appreciate the considerable impact that many of these strategic issues could have on the size and nature of the service gaps referred to earlier. Clearly, if staff are motivated to develop a clear understanding of the factors that are important to customers, understand how important it is for this information to be fed back into organisational planning and service design and are motivated to deliver according to the resulting standards, the size of Parasuraman et al.'s (1985) service gaps will be greatly reduced. As Greene et al. (1994, p. 5) note "understanding external customer expectations is a pre-requisite for delivering superior service". Moreover, if an organisation develops policies and procedures which ensure that intelligence gathered from frontline staff is led into the service design process, the specifications so produced will more accurately reflect the needs of the market. Indeed if staff are involved in the process of service specification, kept informed of developments and encouraged to develop a mindset that regards everyone with whom they have contact as a customer, it should become much easier to ensure that appropriate standards are applied consistently across every service encounter.

Of course, this is a very cursory review of the contribution that internal marketing could make to customer satisfaction within the financial service sector, but it does serve to illustrate what Piercy and Morgan (1989) refer to as the concept's potential to greatly reduce the overall gap between what external customers expect from an organisation and what they actually receive. The aim of the wider study of which this paper forms part was thus to investigate the extent to which High Street banks are currently making use of internal marketing practices and how these might be refined with a view to enhancing overall performance within the sector.

The specific objectives of this preliminary study were as follows:
1. To characterise internal marketing activity currently undertaken within the institutions studied.
2. To identify employee perceptions of such activity.
3. To identify opportunities for the further development and refinement of internal marketing activity against the backdrop of change taking place within the sector.

The details of the study are reported below.

The primary study

The primary research focused on two major UK clearing banks, for reasons of confidentiality hereinafter referred to as Bank A and Bank B. Since the work was exploratory in nature a qualitative methodology was selected consisting of a series of 31 depth interviews with a cross-section of staff from all levels of each organisation (see Table I).

A qualitative methodology was felt to be more appropriate since the researchers were interested not only in identifying current internal marketing practice but also the rationale and perceptions thereof. As Eisenhardt (1989) notes, a qualitative methodology is well suited to this task and has the capacity to generate particularly novel insights. The reader is cautioned however that the weakness of the approach is that there is a greater scope for interpretation and on occasion quite idiosyncratic explanations of a phenomenon can result. To minimise the likelihood of this occurring a representative sample of staff from each organisation was selected for interview and the subsequent transcripts subjected to analysis by the AQUAD (Analysis of QUAlitative Data) software package.

The size of these institutions and the limitations of available time and resources made it impossible to attempt to target the whole organisation. For this reason the research focused on three identified teams based in two geographical regions within each bank allowing a functionally and geographically diverse but manageable sample to emerge. Interviews were primarily conducted with middle and senior management but a few junior members of staff were also interviewed. Table I provides a summary profile of the employees selected for interview in the case of each bank.

The decision was made to keep the interviews semi-structured, thereby facilitating an exploration of the various service gaps.
proposed by Parasuraman et al. (1988) whilst at the same time enabling those issues which the respondents felt to be significant to emerge without the imposition of external restrictions. Since as a result each interview covered a wide range of internal service and marketing issues, only an adapted version of what Gronroos (1981b) refers to as the strategic aspects of internal marketing will be reported here. An exploration of the tactical aspects of internal marketing employed by the two institutions is reported elsewhere (see Asif and Sargeant, 1997).

The software program AQUAD was used to analyse the interview data. AQUAD operationalises Ragin’s (1987) Qualitative Comparative Method requiring the researchers to code particular patterns of response as a dichotomous variable. Thus the incidence of particular expressions or ideas in the interview transcripts was identified. The algorithm then proceeds to characterise interviews by both their code frequencies and the groups of codes generated. As McDonald (1997, p. 25) notes, “the result is an explication of general ideas or themes, the quantification of categories in texts and the development and evaluation of associations between/among codes”. This latter facet made it possible for the researchers to group text from the interviews as it related to each strategic dimension of Internal marketing relevant to the banks, despite the fact that the interviews were only semi-structured in nature. It was also possible to isolate those instances where differences in opinion existed either from bank to bank, or between individuals at different levels within the organisational hierarchy. It is interesting to note that comparatively few differences emerged from the analysis, particularly between the two subject organisations. Those differences that were recorded are specifically reported in the text below.

In the case of each of the strategic dimensions of internal marketing, the key themes to emerge from the transcripts are reported, together with a number of illustrative quotations reflecting the balance of opinion in the sample. The strategic dimensions reported below were selected by reference both to the literature and to the clusters of codes that emerged from the dataset. Whilst the list is not exhaustive (in theoretical terms) it does represent a review of the key matters of concern to the managers in the sample. The results section will therefore consider internal marketing’s relevance to:

- managing internal change;
- managing the impact of organisational change on external service quality;
- managing internal relationships to enhance external service quality;
- ensuring that the right people are matched with the right jobs – a matter of particular concern during periods of restructuring;
- enhancing levels of employee participation in the development and implementation of policy;
- providing greater levels of empowerment for both managerial and operational grades within the bank.

Each of these will be considered in turn below. The results section commences however with a brief review of the organisational changes recently impacting on each bank since this provides essential background against which to assess the marketing approach adopted by each organisation.

<table>
<thead>
<tr>
<th>Number of staff</th>
<th>(Bank A)</th>
<th>(Bank B)</th>
</tr>
</thead>
<tbody>
<tr>
<td>management (based in head office)</td>
<td>4</td>
<td>1</td>
</tr>
<tr>
<td>non-management</td>
<td>5</td>
<td>3</td>
</tr>
<tr>
<td>unit management</td>
<td>5</td>
<td>2</td>
</tr>
<tr>
<td>h/unit management</td>
<td>6</td>
<td>2</td>
</tr>
<tr>
<td>a/unit /operational</td>
<td>22</td>
<td>11</td>
</tr>
</tbody>
</table>

**Results**

Interviewees reported a that a high degree of cultural change had recently taken place within their respective institutions. This had largely been driven by changes in the legislative framework permitting greater degrees of competition in the industry and the proliferation of a multitude of different technologies which were changing the nature of the relationship many customers wished to have with their primary banking institution.

As a result, both banks had undergone considerable structural change in recent years, with Bank A in particular having just completed a major restructuring exercise. Whilst the changes have been introduced to staff as necessary for the continuation of a high standard of customer service the real impact has been that a number of compulsory job losses have had to be faced by each organisation. This in turn has led to a change in the nature of each bank’s relationship with its employees and the manner in which they interact with their customers.

Whilst most staff interviewed acknowledged the need for change, many felt that the process had been far too rapid and that as a
result there may have been a number of detrimen
tal effects on customer service.
Customer service (had) to improve and I
think that the bank has carried a lot of
deadwood for a lot of years and it (needed)
to get rid of it.
The need for change is there but I'm not
sure that it needed to be as radical as in
some of the cutbacks on staff numbers
because at the end of the day I do think they
have some ultimate correlation with customer
service and retention.

Some managers had a far more cynical view
of the reasons for the change; they perceived
it as an effort to reduce costs and improve
profitability rather than as an effort to
improve customer service. The rapidity with
which change is introduced is seen as a reac-
tion to shareholder and market pressures
rather than as a genuine desire to improve
customer service.
I think if you actually analyse all these
changes that the bank is making they say it
all has a customer service angle to it. I'm
not quite so sure, I think there is more of a
desire to save costs.
Employees in general do seem to be seen as
a cost rather than as an asset. I think that
they've gone through the stages of selling
premises, getting rid of fixed assets and
they're now getting down to the staff and
thinking where can we cut costs here.

The view of more senior management how-
ever is that the process of change has not
gone far enough.
Hopefully the bank will continue this
process (re-organisation), once we've gone
through the branch network. I'm sure it will
be continued at the Head and Regional
Office. We seem to have been very good at
pruning the numbers and the costs at the
customer end but you do wonder if the large
overhead costs are still there.

Given that most managers interviewed per-
ceived a general need for change, it is per-
haps surprising to note that so many of those
interviewed had a negative perception of the
manner in which it has been implemented.

Data from the interviews suggested that
senior management may have felt that ratio-
nalisation was always going to be unpopular
and few if any attempts appear to have been
made to explain to staff the need for an accel-
erated pace of change or the implications
thereof.

Rafiq and Ahmed (1993) suggest that in
these circumstances internal marketing
could form the basis of a planned effort to
overcome organisational resistance to
change. In this case the approach adopted by
senior managers could have been greatly
improved by the use of internal marketing
research. Such research would have identi-
fied that managers in more junior grades
were generally supportive of the need for
change. Internal communications could thus
have been designed which concentrated not
on the need for change per se, but rather on
the necessity of implementing it in a particu-
lar way. Internal communication could thus
have served to justify the mechanisms and
pace selected, with effective two way chan-
nels of communication being established to
ensure that any concerns raised were dealt
with promptly and effectively. Such an inter-
nal marketing perspective would appear not
to have been taken on board in either of the
organisations studied.

Managing internal change

The first of Gronroos' (1981a) dimensions of
strategic internal marketing, is the adoption
of supportive management styles. This was
found to be a particular issue for both organi-
sations in the study since the pace of change
currently being experienced by employees,
far exceeds anything they have experienced
in the past. Interviewees reported a great
feeling of vulnerability and a difficulty in
coping with the pace of change that is being
forced upon them. This uncertainty and
change was felt to have isolated people into
individuals rather than members of a team
or an organisation. In short the need for a
supportive management stance was felt
never to have been greater.

At the moment most people at most levels
feel vulnerable or just undervalued and that
area needs to be improved. Everybody's too
busy. Everyone is an individual, whenever
you have too much to do the tendency is to
close the door and stop the telephone,
maybe the best thing to do is to get together
and talk about it. I think that that's what we
really need to build up.

The main area of uncertainty would appear
to lie in a general lack of awareness of banks'
visions of their future. Few interviewees
were really aware of how they intend to get
there and felt that senior management/Head
Office had been unable to satisfactorily clar-
ify this concern.

You don't really know what the full picture
is. I mean I have a fairly good idea of what
the vision is and what's trying to be
achieved, its the how that is the problem,
you get conflicting, changing messages...
it's all a bit misty but we still have to man-
age the business but you have this rattling
around in the back of your head.

What staff want is to have it laid out in front
of them ... this is how it probably was five
years ago, (but) it can't happen now.
One consequence of the rapid changes has been their impact on the morale of the people within the bank. As numbers are reduced the motivation of those that are left behind is on the decline, and this has been intensified by the uncertainty those remaining now feel about their future.

I think we're losing so many skilled people we can't afford to lose, we don't know how this office is going to be structured at all. Morale is not very high, there is quite a bit of uncertainty about what the future holds.

When you go through a period where you get rid of a lot of people basically, whether they move into other areas of the organisation or leave, the morale of the people left behind is very low because they don't believe that that will be the end of it. Also their morale is low because their work load increases. So you have to be people focused to keep a hold of it otherwise they're always going to drift away, or they're going to stay and do nothing going to happen because they're so demoralised that they can't get their mind around it.

Although people are aware of the need for restructuring and change, the manner in which it is implemented creates strong motivational problems. For many of the older members of staff the feeling of uncertainty is intensified by the internal perception that when they reach a certain age the bank will have no further use for them.

The bank is shrinking and there is nothing you can do about it. The general opinion is that if you're over fifty they are not interested.

This is an organisation which is radically going to have to shift, I'm sure if you ask people they are really worried, people who are being asked to do the re-engineering are re-engineering themselves out of a job so that increases the uncertainty. This is not a happy place as a corporation.

One of the senior managers summarised the situation:

There is a big question mark over where the organisation is going, what is it? Everyone is trying to grapple with the changing environment of financial services and everybody, right down to the lowest level is struggling with “and where should we be?” If this is the new role for financial service “are we here or are we there?” Nobody really has the answer and that's what is really wrong, it's not morale per se, it's somebody tell us where we should be and then we'll go and be there, somebody has to tell us first, it's uncertainty about where we're headed.

When staff were asked whether this uncertain environment was having an impact on their ability to do their job, interestingly the majority of them felt that the impact was negligible. In some cases the statements were quite contradictory to the remarks made about the impact the uncertain work environment was having on them as individuals. Others felt that the impact of the uncertainty depended on personal circumstances, while a third group distinguished between the impact on team and organisational satisfaction.

I won't say that my motivation has suffered because that's not the case at all, because that's not a professional attitude.

I think it is very difficult to differentiate how you feel work wise and with regards to your personal circumstances. If you have a low mortgage and no commitments and you're reasonably positive about yourself then you'll view any changes in a different light. If you're very dependent on your job and are not sure whether you have the skills to survive in the outside world, then you're going to feel even more vulnerable in the workplace. I think you just have to be positive and do your best to perform to help protect your position.

It's not like that on my team ... They are happy when they are working, doing what they're doing but we know that in 18 months time they're going to review what we're doing again, so we have to make sure that we do our best. It's more personal, the satisfaction may be with the team but they are discontented with the organisation.

This was a theme that was raised by many of those interviewed. Interviewees felt a stronger identity within their particular team than within the organisation as a whole. Whilst this is to be expected the degree of difference between the two affilia-tions was quite striking. There may therefore be a need for internal marketing to address the issue of organisational identity since without this, current levels of inter-functional co-ordination may ultimately be eroded.

In an attempt to improve the quality of its relationship with staff, Bank A has recently created a new vision which focuses on being the first choice for investors, customers and staff. At the time it was felt that the inclusion of staff in the vision, would demonstrate that staff were valued and had an important part to play in the bank's future. A number of those interviewed were however found to be cynical about this side of the equation.

They've looked at the shareholder, they've looked at the business and they've looked at the customer. They've lost track of the staff.

It's supposedly the first choice for staff now, but I would say that staff get a bit of a poor deal at the moment.
I think the truth of the matter is that it is always going to be difficult to bring this side of the equation into proper perspective. The bank, the way in which the whole industry performs in the UK is somewhat short-termist in the way in which it has to develop. The stock market demands regular performance progress.

It has thus proved difficult to justify the claim that staff concerns and priorities are uppermost in the CEO's mind. This is made all the more difficult since as one interviewee put it:

A lot of staff will translate first choice for staff into being paid more and if they are not going to be paid more, so what?

Interviewees did however feel that their organisations continued to try to take a broader and more supportive view of their development. Part of the current problem, it is felt, is the uncertainty, discussed above, which remains over the future of many full-time employees. This has perhaps contributed to a change in the way that many employees view their jobs. As the bank has changed its attitude to its staff, the staff attitude to the bank also seems to have undergone a change. The old view of doing the best for the organisation, offering unstinting loyalty is no longer as widely held as it used to be. Although some interviewees still felt that they were committed to the bank, it was felt to come more from a fear of losing their job rather than any loyalty that they might feel for their employer.

Sell products, make sure you have a job.
That's how I deal with it.

My (commitment) is fear driven, more. I think that you'll find a lot of people will work harder and put a lot more into it, to make sure that they still have the job.

Indeed this is a view which some members of the management team themselves are tending to support, asking for commitment and performance rather than loyalty.

We're almost putting out to people, that we as an employer are not offering you a job for life and we don't expect you to be that loyal anymore in that sense. What we expect is that when you're working for us, you will put in as much commitment as is necessary and we will reward that.

Whilst such a focus may address the fundamental business objectives of both banking organisations, it does little to satisfy the needs and wants of staff. Even though in the current climate it may be unrealistic for employers to attempt to offer long term job security, it does seem fair to conclude that greater efforts could have been made by both organisations to take into consideration the needs of their staff. Given that the senior management of both organisations expressed the desire to be as supportive as possible of their employees it seems clear that there are strong differences between the perceptions of the management style of the "organisation" between senior and middle/junior management grades. The adoption of an internal marketing focus could hence offer great utility in encouraging a visible move away from the fear based motivation to perform, referred to earlier, to a situation where non-coercive actions are seen to be utilised to induce the desired response (Kotler, 1972).

**Internal change and the external customer**

Despite the reservations about the impact of change on their own positions within the bank, interviewees almost unanimously felt that the internal changes taking place in banking should shortly begin to impact positively on external customers. However the majority of managers drew a distinction between the actual process of change and the outcome of that change. Although most of the respondents were fairly positive about the latter, there was considerable antagonism towards the former. Most felt that whilst external customers actively resent the process as it is going on, they appreciate the end result. However, underlying their views about the importance of change to customer service and how the changes in structure are in fact a means of offering improved service quality was a general feeling that the changes taking place were driven by the bottom line. They were felt to reflect the banks' need to improve this aspect of their performance and an unwillingness on the part of customers to pay for the old "way of doing things", rather than the fact that the change was good for its own sake.

The problem is that it [change] is looked at as a cost reduction rather than a service improvement ... you can't tell the customer that you're improving service when they've got less staff in the branch to deal with ... there is certainly a group within our customer base who do not see it as an improvement.

In general the banks appear to have approached their internal changes quietly and without direct reference to external customers. Whilst there is evidence that considerable external customer data have been gathered through questionnaires and the sourcing of information from front line staff, the changes the banks have made have tended to be little publicised. When asked
why this had been the case, senior management indicated that:
We had a view that if you tell the customer what you’re going to do, you have to live up to it and the customer is always measuring you.

Indeed, a strong feeling to emerge from the interviews was that if customers are informed in advance of changes their expectations rise as quickly as the enhancement in service, ensuring that overall satisfaction remains relatively static over time. The management appear therefore to have taken the view that it is better to inform the customer of positive changes retrospectively, thereby ensuring that, from the customer’s perspective, a tangible improvement in performance has taken place.

It is fair to say however that whilst the changes may have taken place without the direct involvement of the customer, they have certainly been engineered with the customer in mind.

The phrase is customer focus, we’re trying to not dictate the way we do our business based on what we want to do and make our customers fit in with that, we’re actually trying to see what the customers want and alter our business to suit what they need and want.

If you’re talking about the man on the street, he should hopefully be getting a far better service because the people in the bank are geared up to give a good service, that’s measured and surveyed and the results suggest that our customers perceptions of service are better. Also they are now getting much faster service than they’ve ever had before.

One of the changes made has been the introduction of relationship managers, who are responsible for meeting all the needs of the customer. However even though these changes are considered to be a positive step in offering customer service, there is a feeling that some of the changes are made for the benefit of creating an impression rather than actual effectiveness.

The relationship managers have to think of risks as well as relationships, they are certainly more approachable now than they were a few years ago, they have to be because of the competition. Calling them relationship managers is a fairly new thing because we’re trying to give the impression that the customer is more important.

It is apparent that while the banks regard the changes they introduce as being customer focused the employees who are dealing with their consequences see them largely as cosmetic. As employees are not fully cognisant of the changes, the level of discomfort when dealing with customers, from what may appear to be a position of disadvantage, increases. This lack of understanding on the part of the employees is reflected in an increase in Parasuraman et al.’s (1985) Gap 3, i.e. the gap between the overall quality specifications and actual performance. Gronroos (1991) argues that contact people are the most natural target for internal marketing and that it can be used to make them aware of the new practices as they are implemented to ensure their involvement and co-operation. The implementation of an internal marketing focus is therefore the key to actually reducing this gap and ensuring that the internal changes are in fact benefiting the external customer in the manner proposed.

### Impact of internal relationships on delivered service

In general the managers in the sample seemed to have a limited view of the concept of “customer”. Whilst when pressed all interviewees could see the benefit from viewing other employees with whom they have contact as customers and appeared to be familiar with the concept of internal marketing, clues from other stages of the interviews suggested that in fact the concept had not been fully understood. The following two quotations from different sections of one interview illustrate this point well.

I’m dealing entirely with external customers.

(Several) members of staff provide me with the leads and introductions to allow me to call people and introduce myself.

At a still later stage in the interview, this manager goes on to explain that the leads he receives are not always of the highest quality and he has difficulty in getting his requirements across. It had clearly not occurred to him to view other employees as potential customers, with particular needs, information requirements etc. Whilst this pattern was reflected in other interviews, some managers did at least demonstrate an awareness of the problem.

I know what it’s like to have worked in an internal department, and you don’t perhaps always look at that person on the line as a customer, knowing he’s the buffer between you and the (external) customer. That’s probably the fundamental issue.

There was a general recognition of the impact that internal relationships could have on the quality of service both within and outside the bank. Most interviewees were able to cite circumstances when internal marketing could be of substantial value and a
number of instances of its implementation were described.

These (clerks) are stuck in a warehouse in ... and are processing for customers over 200-300 square miles, so it starts to become bits of paper and they don't have the same sense of attachment. There is no need to go that extra bit. What we are trying to do is to build the link between them and the branch level, trying to convince them that the branch staff really need them, making them realise that if they make a mistake the branch staff takes the hit.

Indeed there were several references in the interviews to the need for "support" departments to understand the need for internal marketing and to view others in the organisation as customers. Most interviewees felt that this was perhaps not happening at present and one actively resented such departments. Whilst it may or may not be true, that support services within the bank are not good at communicating with their internal customers, it was very clear that there was an expectation that they should make more of an effort to do so. Interestingly, it was assumed that it was the support departments that should initiate such actions and there was no evidence that interviewees felt that any form of reciprocal action might be necessary.

I can see cash coming in when I sell a product, they don't do anything. They have to support us, but the support often isn't there.

In an attempt to ascertain the reasons behind the antipathy between various departments, the interviewers explored the concept of teamwork and asked interviewees to explore whether they felt part of a team and if so, where the boundaries of that team might lie. Most interviewees described feeling part of a team within their working environment, but interestingly the scope of that team was typically limited to three or four people. None of those interviewed spontaneously identified themselves as feeling part of a branch, region, or bank team. A clue as to the cause of this feeling of isolation is given in the second quotation below.

In the teams within the office, the teamwork really comes between the three people within the smaller groups and you tend to be a little isolated within those teams from the others in the office.

I think (although) we are still part of the (bank) team ... there is a tendency to want (divisions) to be individual, so that we can exploit the markets we're in.

The interviews also revealed how the concept of teamwork was defined within the bank. In part it was regarded as a necessary function to achieve the targets set by the bank hierarchy, since these targets tend to be set on a unit, rather than on an individual basis. Despite this, however, little evidence of cohesion emerged from the interviews. Most interviewees appeared to define teamwork as an occasional and often informal gathering of colleagues and as such its ability to improve internal co-ordination and service was severely limited.

Collectively as a team, we would get together once a month to a scheduled meeting. Otherwise I would generally be meeting them once a week on a one to one basis at least.

I have two area managers that I look after and ... we always have a meeting once a month ... If something is not going right, then they would be perfectly comfortable in coming to me and telling me about the problem. Otherwise I can go and tell them about what I think may be an issue. It's very open.

At present neither organisation seems to be engaged in marketing activity which would encourage either the development of a wider sense of belonging, or the idea that others within the bank should be regarded as customers and treated accordingly. Indeed, whilst external customer service is currently monitored by mystery shoppers and a postal questionnaire which is periodically despatched to a sample of customers, there is no effort to evaluate the manner in which employees interact with each other within the bank. The absence of internal service quality as an evaluation tool transmits the message that it is not considered a priority.

There are no systems for monitoring internal service quality as far as we are concerned. We have a regional office and basically the branches are their customers because they don't deal directly with customers. So they do a service index to see if they answer the phone properly, give the right sort of information (etc.) So they do, but we don't internally in the branches.

It is perhaps in this area that internal marketing has the most contribution to make. In the present circumstances the internal climate of the organisations tends to be more confrontational than co-operative. The application of an internal marketing focus which encourages the concept of the internal customer (Gummesson, 1987) is the key to ensuring that the impact of internal relationships on the quality of service delivered is positive. Although Rafiq and Ahmed (1993) disagree with the concept of the internal customer, they too support the integrative role that internal marketing can play within the organisation. As such internal marketing can be used to create an internal climate which encourages employees to regard each
other as part of an overall organisational team.

Matching the right people to the right jobs
One of the fundamental tenets of internal marketing is that the organisation must market itself and the jobs it offers to its employees. With this in mind it is important to ensure that the right people are found for specific tasks. There was a feeling amongst those interviewed that the banks now have a much clearer understanding of the expertise they need within their various divisions and are making more of an effort to find a match between the skills required and the resources available.

In customer facing jobs it's a matter of identifying the right skills, they are there to interact and have that warmth so that when the customer comes in they will be given good service.

I think one thing we are doing now is being much cleaner on the skills of that particular job ... the bank has gotten monumentally better at identifying the skills required for the job.

The individual who shows interest (in a particular job) will have to undertake some lengthy interviews and discussions with the managers they will be working with. They will also be assessed psychometrically to ensure that you have the right minded person doing a particular role.

The enhanced efforts to identify those competencies best suited to particular tasks has led to changes in the methods of recruitment within the bank. Most jobs are now openly advertised internally.

In terms of finding people and moving people across we now have an internal advertising system, so you get to see a lot more candidates for roles than you ever would do before ... you can pick from the best of the regional applicants so you get a lot more insight into the qualities of people.

The concern that some senior managers have is that in those cases where the requisite skills are not available internally, it is now more difficult to recruit externally. This would indicate that while the processes of job definition and selection are there in theory, their practical implementation is still not entirely satisfactory.

It's difficult to hire in from the outside, so you have to jump through a number of recruitment hoops and you have to be able to demonstrate explicitly that there is no one within the organisation who can do the job before you are allowed to go outside.

Most definitions of internal marketing (Berry, 1981; Gronroos, 1981a) deal with the organisation's ability to deliver its internal customers a product, namely a job to which they exhibit the highest degree of fit. Thus the emphasis in recruitment processes in a marketing oriented organisation should be focused on ensuring that the right person is found to do the right job. It seems fair to conclude from the foregoing that this is one area where the banks do seem to have made a great deal of progress, although some scope for improvement would appear to remain.

Employee involvement in developing and implementing policy
There was a widespread belief amongst the interviewees that they have little input into the design of policy. The majority feel that there are attempts to involve them but the effort is only superficial and rarely translates into an actual change in planned policy. They might go through a sort of consultative process but I wouldn't say that it actually an effort to involve us. I mean they've sent out a questionnaire now on training and development but it's doubtful that anything will happen on it.

Policy decisions in the sense of who we want to lend money to, what are the hot spots, they are pretty much handed down in tablets of stone.

The actual design at the moment I have no input into it, it's a structure which is already in place.

Some interviewees drew a distinction between involvement on a strategic or a tactical level. Most managers felt that they made a sufficient contribution to the latter, but that it was impossible to achieve a significant degree of input to the former.

If you asked me whether I was a strategist or an implementor, I would say that I am an implementor. I have some influence but my role is to implement. I have sufficient input - I don't think you could run an organisation like this if you were allowing strategic input at all levels.

Empowering management and staff
The level of empowerment available to management within the bank was another area of relevance to internal marketing considered during the interviews. Most managers feel that they have quite a high level of control over what decisions they make and how they run their various sections. As noted above there was a general perception among
respondents that they were being offered a greater level of autonomy to make tactical decisions. Managers felt that this form of empowerment allowed the people at the front lines to be more flexible and responsive to the needs of the customer.

We have a lot more flexibility and discretion than we used to have.

The supervisors have got discretion, particularly in the business insurance arena. We give them a discretionary pot of money to actually make sure that if it's just on price that we're going to be outbid, if they want that business they can adjust it in year 1 within quite big margins. What we're saying there is that we'll give them the pot of money and they can distribute that as they choose to keep the business.

A number of changes were found to have been implemented in recent years to the levels of discretion that have been offered to employees at all levels. Although there continued to be controls in place, a greater degree of autonomy was now offered irrespective of a particular employee's position within the organisation. Interviewees were unanimously positive about the effects that empowerment has had both on their own morale and the quality of service that the bank has been able to provide for its customers as a result.

If I want to introduce a new opportunity and I push it through with the approval of the operations manager, then yes I've got reasonable autonomy in my unit to run things. I've got to run it the way I see fit, but obviously within that I have to follow procedures.

I feel particularly confident that I can go to my manager and present an idea that I feel is effective and he will probably mull it over and agree that it is and look to pass it to the others in the area.

In terms of the lending side of things there is generally a reference back once it hits a certain level - there are discretions within which I can work. Once I get past that then you're into what can be a lengthy process in terms of turnaround time and getting the answer back to the customer.

Conclusions

This article has reviewed the strategic aspects of internal marketing as practised by two major High Street banks. In general the research found no evidence that internal marketing as a concept is as yet fully understood by management, either at the junior or more senior levels within each organisation. There is at present little understanding of the needs of employees and internal marketing research is noticeably absent. As a result both institutions have developed a very narrow perspective of the concept of "customer" and whilst most interviewees could see the benefits of viewing their service colleagues as internal customers, there was no evidence that such a philosophy had as yet permeated either organisation.

The changes currently taking place in both organisations seem to have been driven from a financial rather than a marketing perspective. As a result it has been assumed that employees would be intrinsically hostile to change, and that there would therefore be dangers in communicating the strategic vision of each organisation, even to those managers responsible for the achievement thereof. Indeed neither institution appears to have taken effective action to minimise the impact of the uncertainty that has resulted, giving rise to a culture of fear, where motivation is driven primarily by the need to safeguard individual job security.

Given the advantages of a marketing perspective there is a clear need for High Street banks to more fully embrace the internal marketing concept. At a strategic level this would include:

- An ongoing programme of internal research to ascertain the requirements of internal customers and to obtain market intelligence in respect of the requirements of external customers.
- The creation of meaningful (and two way) channels of communication within the bank. To reduce the size of service gaps 1 and 2 it will be essential to establish an ongoing dialogue between front line staff and management to ensure that customer requirements are accurately and regularly communicated to those with the authority to develop strategy. This will only be achieved when staff genuinely believe that their views will be perceived as of value.
- Allied to the above, there is a need for a formal communications strategy which would communicate the mission, objectives and key strategies that both organisations are looking to pursue. Whilst there was some evidence that some such communication already takes place, it is clear that a significant level of detail is absent. It is also clear that the emphasis to date has been on the "what" rather than on the "how" or "why" which are of intrinsically more concern to staff at all levels. Whilst this continues to be the case, the potential exists for a widening of the fourth service gap which relates to the ability of the bank to deliver on its external service promises.
- The adoption of recruitment policies with a single objective - matching the right
people to the right service roles. Recruitment systems should facilitate external recruitment where appropriate expertise does not exist in-house.

- The adoption of a supportive management style which encourages the development and motivation of staff. The undercurrent of fear currently evident at all levels of both institutions will seriously detract from the levels of interfunctional co-ordination that both banks are able to achieve. Rewarding the performance of the individual, or at best relatively small teams, may cause unnecessary competition and the development of the "them and us" mentality observed in many of the interviews conducted for this study.

In short, there is a clear need for both institutions to adopt a strategic perspective on their internal marketing activity. Marketing should be embraced as a business philosophy that guides, not only the relationships with external customers but also with those internal to the organisation. Failure to do so will likely result in a widening of the service gaps and failure to compete effectively in a market increasingly driven by the quality of the delivered service.

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Membangun Service Quality untuk Mencapai Kepuasan Konsumen di Industri Hospitality

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ABSTRAK

Service Quality sangat dibutuhkan terutama di industri hospitality mengingat konsumen yang mempunyai ekspektasi yang selalu ingin dipenuhi dan dipuaskan. Konsumen selalu mengharapkan untuk mendapatkan service yang maksimal dari para penyedia jasa dalam hal ingin diperlakukan secara profesional, dan diperlakukan sebagai individu yang unik.

Tulisan ini dimaksudkan untuk memberikan gambaran yang lebih jauh mengenai service quality yang dapat dibangun dan dilakukan oleh para penyedia jasa yang diharapkan dapat memenuhi ekspektasi dari konsumen yang pada akhirnya dapat memuaskan eksternal konsumen maupun internal konsumen.

Kata kunci: hospitality, service quality, ekspektasi, kepuasan, penyedia jasa.

ABSTRACT

Service quality is necessary especially in the hospitality industry, remembering that consumers have expectations that must be fulfilled and satisfied. Consumers often expect to get maximal service from the service providers and wish to be treated professionally and as a unique individual.

This paper seeks to give a further idea about service quality which can be developed and done by service providers with the hope of fulfilling consumer expectations and finally to satisfy all consumers, both internal and external to the company.

Keywords: hospitality, service quality, expectations, satisfactions, service providers.

PENDAHULUAN

Bila kita mendengar kata “industry hospitality” seringkali kita identikkan dengan hotel dan restoran. Sebenarnya kata “hospitality” mempunyai arti yang lebih luas daripada sekedar hotel dan restoran.

Menurut Oxford English Dictionary: “Hospitality is the reception and entertainment of guests, visitors or strangers with liberality and good will”. Selain itu menurut kamus Indonesia: Hospitality adalah keramahtamahan. Dalam industri hospitality, konsumen mengharapkan untuk memperoleh pelayanan/service yang maksimal dari para penyedia jasa dengan menyediakan service yang memuaskan ekspektasi mereka atau bahkan melebihi ekspektasi mereka. Oleh karena itu perlu sekali manajemen dari hospitality untuk selalu meningkatkan kualitas pelayanan kepada konsumen.

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http://puslit.petra.ac.id/journals/management/
Melalui peningkatan kualitas pelayanan, bisnis hospitality menjadikannya sebagai salah satu kiat untuk bersaing dengan para pesaingnya. Selain daripada itu bisnis hospitality harus menyediakan sesuatu yang lain daripada yang lain yang akan selalu tertanam dan menjadi pengalaman yang tidak terlupakan bagi konsumen dibandingkan dengan apa yang diberikan oleh pesaingnya.

Kualitas menjadi salah satu kunci sukses dari setiap bisnis. Kualitas ini diberikan kepada konsumen untuk memenuhi ekspektasi konsumen dengan menyediakan produk dan pelayanan pada suatu tingkat harga yang dapat diterima dan menciptakan “nilai” bagi konsumen serta menghasilkan profit bagi perusahaan.

Bila kita melakukan transaksi di sebuah hotel maka kita akan dikenakan biaya service sebesar 11% disamping biaya pajak 10%. Ini berarti bahwa untuk mendapatkan pelayanan dari sebuah hotel ada harga yang harus kita bayar. Maka tidaklah mengherankan bila satu porsi soto ayam yang kita beli di sebuah depot dengan harga Rp 3.000,- akan menjadi Rp 15.000,- bila itu dijual oleh restoran di sebuah hotel itu. Namanya saja lebih mahal lagi tergantung dari di hotel binatang berapa restoran itu berada. Oleh karena itu hotel dituntut untuk memberikan pelayanan yang maksimal untuk memuaskan para konsumennya. Di lain pihak, untuk menciptakan kualitas pelayanan yang prima tidaklah mudah. Banyak hal yang harus dilakukan oleh industri hospitality baik dalam dari segi waktu maupun dana.

Tiap segmen industri mempunyai istilah sendiri untuk konsumen. Hotel menyebutnya dengan tamu, bank menyebutnya dengan nasabah, perusahaan penerbangan menyebutnya dengan penumpang, agen travel menyebutnya dengan klien.

WHAT IS SERVICE?

Service adalah pengalaman yang tidak berwujud (intangible) yang diterima oleh tamu bersamaan dengan produk yang berwujud (tangible) dari suatu produk yang dibeli. Di hospitality, service diberikan kepada tamu oleh orang-orang (pelayan yang melayani di restoran) atau oleh sistem (penggunaan komputer yang memudahkan pelayanan).

Tamu dan karyawan terlibat secara personal dalam transaksi service. Bila seorang konsumen membeli sebuah pensil, maka konsumen akan membawa produk tersebut tanpa memperhatikan tentang siapa yang membuat produk itu atau bagaimana cara membuatnya. Sedangkan di hospitality, misalkan seorang pelayan yang melayani makan malam maka tamu dan pelayan tersebut terlibat secara langsung dimana service dihasilkan dan dikonsumsi pada waktu yang sama. Pengalaman service ini penting sekali. Bila pelayan yang melayani tamu itu menunjukkan sikap yang tidak ramah dan wajah yang cemberut maka tamu akan merasa tidak senang dan mungkin saja ia tidak akan kembali ke restoran itu lagi sebaliknya bila pelayan itu menunjukkan sikap yang ramah dan menyenangkan maka tamu akan senang dan merasa puas. Biasanya tamu yang merasa puas dengan pelayanan yang diberikan akan memberikan tips yang lebih besar.

Davidoff (1994) mengkategorikan service menjadi 2 yaitu :

1. Visible Service

Yaitu service yang dapat dilihat dan dirasakan langsung oleh konsumen. Service ini disediakan oleh karyawan yang langsung bertatap muka dengan konsumen.

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2. Invisible Service


Ada tiga karakteristik utama dari produk service yang membedakannya dengan produk ritel (Davidoff, 1994:20) yaitu:

1. Relative Intangibility of services

Kenyataan bahwa konsumen tidak mendapatkan "sesuatu barang" sebagai hasil dari sebuah service. Hasil dari sebuah service lebih sering berupa pengalaman daripada kepemilikan (possession).

Contohnya: seorang penumpang kereta api membeli sebuah tiket, produk riilnya adalah transportasi dari satu kota ke kota lainnya dan ia memperoleh pengalaman dari perjalannya entah itu makanannya ataupun pelayanan yang diberikan oleh perusahaan kereta api tersebut bukananya ia mendapat sesuatu barang.

2. Simultaneity of Service Production and Consumption

Adanya tenggang waktu antara produksi dan konsumsi dari produk service dan produk ritel. Tidak seperti perusahaan manufaktur mobil yang terdapat tenggang waktu antara mobil itu diproduksi dan mobil itu dikonsumsi, service biasanya diproduksi dan dikonsumsi pada saat yang sama oleh karena itu tidak ada inventory untuk service. Oleh karena itu produk service tersebut tidak dapat disimpan (unperishable).

Contohnya: bila kamar hotel tidak terjual pada hari ini maka tidak dapat dijual kembali pada hari berikutnya, tiket pesawat hari ini yang tidak terjual tidak dapat digunakan untuk hari berikutnya.

3. Customer Participation

Konsumen dari perusahaan service berpartisipasi dalam menciptakan suatu service. Service tidak mungkin tercipta tanpa adanya input dari konsumen. Jadi service tidak akan ada tanpa bantuan dari konsumen. Service melibatkan dua belah pihak yaitu konsumen dan penyedia jasa.

Ada beberapa perbedaan antara perusahaan yang bergerak di bidang service dan ritel:

<table>
<thead>
<tr>
<th>Service</th>
<th>Ritel</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Memproduksi dan menjual &quot;pengalaman&quot; dan &quot;perasaan&quot;</td>
<td>1. Memproduksi dan menjual &quot;sesuatu barang&quot;</td>
</tr>
<tr>
<td>2. Diproduksi ketika dijual</td>
<td>2. Diproduksi kemudian dijual</td>
</tr>
<tr>
<td>3. Diproduksi bersama dengan konsumen.</td>
<td>3. Diproduksi tanpa melibatkan konsumen.</td>
</tr>
</tbody>
</table>
WHAT IS QUALITY?

Kualitas adalah suatu ukuran yang mengukur kemampuan suatu bisnis hospitality dalam memenuhi kebutuhan konsumennya. Ini berarti dalam bisnis hospitality ditanamkan sikap yang berorientasi pada konsumen dengan mendengarkan “suara dari konsumen” (apa yang diinginkan konsumen). Produk service yang berkualitas merupakan hal yang dapat memuaskan konsumen.

Davidoff (1994) terdapat 7 karakteristik dasar untuk dapat menciptakan dan meningkatkan kualitas yaitu:

1. **Create Constancy of Purpose**

   Sama seperti sebuah bangunan yang membutuhkan pondasi yang kuat dan kokoh demikian pula sebuah Organisasi service harus didasarkan pada tujuan dan visi yang kuat, jelas dan konseptual. Hal-hal ini dibangun dengan memperhatikan apa yang diinginkan dan dipikirkan oleh konsumen. Dengan demikian kita dapat menggunakan kualitas produk yang prima dengan biaya yang efisien dan sikap yang responsif.

   Tujuan dan misi visi yang telah dibuat akan menjadi sia-sia bila manajemen tidak konsisten dalam menjalankannya. Oleh karena itu manajemen harus selalu konsisten dengan apa yang telah dicanangkan.

2. **Cease Reliance on Inspection**

   Oleh karena di bisnis hospitality produk service diberikan secara simultan antara produksi dan konsumsinya maka tidaklah mungkin bagi manajer untuk menginspeksi tiap produk service yang diberikan. Oleh karena itu manajer harus memberikan kepercayaan kepada karyawannya untuk melakukan segala sesuatu nya dengan benar.

3. **Remove Barriers**

   Manajer mempunyai tanggung jawab untuk membangun cara-cara yang dapat membuat karyawan melakukan pekerjaannya dengan benar. Terkadang kesalahan-kesalahan yang terjadi bukan karena manusianya tapi karena sistemnya.

   Untuk menghilangkan rintangan-rintangan yang ada, manajemen dapat mengidentifikasi dan mengeliminasi tugas-tugas yang sebenarnya tidak diperlukan sehingga dapat menghemat waktu dan tenaga untuk digunakan tugas-tugas lain yang lebih penting dan berharga. Selain itu manajemen dapat mencoba untuk mencari dan menciptakan tugas-tugas baru yang dapat memberikan tambahan nilai bagi konsumen.

4. **Practice Leadership**

   Dalam menjalankan suatu organisasi diperlukan seorang pemimpin yang mempunyai visi dan mempunyai jiwa kepemimpinan sehingga dapat mengatur segala sesuatu nya.
berjalan dengan lancar dan menghasilkan profit.

Pemimpin yang baik dapat menjamin bahwa karyawannya telah melakukan pekerjaannya dengan benar dan membuat karyawannya dapat bekerjasama untuk mencapai tujuan yang telah ditetapkan manajemen.

5. Educate and Train

Pendidikan dan pelatihan merupakan prioritas utama bagi semua perusahaan khususnya hospitality untuk dapat mencapai service yang memuaskan. Perusahaan tidak bisa hanya menginvestasikan uangnya di fasilitas-fasilitas fisik saja tapi juga harus menginvestasikan dana dan waktu untuk memgembangkan sumber daya manusianya.

Penyedia jasa tidak akan mendapatkan hasil yang memuaskan tanpa adanya pendidikan dan pelatihan yang cukup untuk karyawannya. Bila manajemen berpikir bahwa pendidikan dan pelatihan butuh biaya yang mahal maka bila terjadi kelalaian/kesalahan dari karyawan yang berakibat pada konsumen maka harga yang harus dibayar bisa lebih mahal.

6. Build long-Term Business Relationships

Sama seperti karyawan perlu dibantu karyawan lainnya untuk melakukan pekerjaannya, maka perusahaan juga membutuhkan perusahaan/organisasi untuk mencapai tujuan dan misinya dengan membangun hubungan bisnis yang bersifat jangka panjang. Sebuah hotel perlu sekali membangun hubungan bisnis dengan travel agent, supplier dan konsumen.

Selain itu dengan membangun hubungan bisnis yang berkesinambungan dengan perusahaan/organisasi lain akan membuat perusahaan dapat bersaing dengan para kompetitornya.

7. Take Positive Action

Ini adalah hal yang paling penting dan mudah dilakukan tapi sering dilupakan. Manajemen harus melakukan pendekatan yang proaktif dan inovatif dengan ide-ide yang lebih baik untuk dapat memenuhi keinginan dan kebutuhan konsumen dengan selalu memunculkan pertanyaan-pertanyaan seperti apa yang dapat saya lakukan untuk konsumen? apa yang konsumen butuhkan? bagaimana saya dapat menyenangkan konsumen?

INTEGRATING SERVICE QUALITY

Service Quality biasanya merupakan alasan keloyalan konsumen terhadap suatu perusahaan. Keloyalan konsumen tersebut sangat membantu perusahaan untuk meningkatkan pangsa pasarnya dan untuk memenangkan persaingan.

Tantangan utama yang dihadapi oleh industri hospitality ialah bagaimana memadukan service quality yang prima dengan apa yang diharapkan oleh tamu. Oleh karena itu penting sekali manajemen memperhatikan masalah pelatihan karyawan, memperhatikan masalah-masalah konsumen, dan kepekaan terhadap kebutuhan-kebutuhan tamu.

Hotel-hotel yang mempunyai jaringan internasional akan sangat memperhatikan masalah kualitas dengan mengirimkan tim-tim khusus untuk memonitor bahwa hotel-
hotel yang memegang waralaba dari hotel pusat telah memenuhi standar yang telah ditetapkan oleh manajemen pusat.

Dalam memberikan service quality ini terdapat gap-gap yang dikenal dengan 5 gap model dari Parasuraman (1993). Model ini mendefinisikan gap-gap yang mungkin terjadi dalam suatu organisasi dalam memberikan service quality yang memenuhi ekspektasi konsumen. Teori-teori dari Parasuraman ini dikembangkan ke dalam sebuah model umum dari penyediaan service yang tampak pada gambar A.

Gap 1: Consumer Expectation versus Management Perception

Gap ini terjadi ketika manajemen tidak memahami apa yang diinginkan konsumen. Manajemen hospitality mungkin saja gagal untuk mengerti apa yang konsumen harapkan dalam suatu service dan bagaimana bisa menyediakan kualitas service yang maksimal. Sebagai contoh, manajemen menetapkan suatu sistem bahwa untuk check out termasuk penyelesaian tagihan-tagihan dan administrasi lainnya akan dilayani dalam waktu tidak lebih dari 15 menit. Tetapi kenyataannya konsumen sudah mulai resah dan mengomel setelah 10 menit. Ini berarti sistem yang ditetapkan oleh manajemen meyebabkan terjadinya ketidakpuasan tamu. Mungkin saja manajemen berpikir bahwa waktu 15 menit itu merupakan waktu yang singkat tetapi tidak demikian dengan tamu. Dari sini manajemen belajar bahwa waktu yang tepat bukan 15 menit tapi 10 menit.

Gap 2: Management Perception versus Service Quality Specification

Gap ini terjadi ketika manajer tahu apa yang konsumen inginkan tapi tidak sanggup atau tidak berkeinginan untuk meningkatkan sistem yang akan memenuhi keinginan konsumen. Hal ini bisa disebabkan oleh tidak adanya komitmen yang kuat untuk memberikan service quality yang maksimal, kurangnya kemampuan untuk memahami persepsi konsumen, tidak adanya standarisasi tugas dan manajemen tidak mempunyai tujuan.

Beberapa perusahaan kebanyakan hanya melihat profit jangka pendek saja dan tidak berkeinginan untuk investasi dengan menyediakan modal yang cukup untuk pengembangan karyawan dan peralatan-peralatan. Inilah yang menyebabkan terjadinya masalah service quality. Sebagai contoh, Pemilik hotel yang hanya menganggarkan persediaan handuk yang secukupnya untuk tiap kamar dan tidak memikirkan bila persediaan handuk tersebut menyusut karena hilang atau kotor/rusak. Kemudian ada tamu hotel yang menginginkan handuk lagi dan meminta kepada karyawan dan karyawan meminta maaf bahwa pihak hotel tidak mempunyai persediaan handuk lagi. Manajemen hotel tahu bahwa persediaan handuk sedikit tapi pemilik hotel tidak mau menginvestasikan uangnya atau tidak mempunyai uang yang cukup untuk membeli perlengkapan-perlengkapan tersebut. Contoh lainnya, untuk melayani tamu yang akan check-in dibutuhkan 2 orang karyawan tetapi pemilik tidak mau mengeluarkan tambahan uang untuk karyawan baru sehingga tamu harus menunggu untuk dapat dilayani yang pada akhirnya akan menyebabkan ketidakpuasan tamu.

Gap 3: Service Quality Specification versus Service Delivery

Gap ini terjadi ketika manajemen mengerti kebutuhan apa yang harus diberikan kepada konsumen dan spesifikasi apa yang tepat untuk ditingkatkan tapi karyawan tidak...
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(Stenny Thio)

sanggup atau tidak mempunyai kemauan untuk memberikan service yang maksimal.

Gap ini terjadi ketika karyawan dan konsumen berinteraksi. Karyawan diharapkan untuk bisa menunjukkan sikap yang ramah dan penuh senyum serta dapat membantu menyelesaikan masalah-masalah dari tamu jika tidak maka tamu akan merasa tidak puas.

Untuk mengurangi atau meminimalkan terjadinya gap ini maka penting sekali peranan dari manajemen mulai dari perekrutan karyawan, pelatihan, pemantauan kondisi kerja karyawan dan peningkatkan sistem penghargaan kepada karyawan yang berprestasi.

**Gap 4: Service Delivery versus Eksternal Communication**

Gap ini tercipta ketika perusahaan memberikan janji-janji melalui komunikasi eksternal tetapi yang terjadi tidak seperti yang dijanjikan dan diharapkan. Contohnya, bagian marketing mempromosikan bahwa tamu yang menginap akan diberikan makanan dan minuman selama datang dan akan menerima pelayanan yang sangat memuaskan tetapi ternyata yang terjadi tidak sesuai dengan yang dipromosikan dimana tamu hanya menerima minuman selama datang dan pelayanan yang diberikan sangat mengecewakan tamu.

Kurangnya konsistensi dari pihak manajemen dapat juga menyebabkan terjadinya gap 4 ini. Sebagai contoh, dua minggu yang lalu untuk pembayaran tagihan restoran dapat dimasukkan ke tagihan kamar tetapi sekarang ketika tamu ingin melakukannya tidak diperbolehkan. Seharusnya ada aturan yang jelas mengenai hal penagihan tersebut sehingga terjadi konsistensi mengenai apa yang berlaku di hotel tersebut.

**Gap 5 : Expected Service versus Perceived Service**

Bila gap-gap yang sebelumnya mengalami peningkatan maka gap 5 juga akan mengalami peningkatan. Karena gap 5 menunjukkan perbedaan antara kualitas yang diharapkan dan kualitas yang diterima konsumen.

Kualitas yang diharapkan ialah apa yang tamu harapkan untuk diterima dari perusahaan. Kualitas yang diterima ialah apa yang tamu terima dan rasakan dari perusahaan. Jika apa yang diterima tamu lebih kecil dari yang diharapkan maka tamu akan merasa tidak puas.

Keuntungan-keuntungan yang diperoleh dengan diberikannya service quality yang maksimal : 

1. Mempertahankan konsumen
   Konsumen yang merasa puas dengan pelayanan yang diberikan oleh sebuah bisnis hospitality akan memberitahukannya kepada orang lain dan sulit untuk membuatnya untuk pindah ke tempat lain

2. Menghindari persaingan harga
   Bisnis hospitality yang mempunyai standar kualitas yang tinggi akan mempunyai posisi persaingan yang lebih kuat dibandingkan dengan bisnis hospitality yang mempunyai standar kualitas yang rendah.

3. Mempertahankan karyawan-karyawan yang berkualitas
   Karyawan-karyawan yang berkualitas akan lebih menyukai perusahaan tempatnya bekerja dijalankan dengan baik dan menghasilkan produk yang berkualitas karena mereka tidak menginginkan untuk selalu dikomplain oleh konsumen karena produk yang tidak berkualitas.

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4. Mengurangi biaya-biaya
Dengan diberikannya service yang memuaskan kepada konsumen, pihak manajemen tidak perlu mengeluarkan biaya ekstra untuk kesalahan-kesalahan yang dibuat oleh karyawan seperti memberikan makanan ekstra kepada tamu karena adanya semut di makanan.

5. Meningkatkan laba perusahaan
Dengan diberikannya service quality yang maksimal membuat konsumen merasa puas. Konsumen yang merasa puas ini pasti akan memberitahukan kepada orang lain sehingga banyak orang yang akan datang dan menggunakan bisnis hospitality tersebut yang pada akhirnya sangat membantu perusahaan dalam meningkatkan laba.

Gambar A. Model “gap” dari Service Delivery

Sumber: Olsen, Teare dan Gummesson (1996)
EKSPETASI DAN KEPUASAN KONSUMEN

Di industri hospitality, konsumen dikelompokkan menjadi 2 yaitu:

1. Eksternal Konsumen
   Adalah konsumen yang mengeluarkan uangnya untuk membayar service yang diterimanya. Kepuasan dari eksternal konsumen mengukur kesuksesan perusahaan dalam memberikan pelayanan kepada konsumen yang telah membayar untuk itu. Konsumen di sini adalah tamu.

2. Internal Konsumen
   Adalah orang-orang yang bekerja di dalam perusahaan yang mendapatkan keuntungan dalam hal gaji atas pekerjaan yang dilakukan.

Kita tidak bisa hanya memuaskan eksternal konsumen saja atau internal konsumen saja karena keduaanya saling berkaitan dan saling mempengaruhi. Pihak manajemen bisa saja meningkatkan pendapatannya dan mendapatkan profit dengan memuaskan eksternal konsumen tetapi hal itu tidak akan mendapatkan hasil yang maksimal jika pihak manajemen mengabaikan kepuasan dari internal konsumen. Jadi cara yang paling tepat untuk dapat meningkatkan pendapatan adalah dengan menyenangkan konsumen dan membuat mereka puas dengan pelayanan yang diberikan.

![Gambar B. Hubungan Antara Kepuasan Konsumen dan Profit](http://puslit.petra.ac.id/ljournals/management/)

Untuk menghasilkan service quality yang maksimal, maka manajemen harus mengetahui apa yang menjadi ekspektasi dari konsumen. Bila apa yang menjadi ekspektasi konsumen dipenuhi oleh pihak penyedia jasa maka konsumen akan merasa puas.

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[http://puslit.petra.ac.id/ljournals/management/]
Ekspektasi dari konsumen ini didasarkan pada pengalaman konsumen di masa lalu, pendapat-pendapat dari teman dan yang lainnya mengenai pelayanan, fasilitas, dan lain-lain, janji-janji yang diberikan oleh pihak penyedia service kepada konsumen. Konsumen menginginkan pelayanan yang maksimal yang diberikan dengan sikap yang profesional serta perlakuan yang sama seperti konsumen lain diperlakukan. Semakin mahal konsumen membayar/mengeluarkan uangnya maka semakin besar ekspektasi dari konsumen.


KESIMPULAN

Salah satu kunci untuk mencapai keberhasilan di industri hospitality atau dunia service adalah dengan memberikan kualitas service yang prima kepada konsumen yang memenuhi ekspektasi konsumen sehingga konsumen merasa puas dengan apa yang diterima dan dialaminya.

Kualitas servis yang prima ini diawali dengan puasnya internal konsumen yang menghasilkan karyawan yang loyal, meningkatnya produktivitas dan kualitas servis yang diberikan kepada para tamu sehingga pada akhirnya akan memuaskan eksternal konsumen.

Bila konsumen tidak puas dengan kualitas servis yang diberikan oleh para penyedia jasa maka mereka tidak akan kembali lagi, mengeluarkan uang lebih besar atau bahkan membeli sesuatu jika ternyata pesaing menawarkan kualitas yang lebih baik. Demikian pula sebaliknya bila konsumen merasa puas dengan kualitas pelayanan yang diberikan.

DAFTAR PUSTAKA


