ADDIS ABABA UNIVERSITY

COLLEGE OF BUSINESS AND ECONOMICS

DEPARTNET OF MANAGEMENT

MSC MANAGEMENT PROGRAM, SPECIALIZATION ON TOTAL QUALITY MANAGEMENT AND ORGANIZATIONAL EXCELLENCE

EFFECTS OF INTERNAL SERVICE QUALITY ON EMPLOYEES' ORGANIZATIONAL COMMITMENT: THE CASE OF NORTH AND SOUTH ADDIS DISTRICTS OF COMMERCIAL BANK OF ETHIOPIA

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APPROVED BY BOARD OF EXAMINERS

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DECLARATION

I, the undersigned, declare that this study is my original work, prepared under the guidance of Zelalem Gebretsadik (PHD) and has not been presented for a degree in any other university. All sources of materials used for this thesis have been duly acknowledged.

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NAME SIGNITURE & DATE

ENDORSEMENT

THIS THESIS HAS BEEN SUBMITTED TO ADDIS ABABA UNIVERSITY DEPARTMENT OF MANAGEMENT, MSC IN MANAGEMENT PROGRAM FOR EXAMINATION WITH MY APPROVAL.

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NAME SIGNITURE & DATE

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Table of content

Contents **Page**

List of tables

List of Figure

Abstract

The objective of this study is to investigate the effects of internal service quality dimensions on employees' organizational commitment at North and South Addis Ababa Districts of Commercial Bank of Ethiopia. To achieve the intended objectives, both primary and secondary sources were used for gathering relevant information for the study. The primary data was collected through self-administered structured questionnaire from 106 employees of the bank. The study used explanatory research design. Both quantitative and qualitative research approaches were employed to address the research questions. Descriptive analysis, correlation analysis and regression analysis were conducted for analyzing the collected data. The study results revealed that from the five internal service quality dimensions constructed; i.e., tangibility, reliability, responsiveness, assurance, empathy have a significant and positive effect on the commitment of employees to the organization. Based on the finding of the study the researcher attempted to recommend that the bank board, the management and concerned body should work to improve the internal service quality by considering tangibility, reliability, responsiveness, assurance, empathy to bring employee organizational commitment.

***Key terms**: Tangibility, reliability, responsiveness, assurance, empathy internal service quality, Organizational commitment,*

CHAPTER ONE

INTRODUCTION

This chapter is an introductory section which incorporates the background of the study, statement of the matter, research question, hypothesis, and objectives alongside the importance, scope, limitations and organization of the study.

1.1. Background of the Study

In this 21st century the competition among organizations so as to supply the low cost and high-quality service with the target of achieving maximum level of customer satisfaction is extremely stiff. An incredible shifting of companies at this time forces organizations to act during a dynamic, ambiguous and challenging environment. Thanks to these challenges' organizations got to apply internal service quality dimensions that enhance businesses and improve their businesses permanently to stay their competitive excellence. One among the most important factors to think about is attracting new customers and maintaining healthy long-term relationship with them. This can't be accomplished without improving the organization commitment of employees through the applying of internal service quality concepts, which may be translated as seeing its employees as its first market. Since, customer satisfaction highly depends on performances of the people that are conducting the duty organizations have a responsibility to possess mechanisms so as to make job satisfaction to their employees. The satisfaction of employees is particularly critical when the standard of service is that the unique differentiating factor among competitors (Bansal and Sharma, 2011). With this reason in mind, it's important to think about all employees who provide service directed at the target of the business as internal customers and to satisfy them by implementing internal service quality strategy and creating committed employees to the organization.

In Ethiopia the necessity to banking services is increasing quite ever and other people expect more and faster services from banks. so as to satisfy these increasing needs and expectations. Which are changing under pressures from an increasingly intense competitive environment, the organizational commitment of employees has got to be enhanced through specific and scientific relationship with employees and delight of recent methods of internal service quality. it's also understood that one among the organizational goals is to strengthen organizational commitment. In realizing this goal internal service quality are often used together of the important strategic approaches. It is, therefore, to supplement this concept that a requirement arises to undertake this study.

According to Farzad (2006) successful organizations are people who integrate efficient and effective management in internal and external dimensions through external customer relationship management and enhancement of organizational commitment among internal customers. In Ethiopia the banking sector is growing fast and other people expect faster service from the banks and since service giving qualities may be a huge differentiating factor among competing banks, it's important to satisfy the fast-growing expectations of consumers, and so as to satisfy these expectations the organizational commitment of employees are often enhanced through implementing internal service quality concepts. Even internal service quality has been area of focus of organizations in developed countries it doesn't have the acceptable attention it deserves compared to the importance and therefore the contribution it can make in improving the connection between the organization and therefore the employees.

Marshall et al. (1998) defined internal service quality as a "tow-way exchange process" during which employees as providers of services offer their co-workers those service to satisfy their needs and make them satisfied.

Organizational commitment has been operationally defined as multi-dimensional in nature involving employees' loyalty to the organization, willingness to exert effort on behalf of the organization, degree of goal and value, congruency with the organization and desire to take care of membership (Piercy and Morgan, 1991).According to the assessment done by the researcher there are not any studies conducted regarding the interior service quality concept in Ethiopia and none of these studies focus exclusively on the consequences of internal service quality on organizational commitment. This study, therefore, is concentrated on assessing the consequences of internal service quality on the organizational commitment of the workers just in case of economic Bank of Ethiopia north and south districts.

1.2. Statement of the Problem

The notion of internal-service quality was first proposed by Sasser & Arbeit (1976), who considered employees because the internal customers. The so-called internal-service quality actually is applying a mixture of such notions as marketing and repair quality to the interior aspect of a business. The tangible quality of internal services involves personnel training, incentive programs and employee welfare measures, while the intangible quality involves the accessibility to an organization's internal communication channels and/or the degree of autonomy for an employee exercising his authority on job (Ciu Yue-Xia, 2009). As for a way scholars and experts worldwide define the internal-service quality, Hallowel, Schilesinger, and Zornitsky (1998) believe that an organization/business wishing to deliver good-quality external services must first offer satisfying internal services to satisfy the requirements of employees. Consistent with Lin Zhen-You (2003), an important a part of internal-service quality is how the workers of every organizational unit deliver services to the opposite internal customers. Each individual in an organizational unit is meant to supply fellow employee's good-quality services, so on achieve better performance while reducing waste/costs.

Hallowell, Schlesinger & Zornitsky (1996) noted that internal-service quality is that the satisfaction an employee shows for the services obtained from internal service providers. Consistent with the conceptual pattern of Service-Profit Chain presented by Heskett, Jones, Loveman, Sasser and Schlesinger (1994), the standard of internal services involves the planning of workplace and content, the recruitment/development/rewards/recognition of employees, and also the tools for customer services.

They also noted that an honest internal-service quality will help enhance the worker satisfaction. beat all, many scholars believe that a corporation must first improve the internal-service quality so as to render good-quality external services, and it's imperative that the organization provides satisfying tools, policies and procedures, teamwork, management, goal-oriented cooperation and training, and further increases employees' job satisfaction (Hallowell et al., 1996). This present study adopted the definition proposed by Hallowell et al (1996) because the conceptual definition of internal-service quality. within the meantime, it took into consideration the "Service-Profit Chain" conceptual pattern presented by Heskett et al. (1994) also because the dimensions of internal-service quality induced by Hallowell et al. (1996). After interviews with senior experts within the industry, the definition of internal-service quality was incorporated with the model of internal-service quality currently observed from employees at international tourist hotels, with factors irrelevant to entry-level employees ignored (e.g., work design, recruitment, company policies, and personnel training). Such a refining effort resulted within the four explicit variables of internal-service quality: (1) workplace equipment; (2) employee remuneration; (3) employee training; and (4) job promotion and teamwork. In Ethiopian banking system, the last ten years have seen a rapid progress in delivering service using new technologies, opening new branches and employing more qualified personnel to make strong human power. But while taking these measures the researcher understands that the banks haven't used much of the potential that internal service quality has on organizational commitment and achieving the specified customer satisfaction level.

Commercial Bank of Ethiopia also has not been ready to implement internal service quality concepts at its full capacity despite being the most important bank in Ethiopia in terms of capital and customer base and consistent with the researchers understanding there's no sufficient research done exclusively on internal service quality implementation and its effects on organizational commitment .The other important point is predicated on the private observation of the researcher there's a big number of turnover in full service bank of Ethiopia. this suggests the workers in CBE aren't committed enough to remain in one bank for an extended period of your time and therefore the researcher believes internal service quality can contribute in tackling employees' turnover by creating organizational commitment. Therefore, supported these reasons there's a requirement to assess the extent to which the concept of internal service quality is being practiced and to work out the consequences of the size of internal marketing on organizational commitment of employees in CBE. CBE is chosen because other researches though not exclusive on internal service quality and organizational commitment are conducted privately banks so to contribute more on the subject it had been better to conduct this study on this governmental bank.

1.3. Research Questions

Based on the statement of the matter provided the thesis began to answer the subsequent questions:

1. To what extent does the concept of internal service quality is being exercised in commercial bank of Ethiopia?

2. What are the consequences of the dimensions (tangibility, reliability, responsiveness, assurance, empathy) of the interior service quality on organizational commitment of employees of economic Bank of Ethiopia?

1.4. Objectives of the study

1.4.1 General Objective

The General Objective of this study is assessing the consequences of varied aspects of internal service quality on organizational commitment of employees of economic Bank of Ethiopia alongside with assessing the extent to which those concepts are being implemented.

1.4.2 Specific Objectives.

The Specific Objectives which are derived from the overall Objectives using dimensions of internal service quality are as follows:

- ✓ Assess the consequences of tangibility on organizational commitment of employees
- ✓ Examine the consequences of reliability on organizational commitment of employees
- ✓ Explore the consequences of responsiveness on organizational commitment of employees
- ✓ Determine the consequences of assurance on organizational commitment of employees
- ✓ Examine the consequences of empathy on organizational commitment of employees

1.5. Research Hypothesis

Based on the stated objectives the subsequent hypotheses are provided:

Hypothesis 1: tangibility features a positive and statistically significant effect on organizational commitment

Hypothesis 2: reliability features a positive and statistically significant effect on organizational commitment

Hypothesis 3: responsiveness features a positive and statistically significant effect on organizational commitment.

Hypothesis 4: assurance features a positive and statistically significant effect on organizational commitment.

Hypothesis 5: empathy features a positive and statistically significant effect on organizational commitment.

1.6. Significance of the study

This study has the subsequent significance: It can make contribution on the adding of service quality knowledge specifically on internal service quality concept and implementation in banking sector of Ethiopia by using one among the most important organizations within the country. The thesis helps on understanding the role of internal service quality on having committed employees under the Bank being considered. It can create awareness on importance of getting a correct plan and actual implementation of internal service quality.

1.7. Scope of the Study

This thesis considers only CBE, which is chosen for being the most important Bank in Ethiopia in terms of capacity to implement big programs as internal service quality. The thesis also covers only the extent of implementation of internal service quality and effects of its dimensions (tangibility, reliability, responsiveness, assurance, empathy) from the stand point of employees in CBE as a case study on north Addis and south Addis districts of the bank. On methodological scope side Explanatory research design is employed alongside both quantitative and qualitative research approach.

This research was conducted beginning from February 20, 2020 through APRIL 2021

1.8. Limitations of the Study

The following are limitations of the study the thesis is conducted only in commercial bank of Ethiopia as a result the conclusion supported this study might not entirely reflect situations other banks in Ethiopia. In Ethiopia, consistent with the researcher’s understanding, there's no adequate literature on internal service quality concept. So, this will affect the thorough analysis of existing literature. Due to time and price constraint the researcher used on probability convenient sampling with relatively small sample compared with the whole employees of the Bank.

1.9. Definition of Key Terms

Internal service quality: Internal services are often defined as services provided by distinctive organizational units or people working in these departments to other units or to the workers within a corporation (Stauss, 1995).

The previous definition involves a good range of miscellaneous services within a corporation, which include human resources management, R&D and marketing departments, internal logistics services, maintenance support, and so on.

Organizational commitment: kind of bond between an employee and therefore the organization he's working for and therefore the strength of this bond depends on various factor and this Organizational commitment features a strong relation with the worker behavior (Abdullah and Muhammad, 2012).

1.10 Organization of the Paper

The study consists of 5 chapters. The primary chapter is introductory chapter which incorporates the background, statement of the matter, research questions and hypothesis alongside the objectives, scope, significance and limitations of the study.

The second chapter includes the analysis of relevant literature on the world. The third chapter will include the methodology utilized in the research activity. Data analysis and interpretation of the research result are going to be discussed in chapter four.

The final chapter covers the discussion of results, conclusion and recommendation of the study.

CHAPTER TWO

RELATED LITERATURE REVIEW

This part of the study addresses relevant conceptual issues, theoretical framework and empirical review associated with the subject of the study. It includes the definition and concept like internal service quality, Organizational commitment and relationships between internal service quality and Organizational Commitment by that specialize in previous researches during this area and present reviewed Literature relevant to the present study.

2.1. Overview of service quality

Meirelles (2009) describes in his article a few services as being essentially intangible and only assessed only combined with other functions, that is, with other tangible productive processes and products. This intangible nature is related to this process, which a previous can't be touched. In other words, the providing of service tends to occur simultaneously with consumption. Production occurs starting the instant the service is ordered and finishes as soon because the demand is met.

As service quality has become key marketing tool altogether sorts of organizations it's led the managers ahead of a challenge. All types of organization ask both traditional and repair organizations. The challenges can occur in both business-to-business and business–to customer relationships. Analyzing and listening to service quality helps a corporation achieve differentiation and to foster loyalty. Services can't be calculated by durability rather the main target is on how the purchasers experience them. Each customer experiences an equivalent service differently which causes challenges in measuring service quality and afterwards in improving it. (Zeithaml & Parasuraman 2004, XI.) Service quality is indeed one among the foremost researched topics within the field of services (Zeithaml etc. 2004, XVII).Kotler and Armstrong (2012) preach that satisfaction is that the pos-purchase evaluation of products or services taking into consideration the expectations. Researchers are divided over the antecedents of service quality and satisfaction. Whilst some believe service quality results in satisfaction, others think otherwise (Ting, 2004). The studies of Lee et al. (2000); Gilbert and Veloutsou (2006); Sulieman (2011) and Buttle (1996) suggest service quality results in customer satisfaction. to realize a high level of customer satisfaction, most researchers suggest that a high level of service quality should be delivered by the service provider as service quality is generally considered an antecedent of customer satisfaction. As service quality improves, the probability of customer satisfaction increases. Quality was just one of the many dimensions on which satisfaction was based; satisfaction was also one potential influence on future quality perceptions (Clemes, 2008). Service quality is a crucial tool to live customer satisfaction (Hazlina et al., 2011). Empirical studies show that the standard of service offered is said to overall satisfaction of the customer. Consistent with Jamal and Anastasiadou (2009), reliability, tangibility and empathy positively related with customer satisfaction. Sulieman (2011) found that reliability, tangibility, responsiveness and assurance have significant and positive relationship with customer satisfaction. Meanwhile empathy was found to possess a big and negative effect on customer satisfaction. Moreover, the result of Ravichandran et al (2010) indicates responsiveness is that the only significant dimension of service quality that affects the satisfaction of consumers positively.

Extant research has described the character, characteristics, and behavior of services also as their role and implications to organizations, employees, customers, and other stakeholders. In spite of research efforts, there's no common agreement between researchers about the definition of services. Zeithaml et al. (2009) argued that various definitions are available. Services are defined as acts, processes, intangible performances or as value-creation economic activities which adds value to customers and organizations (Gilmore 2003; Lovelock & Wright 2002). A service is additionally defined as a process which consists of a series of more or less intangible activities intended to unravel customer problems (Grönroos 2007) during which customers play a focal role as co-producers (Fitzsimmons & Fitzsimmons 2011). Services also can be explained in light of 4 major characteristics: intangibility, inseparability, perishability, and heterogeneity. Intangibility may be a key and focal determinant of services and affects several aspects like service management and quality (Zeithaml et al. 2009). Intangibility is reflected in customer descriptions of services as feelings, performances, or experiences which cause difficult and subjective customer evaluations (Grönroos 2007) and hence, the burden is on the shoulders of employees to assess levels of quality and levels of customer satisfaction also on fix problems and supply suitable solutions (Bowen & Ford 2002). Consequently, it's important to IUGJEBS 23(2) (2015) a1-a17 Khalid Dahleez understand with equal importance both how service is delivered and what's being delivered (Schneider & Bowen 2010). On the opposite hand, Intangibility raises two severe problems for both suppliers and customers. For suppliers, intangibility makes it difficult to guard and patent service innovations because services are ideas and ideas (Zeithaml et al. 2009). for patrons, they believe firms' reputation when ordering the service because they cannot feel, see, or test service performances in advanced (Fitzsimmons & Fitzsimmons 2011). Inseparability refers to the simultaneous production and consumption of services. It imposes other effects on the delivery and management of services like consumer participation (Zeithaml et al. 2009), difficulty in doing internal control before delivery (Grönroos 2007), varying demands and difficulty of using traditional manufacturing strategies like inventory management (Fitzsimmons & Fitzsimmons 2011; Zeithaml et al. 2009), extra efforts from employees and entails mutual impacts between different customers (Gilmore 2003; Zeithaml et al. 2009). Perishability may be a result of intangibility which prevents services from being stored, inventoried, reserved for future use (Gilmore 2003), resold, or returned (Zeithaml et al. 2009). it's understood and explained in light of the simultaneous production and consumptions of services through interactions between the buyer and therefore the service provider's production resources like employees (Grönroos 2007). Consequently, management can't act against the fluctuations in commission demands and therefore the consumer habits in using services in specific periods and in fixed quantities (Fitzsimmons & Fitzsimmons 2011). Both intangibility of services and customer participation in commission delivery cause service variations and difficulties in both service standardization and internal control (Fitzsimmons & Fitzsimmons 2011). Heterogeneity stems from the dependability of service delivery on employee behavior which isn't reliable and constant in comparison to machines (Fitzsimmons & Fitzsimmons 2011; Gilmore 2003). It also depends on the behavior of consumers (i.e. demands, expectations, and experiences) and on their interactions with employees (Zeithaml et al. 2009).

Meirelles (2009) describes in his article a few services as being essentially intangible and only assessed only combined with other functions, that is, with other tangible productive processes and products. This intangible nature is related to this process, which a previous can't be touched. In other words, the providing of service tends to occur simultaneously with consumption. Production occurs starting the instant the service is ordered and finishes as soon because the demand is met. Gronroos (1993) in his article has also presented, almost like what Lehtien and Lehtinen proposed on service quality, the importance of corporate image and therefore the experience of service quality. Customers often have contact with an equivalent service agency, which means that they carry their earlier experiences and overall perceptions of a service from each encounter. Hence, the image concept was introduced so far another important attribute. Image has an impression on customer perceptions of the firm's communication and operations in many aspects, which makes it favorable to possess a well-known positive image. If for instance a hotel is image negative, the impact of any mistake will often be magnified within the guest's mind. On the opposite hand, a positive image will probably make the guest neglect minor mistakes and oversee them. However, if minor mistakes occur very often, the images are going to be damaged. He expresses that image are often viewed as a filter in terms of a customer's perception of quality.

2.2. Internal Service Quality Concept

Internal service qualities (ISQ) are often traced back to Ishikawa's concept of the voice of the customer (1985) and have been an emerging theme within the service operations and marketing literature over the past three decades (Stauss, 1995). ISQ is defined because the perceived quality of service provided by distinctive organizational units or the people working in these, to other units or employees within the organization (Stauss, 1995). The previous definition involves a good range of miscellaneous services within a corporation, which include human resources management, R&D and marketing units, internal logistics services, maintenance support, and so on. Internal services create a network of functional units which are linked alongside the aim of delivering service to external customers (Marshall et al., 1998). Each unit receives inputs, transforms them, and delivers the output to subsequent operation within the chain – their internal customer. Each link within the chain represents an interaction between internal service providers and internal customers (Finn et al., 1996).

ISQ was developed with two objectives: (a) to work out how well different organizational units serve one another, and (b) to work out how well internal service centers serve other organizational units. For instance, the service provided by the human resource department as Credit Suisse is evaluated by its internal clients.

Hallowell, et al, (1996) discussed eight components of Internal Service Quality. They're tools, policies and procedures, teamwork, management support, goal alignment, effective training, communication, and rewards and recognition supported previous studies on Internal Service Quality and customer and job satisfaction it had been proved that both job satisfaction and customer satisfaction were associated with Internal Service Quality.

Internal services are provided by an organization's employees to other employees working within an equivalent organization (Stauss, 1995). By treating one another as internal customers, employees should aim to satisfy each other's expectations in their quest to optimize the customer experience (Marshall et al., 1998). Gremler et al. (1994) suggest that interactions among internal customers and repair providers (i.e., internal service encounters) are almost like those between internal and external customers, in terms of their expectations, perceptions and evaluations of the service encounter.

2.3. Internal service quality Dimensions

The researchers have identified different dimensions which contribute to ISQ. Ryder and Southey (1990) suggested that the various dimensions of organizational climate included management support, workgroup cooperation, and commitment and job characteristics. Kuei (1999) observed that ISQ was basically determined by perceived quality-oriented climate aside from other variables like problem-solving capability and taking care of customers' interests. Kang, Jame and Alexandris (2002) confirmed that the modified SERVQUAL instrument was suitable for measuring ISQ by assessing the validity and reliability of all five dimensions during a service environment. Manning, Davidson and Manning (2005) found that the size like management support, professional commitment, cooperation and affection within groups explained the many deviation in turnover rate intentions and in employee perceptions regarding customer satisfaction. Yaoli (2009) established the ISQ evaluation system that was supported (Hallowell, Schlesinger and Zornitsky, 1996) ISQ scale. this technique consists of eight dimensions of ISQ as mentioned in Table 1. These dimensions are described by Hallowell, Schlesinger and Zornitsky (1996) as follows. 'Tools' dimension emphasizes the supply of data and equipment, staff resources, required technology and therefore the appearance of facilities necessary to serve the customer well (Loveman, 1998). 'Policies and procedures' dimension emphasizes clarity in decision-making and therefore the interference of policies within the ability of employees, in order that they might serve the customer well. 'Effective training' dimension focuses on providing orientation programs, adequate training and therefore the opportunities for professional development of the workers when changes happened (Vidaver-Cohen, 2007). ‘Teamwork’ concentrates on the satisfaction between and within departments because the cooperation between working units impacted the organization’s capacity to fulfill customers’ expectations (Fredendall, Hopkins and Bhonsle, 2005). ‘Management support’ highlights the commitment of top management to customer satisfaction, availability of supervisors when required, supervisors’ interest in resolving the workers’ problem and therefore the freedom received by the employees to try to their job (Loveman, 1998). ‘Goal alignment’ discusses the connection between the objectives of front-line employees and top management. ‘Communication’ talks about communication within and between departments and therefore the availability of data to employees about changes in policies and new activities. ‘Rewards’ specialize in the chance for advancement, recognition and rewards for providing good service (Loveman, 1998).

Several models of service quality were reported within the literature. Yarimoglu (2014) brought out a privileged review of service quality models (SQM) included Grönroos (1984) SQM, Parasuraman et al. (1985) GAP SQM, HaywoodFarmer (1988) SQM, SERVQUAL model developed by Parasuraman et al. (1988), SERVPERF model developed by Cronin and Taylor (1992), Retail Service Quality Scale developed by Dabholkar et al. (1996) and internal service quality model (INTSERVQUAL) developed by Frost and Kumar (2000) additionally to Brady and Cronin’s (2001) SQM. so as explore quality gaps in a corporation, Kamakoty and Sohani (2013) suggested that SRVQUAL are often wont to achieve this goal. One set of previous studies used amended items of the SERVQUAL scale that developed by Parasuraman et al. (1988) with five dimensions; assurance, reliability, responsiveness, empathy, and tangibles. The modified version of SERVQUAL was referred to as Internal Service Quality Battery (ISQB). It consists of equivalent dimensions of SERVQUAL with items adapted to reflect services provided by co-workers within the organization (Fadil et al., 2016). Kang et al. (2002) confirmed using SERVQUAL in measuring ISQ. Gunawardane (2009), Jumadi (2014) and Fitwi and Abdissa (2016) are samples of studies that used an equivalent dimensions of SERVQUAL with employee-oriented items. Abu El-Samen and Alshurideh (2012) utilized a measurement of ISQ consisted of twenty-two items to live responsiveness, reliability, tangibles, empathy and assurance. Another set of studies utilized different dimensions as shown in Table 1. Wang (2012), for instance, used four items associated with workplace, employees and teamwork.

Ahmed et al. (2011) adopted five dimensions regarded workplace, job and employees. Concurrently, Khan et al. (2011.

Dimensions of SQ, because it reference to satisfaction of external customer, has been a dynamic area of study during the amount of the last 20 years. Seth (2005) has reviewed nineteen different models explaining the size of SQ presenting the external service encounter. Most distinguished of those models is that the expectations perceptions model of Parasuraman et al. (1988) that established the now renowned five dimensions – Reliability, Responsiveness, Assurance, Empathy and Tangibles. Researchers have measured ISQ in various settings, including hospitals, (Reynoso & Moores, 1995; Sivabrovornvatana, Siengthai, Krairit, & Paul, 2005), healthcare (Gunawardane, 2009) banks, (Bellou & Andronikidis, 2008; Gremler, Bitner, & Evans, 1994), insurance companies, (Boshoff & Mels, 1995; Hallowell et al., 1996) hotels, (Paraskevas, 2001) airlines, (Frost & Kumar, 2000) manufacturing companies, (Hirons, Simon, & Simon, 1998; Miguel, Salomi, & Abackerli, 2006a) telecommunications, (Brooks, Lings, & Botschen, 1999) computer services companies, (Edvardsson, Larsson, & Setterlind, 1997) and University (Staff and HR Officials), (Kang, Jame, & Alexandris, 2002) reporting, however, different dimensions from the first SERVQUAL instrument. Furthermore, just one of the above reviewed studies (Kang et al., 2002) evaluated ISQ during a university but that's specific in Staff and HR Officials setting not uncovering the aspects and effect in teaching staff (Faculty). So, this study is concentrated on the school and concerned departments which have influence and dependency in procedures.

2.4. Objectives of internal service quality

ISQ was developed with two objectives: (a) to work out how well different organizational units serve one another, and (b) to work out how well internal service centers serve other organizational units. for instance, the service provided by the human resource department as Credit Issue is evaluated by its internal clients.

2.5. Coordination for Effective Internal service quality

The ISQ enables the workers to serve their customers well and this service capability of employee further results in customer satisfaction (Hallowell, Schlesinger and Zornitsky, 1996). The strength of ISQ depends upon employees’ perception of his or her working environment

(Edvardsson, Larsson and Setterlind, 1997), which further influences his or her willingness to interact in organizational citizenship behaviors (OCBs) (Biswas and Varma, 2007) and plays a serious role in employee satisfaction as compared to salary and benefits (Lambert, Hogan and Barton, 2001; Hallowell, Schlesinger and Zornitsky, 1996).

The ISQ also can be viewed because the quality of various dimensions of labor environment that leads to the satisfaction of employees (Heskett et al., 1994). Also, it's important to think about the joint effects of the various dimensions of labor experience so as to know the turnover intentions and other important results of the organizations (George and Jones, 1996).

The match between personal and organizational characteristics also plays a crucial role in maintaining internal service quality. The perceptions regarding employee-organization match can explain a big amount of variance in job satisfaction and turnover intentions (Williams and Hazer, 1986; Lyons and O'Brien, 2006).

2.6. Organizational Commitment

Organizational commitment has been the topic of several critical reviews beginning from the 1980s. Ahmad & Oranye (2010) considered organizational commitment as an individual's emotional, rational and moral commitment to the goals and ideals of a corporation that he or she belongs to whatever maybe the source of this sense of commitment. Consistent with Mowday (1979) conceptually organizational commitment are often characterized by a minimum of three factors. A. Conviction in and acceptance of the organization's goals and values B. A willingness to exert considerable effort on behalf of the organization. A robust desire to take care of membership within the organization Similarly, Nongo and Ikyanyon (2012) summarized the three stated characteristics of organizational commitment devised by Mowday. Consistent with O'reilly (1989) organizational commitment is usually individual's psychological bond to the organization including a way of job involvement, loyalty and a belief within the values of the organization. Additionally, O'reilly explained the three processes or stages of commitment which compliance, identification and internalization are. Within the first stage, compliance, an individual accepts the influence of others mainly to get something from others, like pay. The second stage is identification during which the individual accepts influence so as to take care of a satisfying, self-defining relationship. The ultimate stage of commitment is internalization during which the individual finds the values of the organization to be intrinsically rewarding and congruent with personal values.

2.7 Side-bet Theory of Organizational Commitment.

Meyer and Allen (1991) formulated the side-bet theory to further explain commitment as a mental state that has three components consists of affective commitment, normative commitment and continuance commitment. Affective commitment refers to the employees' emotional attachment to, identification with and involvement within the organization. Consistent with Meyer and Allen (1991) an employee who features a strong Affective commitment to a corporation stays with the organization because he or she must continue working within the organization. Affective Commitment involves three aspects like the formation of an emotional attachment to a corporation, identification with and therefore the desire to take care of organizational membership (Beck and Wilson, 2000).

Continuance commitment is that the second component which refers to awareness of the value related to leaving the organization. Employees with a robust continuance organizational commitment know that leaving the organization could also be harmful to them fiscally thanks to the shortage of employment option and a loss of savings. In continuance commitment, the workers consider the disadvantages of leaving the organization and avoid quitting (Meyer and Allen, 1997).

Normative commitment refers to the workers feeling of obligation to stay with the organization. Consistent with Schneider (2003), normative organizational commitment is that the ethical Obligation the worker develops after the organization has spent on him or her.

According to (Meyer and Allen, 1997) Antecedents of every sorts of commitment might be summarized as follows:

Affective Commitment: Its antecedents fall generally into the subsequent four categories: personal characteristics, structural characteristics, job related characteristics and work experience.

Continuance commitment: It includes anything that increases perceived costs are often considered antecedents. The foremost frequently studied antecedents are side-bets or investments and therefore the availability of alternatives. Normative commitment: It develops when a corporation provides the workers with rewards beforehand like paying college tuition or incurs significant costs in providing employment that has costs related to job training.

2.8 The employee organizational commitment

Morgan and Hunt (2014) posit that commitment and trust mediate variables that are essential to understanding relationship marketing; relational exchange is the conceptual basis for the theory. The vital bond between commitment and trust signifies that channel partners avoid opportunistic behavior and work towards mutual benefit and long-term gain, establishing the foundation for a positive, productive relationship Furthermore, trust and commitment are antecedents for strategic partnering; defined by Meyer (2017) as long-term inter-firm relationships based on identifying and achieving strategic goals, with the objective of delivering value and profitability to stakeholders. Relationship value has been an elusive concept; this is surprising, given the deep roots that value has in marketing literature. Alderson (2017), initially conceptualized exchange as a discrete action based on utility with an outcome of value.

The concept of exchange was broadened to include the social and economic relationships that are found in channels of distribution despite this; relationship value in a channel context was not specifically defined or investigated. The services and relationship marketing literature adopted the concept of relationship value but it was explored from the perspective of the lifetime value of the customer was not considered by Morgan and Hunt (2014) or by Anderson and Narus,2010). While the latter study did not measure value, it did measure satisfaction. Relationship commitment is manifested when an exchange partner believes that an ongoing relationship with another is so important as to justify maximum efforts in order to maintain and endure it; a long-term orientation with future goals and outcomes that benefit both exchange partners is important.

Drawing on the political paradigm, Thorelli (2016), asserts that, “power is the central concept in network analysis” because its “mere existence” can “condition others.” Contrariwise, keeping in mind that roughly one-third of such ventures are outright failures argued that what should be central to understanding relationship marketing is whatever distinguishes productive, effective, relational exchanges from those that are unproductive and ineffective that is, whatever produces relationship marketing successes instead of failures.

Though there are undoubtedly many contextual factors that contribute to the success or failure of specific relationship marketing efforts, this paper is of the theoretical view that the presence of relationship marketing commitment and trust is central to successful relationship marketing, not power and its ability to “condition others.”

Commitment and trust are “key” because they encourage marketers to (1) work at preserving relationship investments by cooperating with exchange partners, (2) resist attractive short-term alternatives in favor of the expected long-term benefits of staying with existing partners, and (3) view potentially high-risk actions as being prudent because of the belief that their partners will not act opportunistically Therefore, when both commitment and trust not just one or the other are present, they produce out-comes that promote efficiency, productivity, and effectiveness.

Trust enables buyers to adopt schemes which leave them free to act without trying to process more information than they are capable of handling or where it proves difficult or impossible to acquire information about future events. More specifically, trust becomes important in an exchange where there is a high level of performance ambiguity and where poor product performance will have a significant influence on the value derived by the Relationship value, as it pertains to channel outcomes, has not been significantly advanced by researchers. In such circumstances, trust acts as an information resource that directly reduces the perceived threat of performance ambiguity. Trust enables buyers to adopt schemes which leave them free to act without trying to process more information than they are capable of handling.

2.9 Internal service quality and Organizational Commitment

Organizations got to get this balance right because unlike external customers who may only face a couple of service encounters every day, internal customers potentially face numerous service encounters as a traditional a part of their daily duties. These range from repetitive routine (e.g., collecting supplies) to infrequent (e.g., receiving a performance appraisal) activities, and unexpected contingencies (e.g., getting a computer repaired) therefore the nature of internal services received are potentially quite diverse in nature. Moreover, internal customers are 'captive' to the interior service providers, with little or no choice of alternate offerings or maybe who they're served by - unlike external customers who have far greater choice in these matters (Nagel and Cilliers, 1990). Therefore, poor internal service quality may seriously damage the employees' satisfaction with their jobs, their commitment to the organization also as their performance and productivity levels (Heskett et al., 1994). The few empirical studies that examine these linkages mostly specialize in the negative consequences, whereas recent research in organizational behavior views these issues through a more positive lens because it helps reinforce constructive outcomes for both the individual and therefore the organization.

2.10 Practical Methods for Measuring INTERNAL Service Quality

We wish to measure stuff. How long we will hold our breath, our weight before and after a workout, the IQ of our youngsters... Through measurement we will compare, aim, and improve. But some things are less straightforward to live. Like service quality.But measuring service quality is completely crucial. Although it isn't an equivalent as customer satisfaction — which has its own methods — there's a strong and direct correlation between the two .

Here are 9 practical techniques and metrics for measuring our service quality.

- SERVQUAL

This is that the commonest method for measuring the subjective elements of service quality. Through a survey, you ask your customers to rate the delivered service compared to their expectations. Its questions cover what SERVQUAL claims are the 5 elements of service quality : RATER.

Reliability - the power to deliver the promised service during a consistent and accurate manner.

Assurance - the knowledge level and politeness of the workers and to what extend they create trust and confidence.

Tangibles - the appearance; of e.g. the building, website, equipment and employees.

Empathy - to what extend the workers care and provides individual attention.

Responsiveness - how willing the workers are to supply a speedy service. You can find an example of a SERVQUAL questionnaire here .

- Mystery Shopping

This may be a popular technique used for retail stores, hotels, and restaurants, but works for the other service also. It consists of hiring an "undercover customer" to check your service quality or putting on a fake moustache and going yourself, of course. The spy then assesses the service supported variety of criteria, for instance those provided by SERVQUAL. This offers more insights than simply observing how your employee’s work. which can probably be outstanding as long as their boss is around.

- Post Service Rating

This is that the practice of asking customers to rate the service right after it’s been delivered. With User like’s live chat , for instance, you'll set the chat window to vary into a service rating view once it closes. The purchasers make their rating, perhaps share some explanatory feedback, and shut the chat. Something similar is completed with ticket systems like Help Scout , where you'll rate the service response from your email inbox. It’s also wiped out phone support. The service rep asks whether you’re satisfied together with her service delivery, or you’re asked to remain on the road to finish an automatic survey. The latter version is so annoying, though, that it quite destroys the whole service experience. Different scales can be used for the post service rating. Many make use of variety rating from 1 – 10. There’s possible ambiguity here, though, because cultures differ in how they rate their experiences .People from individualistic cultures, for instance, tend to settle on the acute sides of the size far more often than those from collectivism cultures. In line with stereotypes, Americans are more likely to rate a service as “amazing” or "terrible," while the Japanese will rarely transcend “fine” or "not so good." it is vital to remember of once you have a world audience. Simpler scales are more robust to cultural differences and more fitted to capturing service quality. Customers don’t generally make a classy estimation of service quality. “Was it a 7 or an 8...? Well... I did get my answer quickly... On the opposite hand, the service agent did sound a touch hurried…” No. They think the service was “Fine,” “Great!” or “Crap!” That’s why at User like we make use of a 5-star system in our live chat rating, why Help Scout makes use of three options (great – okay – not good), and the US government makes use of 4 smileys (angry – disappointed – fine – great). Easy does it.

- Follow-Up Survey

With this method you ask your customers to rate your service quality through an email survey – for instance via Google Forms . it's a few advantages over the post-service rating. For one, it gives your customer the time and space for more detailed responses. you'll send a SERVQUAL sort of survey, with multiple questions rather than one. That'd be terribly annoying during a post-service rating. It also provides a more holistic overview of your service. rather than a case-by-case assessment, the follow-up survey measures your customers' overall opinion of your service. It's also a useful technique if you didn't have the post service rating in situ yet and need a fast overview of the state of your service quality. But there are many downsides also. like the very fact that the typical inbox already looks more sort of a jungle than a French garden. Nobody's expecting more emails – especially people who demand some time. With a follow-up survey, the service experience also will be less fresh. Your customers may need forgotten about it entirely, or they might confuse it with another experience. And last but not least: To send an email survey, you want to first know their emails.

- In-App Survey

With an in-app survey, the questions are asked while the visitor is on the web site or within the app, rather than after the service or via email. It are often one simple question – e.g., "how would you rate our service" – or it might be a few of questions. Convenience and relevance are the most advantages. Survey Monkey offers some great tools for implementing something like this on your website. Also check out hot jar's guide website feedback

- Customer Effort Score (CES)

This metric was proposed in an influential Harvard Business Review article. In it, they argue that while many companies aim to "delight" the customer – to exceed service expectations – it's more likely for a customer to punish companies for bad service than it's for them to reward companies for good service. While the prices of exceeding service expectations are high, they show that the payoffs are marginal. rather than delighting our customers, therefore the authors argue, we should always make it as easy as possible for them to possess their problems solved. That's what they found had the most important positive impact on the customer experience , and what they propose measuring. Looking for better customer relationships? Test User like for free of charge and chat together with your customers on your website, Facebook Messenger, and Telegram. Don't ask: "How satisfied are you with this service?" – its answer might be distorted by many factors, like politeness. Ask: "How much effort did it take you to possess your questioned answered?" The lower the score, the higher. CEB found that 96% of the purchasers with a high effort score were less loyal within the future, compared to only 9% of these with low effort scores.

- Social Media Monitoring

This method has been gaining momentum with the increase of social media. for several people, social media function an outlet. an area where they will unleash their frustrations and be heard. And because of that, they're the right place to listen to the unfiltered opinions of your customers – if you've got the proper tools. Facebook and Twitter are obvious choices, but also review platforms like Trip Advisor or Yelp are often very relevant. Buffer suggests to ask your social media followers for feedback on your service quality.

- Documentation Analysis

With this qualitative approach you read or hear your respectively written or recorded service records. You'll definitely want to travel through the documentation of low-rated service deliveries, but it also can be interesting to read through the documentation of service agents that always rank high. What are they doing better than the rest? The hurdle with the tactic isn't within the analysis, but within the documentation. For live chat and email support it's rather easy, except for phone support it requires an annoying voice at the beginning of the call: "This call might be recorded for quality measurement."

- Objective Service Metrics

These stats deliver the target, quantitative chemical analysis of your service. These metrics aren't enough to gauge the standard of your service by themselves, but they play an important role in showing you the areas you ought to improve in. Volume per channel. This tracks the amount of inquiries per channel. When combined with other metrics, like those covering efficiency or customer satisfaction, it allows you to make a decision which channels to market or hamper. First reaction time. This metric tracks how quickly a customer receives a response on her inquiry. This doesn’t mean their issue are solved, but it’s the primary sign of life – notifying them that they’ve been heard. Response time. This is that the total average of your time between responses. So, let’s say your email ticket was resolved with 4 responses, with respective response times of 10, 20, 5, and seven minutes. Your reaction time is 10.5 minutes. Concerning reply times , most of the people reaching out via email expect a response within 24 hours; for social channels it’s hour. Phone and live chat require an instantaneous response, under two minutes. First contact resolution ratio. Divide the amount of issues that's resolved through one response by the amount that required more responses. Forrester research showed that first contact resolutions are a crucial customer satisfaction factor for 73% of consumers. Replies per ticket.

This shows what percentage replies your service team needs on the average to shut a ticket. It’s a measure of efficiency and customer effort. Backlog Inflow/Outflow. This is that the number of cases submitted compared to the amount of cases closed. A growing number indicates that you’ll need to expand your service team. Customer Success Ratio. A good service doesn’t mean your customers always finds what they need. But keeping track of the amount that found what they searched for versus people who didn’t, can show whether your customers have the proper ideas about your offerings. "Handovers" per issue. This tracks what percentage different service reps are involved per issue. Especially in phone support, where repeating the difficulty is important, customers hate handovers. HBR identified it together of the four commonest service complaints. Things Gone Wrong. The number of complaints/failures per customer inquiry. It helps you identify products, departments or service agents that require some "fixing." Instant Service/Queening Ratio. Nobody likes to attend. Instant service is that the best service.

This metric keeps track of the ratio of consumers that were served instantly versus people who had to attend. the upper the ratio, the higher your service. Average Queueing Waiting Time. The average time that queued customers need to wait to be served. Queening Hang-ups. How many purchasers quit the queening process? These count as a lost service opportunity. Problem Resolution Time. The average time before a problem is resolved. Minutes Spent Per Call. This can give your insight on who are your most effective operators. Some of these measures also are financial metrics, like the minutes spent per call and number of handovers. you'll use them to calculate your service costs per service contact. Winning the award for the world’s best service won’t get you anywhere if the prices eat up your profits. Some service tools keep track of those kind of metrics automatically, like Talk desk for phone and User like for live chat support. If you create use of communication tools that aren't dedicated to service, tracking them are going to be a touch more work. One word of caution for all above mentioned methods and metrics: beware of averages, they're going to deceive you. If your dentist delivers an excellent service 90% of the time, but features a habit of binge drinking and coitus interrupt's the incorrect teeth the remainder of the time, you won't stick around long. A more realistic image shapes up if you retain track of the outliers and variance also. Measure your service, aim for a high average, and improve by diminishing the outliers

2.11 Empirical literature

Early research is devoted to defining quality both from a manufacturing and a service5 p e r s p e c t i v e .Later research focused on the development of a total quality system. More recent research has analyzed external service quality.7 A fourth area of research focuses on internal service quality. Several key points become apparent from a review of the TQM literature. First, quality is difficult to define and the definition depends on the perspective of the supplier and the customer. For-example, manufacturing traditionally views quality as conformance to specifications. However, external-customers generally view quality as a product's fitness for use and its performance. Internal customer sand suppliers may have different definitions of quality. Heskett et al. define internal service quality as "the attitudes that people have toward one another and the way people serve each other inside the organization." However, internal service quality is internal customers and their suppliers to arrive at a common understanding of what internal quality means in their organization .Little empirical research has addressed success factors for, or barriers to, internal service quality. Chaston examined internal environments using a modified version of the Parasuraman et al. SERVQUAL instrument to measure potential gaps in service quality. The results indicated that gapsin service quality existed because departments often placed efficiency above internal customer needs and made little effort to understand internal customer requirements. Also, Chaston found few formal quality standards in place to manage internal customer relationships. Chaston also conducted a quasi-ethnography of-the British banking industry based on the Petersand Waterman 7S framework. From this research he concluded that a stronger internal customer orientation requires a move away from technical efficiency and toward greater emphasis on understanding internal customer needs. Because attention on the internal service environment is relatively new, few research results are available concerning internal service quality measurement. While many studies have addressed the measurement of purchasing performance, most analyzed measurement from purchasing management's perspective rather than from the perspective of the internal customer. Furthermore, few studies actually attempted to measure performance. Cavinato14 approached the subject from the viewpoint of non-purchasing personnel who were considered customers of purchasing (such as engineering, production, and accounting). In this study, customer service was identified as the most important element of purchasing performance and included the speed with which products or services are received, the reliability of products/services, price/quality options, receiving advance information about potential problems, and convenience in processing purchase requisition. More recently, an extensive case study by Rossler and Hirsz15 found that closer interaction with internal customers improved their perceptions of purchasing' responsiveness. ED TEL, a telecommunication company has developed a five-step program improving internal customer satisfaction. The program includes:

1. Surveying and interviewing front-line-employees to determine their needs from internal suppliers
2. Developing a questionnaire from these interviews and distributing it to front-line employees for completion
3. Reviewing the results with both front-line-employees and internal suppliers
4. Taking action to close the most important performance gaps.

The internal environment, or "internal marketplace," is starting to be defined in the literature. Internal customers are those who receive products or services from others within an galvanization internal marketing is a philosophy of organizational management. G u m m e s s o n argued that companies should organize around internal service units that serve internal customers. Department lines would blur to encourage greater interaction and inter dependency. Another phrase for this philosophy is the "horizontal corporation". argued that-companies should organize around internal service units that serve internal customers. Department lines would blur to encourage greater interaction and inter dependency. Another phrase for this philosophy is the "horizontal corporation".

User-based approach is one approach employed by authors to define quality. consistent with Yarimoglu(2014),the main idea behind that approach is to match quality level of a service consumed with customers' satisfaction. thanks to the intrinsic differences between goods and services, the author added that the measurement of service quality, referred to as perceived service quality, presents the particular level of a service provided by a service provider as perceived by the customer. Fadil et al. (2016) defined ISQ as employees' satisfaction that results from their good perceptions' about service provided by internal providers of services within the organization. In their internal service quality model, Frost and Kumar (2000, as cited in Dauda et al. 2013 and Yarimoglu 2014) conceptualized ISQ as a difference between expected and perceived serviced services an employee from front-line staff feels in consequence of service delivered by their co-workers or support staff. Recurrence to Hallowell's (1996, as cited in Susanti et al. 2015) definition of ISQ, it had been explained that ISQ may be a state of satisfaction realized by an employee as an indoor customer by reason of his or her perception of a service delivered by another employee as an indoor service provider.

For Heskett et al. (1994, as cited in Sankaran et al. 2014), ISQ cares with equipping employees with skills that enable them to serve internal customers. Marshall et al. (1998) defined ISQ as a "tow-way exchange process" during which employees as providers of services offer their co-workers those service to satisfy their needs and make them satisfied. Learning as a process is important for all organizations, by which employees can enhance their skills(Dawoood et al. 2015). Hays and Hill (2000) confirmed that the organizational effort directed to rework a corporation to a learning organization so as to reinforce service quality make no sense within the absence of employee motivation and vision. They defined employee motivation in terms of their desire to deliver top quality services, and conceptualized vision as employee awareness of the importance of service quality for the organization. Abdar and Beheshtifar (2016) studied the connection between organizational learning culture using dimensions like strategic leadership, continuous learning, team learning, and empowerment and internal service quality using tangibles, responsibility, guarantee, trust, empathy, and located a big association between learning culture dimensions and internal service quality. that's a rise in learning culture dimensions leads to a rise in internal service quality. Research on ISQ and employee-related outcomes revealed multifarious results. Those findings revealed positive influences of ISQ on job satisfaction (Wang 2012, Pantouvakis and Mpogiatzidis 2013, Susanti 2015, Fitwi and

Abdissa 2016), employee empowerment, job satisfaction and continuous learning (Pantouvakis and Mpogiatzidis 2013), job performance (Singh 2016), employee job satisfaction (Osahon and Kingsley 2016), employee satisfaction, commitment and loyalty (Ahmed et al. 2011) and organizational performance (Al-Tit 2017, Naser et al. 2013). Dhurup (2012) examined the connection between ISQ and employee satisfaction using five dimensions of ISQ; credibility, Business: Theory and Practice, 2019, 20: 158–169 161reliability, accessibly, competence and preparedness and located that ISQ explained an honest percent of variability in employee satisfaction. In their study on ISQ, Sankaran et al. (2014) argued that ES may be a main results of ISQ. Jumadi (2014) acknowledged significant impact of internal marketing and ISQ on employee job satisfaction. In contrast, results of some previous studies, e.g. Dauda et al. (2013), acknowledged that ISQ has no significant influence job satisfaction.

Ramseook-Munhurrun et al. (2010) studies the influence of internal service quality measured by SERVQUAL dimensions on employee satisfaction and loyalty and located that each one dimensions of SERVQUAL except tangibles have negative significant influences on employee satisfaction and loyalty. Many previous studies found a positive also as significant influence of ISQ on ESQ. In their study on public and personal universities in Indonesia, Susanti et al. (2015) highlighted that ISQ was significantly and directly influenced ESQ. For Berry et al. (2002), ISQ has been considered as interactions end in solutions adopted to unravel customers' problems. during a study conducted in banking sector in Pakistan by Ahmed et al. (2011), the many relationship between ISQ perceived by employees and ESQ perceived by customers was supported. supported these findings.

2.12. Conceptual frame work of the study

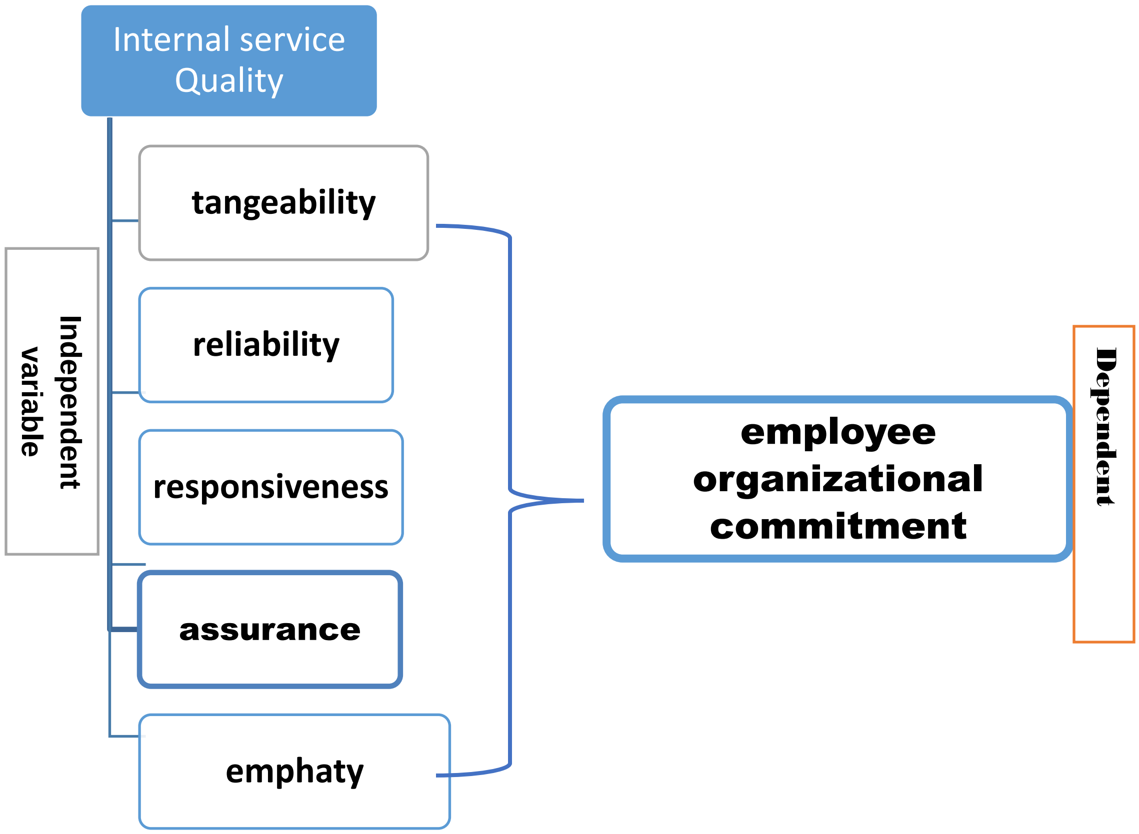

Figure 1. Conceptual frame work of the study

CHAPTER THREE

RESEARCH DESIGN AND METHODS

The purpose of this research is to assess the effect of internal service quality on organizational commitment. This chapter deals with the research, design and methodology of the study. It includes the research design, source of knowledge, data collection instruments, sampling techniques and methods of knowledge analysis.

3.1 Research Design

Descriptive and correlational research design is employed, because consistent with Saunders et al (2003) studies with the stress to review a situation or problem so as to elucidate the cause-and-effect relationship between given variables should use explanatory research design. Since this study is about bent assess the effect of internal service quality on employees' organizational commitment of economic bank of Ethiopia just in case of north and south districts it's appropriate to use internal service quality and organizational commitment as variables and assess the relation between the 2 under the bank in consideration. Both quantitative and qualitative research approaches are used because using both approaches to conduct a study helps to supply strength that offset the weakness of every approaches individually since they will be complimentary to at least one other. the opposite important reason for using both quantitative and qualitative research approaches is because together they will provide a more complete and comprehensive understanding of the research than either quantitative or qualitative alone.

3.2. Research Approach

This research Approach was organized using both quantitative and qualitative methods, which was in triangulation research method which is help to clarify concepts, characteristics, descriptions, counts and measures to demonstrate implications of the issue under objectives. The quantitative method involves the use of structured and semi-structured questionnaire while qualitative would include the use of structural questionaries' with the sampled subjects selected for this research. According to Mouton & Marais (2001), identified about Quantitative methods are most often used when the motives for research are evaluated.

The quantitative method refers to the collection of data using numbers, counts and measures of things and qualitative research basically involves the use of words, picture description and narratives. In other hand, Kothari (2004) was asserted that in qualitative research, it aimed to understand how people live, how they talk, how they behave and what captivates or distress them. The most effective evaluation research is one that combines qualitative and quantitative components, making statistical comparisons is useful and so is gaining an in depth understanding of the processes producing the observed results or preventing the expected results from appearing. It was for this sake that, this research design was chosen in order to investigate the effect of internal service quality on employee organizational commitment in Commercial of Ethiopia.

3.3. Target Population of the Study

Commercial bank of Ethiopia has 21 district offices in total and 4 of them which are North Addis, south Addis, west Addis and east Addis are located in Addis Ababa. Among these districts in Addis Ababa for the aim of this study the researcher only considers the 2 district offices (north Addis and south Addis districts).

3.4. Sampling Size and Sampling Techniques

The study covered the North and south District Offices of the Bank in Addis Ababa selected using non-probability convenience sampling. The north Addis district has 74 staff members whereas the south Addis district has 37 staff members which give the combined total number of 111 staff members. All of those staff members were included as a census. These two districts are selected because the north Addis district of commercial bank of Ethiopia has sizable number of staff members compared to other districts and therefore the south Addis district consistent with the knowledge of the researcher consists of staff members who have work experience at many branch levels which may help to point out not only the south Addis settings but also it can give glimpse of the opposite departments of the bank also.

3.5. Data Sources and Gathering Tools

The data was collected using both primary and secondary sources so as to collect relevant information for the study. the first data was collected through using structured questionnaire distributed on to the staff members because filling up a questionnaire is simpler and fewer time consuming for the staff members and it's easier to research the responses gathered through questionnaire. The questionnaire was designed within the sort of Likert's five scale starting from strongly disagree (1) to strongly agree (5) is employed.

The secondary data was collected using various books and articles.

Table 3.1: Reliability Test

Factor	No of items	Cronbach Alpha
Factor 1: Employee Commitment (EC)	11	0.807
Factor 2: tangibility	6	0.819
Factor 3: reliability	3	0.749
Factor 4: responsiveness	5	0.876
Factor 5: assurance	4	0.707
Factor 6: empathy	4	0.807
Internal service quality	8	0.881
Over All Factors	31	0.906

Source: Computed from Employee Survey 2020

As it can be seen from the above table, all the factors have satisfactory reliability coefficients in excess of the required 0.70. Therefore, the value of Cronbach's alpha in this study indicates that the scales used in the instrument are adequate and suitable.

3.6. Methods of Data Analysis

The usable responses are gathered through questioners and coded into SPSS (Version 20 software.) The data processing was carried out by using the SPSS after each respondent's category data was checked and coded to ensure the accuracy and validity of the research.

Then descriptive statistics is utilized to summarize data related to demographic characteristics of the respondents and response of attitudinal questions. From the inferential section correlation was used to check the validity of the study and multiple regressions was used to test the hypothesis.

3.7. Research Variables (Model Specification)

The study used regression model. The analytical method used in this research is multiple linear regressions. According to the number of variables in this research, the regression equation used is: $Y = \beta_o + \beta_1X_1 + \beta_2X_2 + \beta\ _3X_3 + + \beta_4X_4 + \beta_5X_5 + \varepsilon$

Y = Internal service quality / organizational commitment

B_0 = intercept

β_1 = coefficient X_1

β_2 = coefficient X_2

β_3 = coefficient X_3

β_4= coefficient X_4

β_5= coefficient X_5

$6\beta_6$= coefficient X_6

X_1 = tangibles

X_2 = reliability

X_3 = responsiveness

X_4= assurance

X_5= empathy

3.8. Assumptions

The following assumptions are made regarding this study

- ✓ The assumption of linearity-the relationship between predictor variable and response variable are liner in nature.
- ✓ The assumptions of multicollinearity-The variables are uncorrelated with each other
- ✓ The assumptions of normality- the variables in the study are normally distributed.
- ✓ The assumption of homoscedasticity- for each the variance of the population is equal.

3.9. Ethical Consideration

On this study each respondents of the questionnaire are communicated about the study and participate only voluntarily. The anonymity of the respondents is protected by numerically coding each received questionnaire and the researcher keep the responses confidential. The findings of the research are purely result of analysis of the collected data without manipulation by the researcher and only used for the purpose of this study only.

CHAPTER FOUR

RESULTS AND DISCUSSION

This chapter presents the assessment made to evaluate the effects of internal service quality on employees' organizational commitment of Commercial Bank of Ethiopia employees at North and South Addis Ababa Districts. The first section of this chapter provides the demographic characteristics of employees which participated in the survey. Then an assessment is made on the factor analysis used as data redaction method and the validity and reliability testes conducted on the constructed factors. The correlation and regression analysis on the study factors is presented afterwards. Finally, a discussion is given on the major findings of the data analysis.

4. Descriptive statistics

4.1. Socio - Demographic Characteristics of Respondents

This section of the study deals with socio demographic characteristics of respondents. The socio demographic characteristics respondents considered were sex, age, educational level, monthly income, years as a customer of commercial bank of Ethiopia.

Table 4.1. Distribution of socio demographic characteristics of respondents

Variables	Responses	Frequency	Percent
Sex	Male	72	67.9
	Female	34	32.1
	Total	106	100.0
Age	18-25	5	4.7
	26-30	45	42.5
	31-35	49	46.2
	36-40	7	6.6
	Total	106	100.0
Educational level	First Degree	71	67.0
	Second Degree and above	35	33.0
	Total	106	100.0
monthly income	100001-20000	24	22.6
	above 20000	82	77.4
	Total	106	100.0
How long you have been a customer of CBE	0-5 Years	5	4.7
	6-10 years	35	33.0
	11-15 years	49	46.2
	16-20 years	17	16.0
	Total	106	100.0

Table 4.1 above depicted that 72(67.9%) of the respondents were male while 34(32.1%) of the respondents were female. From the above information the majority of respondents were male sex category.

4.2. Internal Service Quality Dimensions

The notion of internal service quality (ISQ) was first proposed by Sasser and Arbeit (1976) who considered employees as the internal customers. But, the management of ISQ can be traced back to Ishikawa's (1985) concept of the voice of the customer (Brandon-Jones & Silvestro, 2010). The ISQ is defined as the perceived quality of service provided by distinctive organizational units, or the people working in these, to other units or employees within the organization (Stauss, 1995; Back et al., 2011). It can be defined as the service provided between different organizational departments (Kang et al., 2002). Thus, Hallowell et al. (1998) believed that an organization or business wishing to deliver good quality external services must first offer satisfying internal services to meet the needs of employees.

4.2.1. Tangibility

The first internal service quality dimension is tangibility. It is the image which is visible outside of the physical facilities, equipment, machinery and demeanor of staff, materials, manuals and communication systems of the company. Speaking in a general way that all customers are seen directly in the eyes and senses can have an impact on.

Table 4.2. Distribution of responses on tangibility

Statements	Responses	Frequency	Percent	Mean	Stan. dev
The bank has up-to date equipment's and instruments.	Neutral	12	11.3	4.08	.55
	Agree	74	69.8		
	Strongly Agree	20	18.9		
	Total	106	100.0		
The bank facilities are clean and visually appealing.	Neutral	36	34.0	3.70	.54
	Agree	66	62.3		
	Strongly Agree	4	3.8		
	Total	106	100.0		
The bank look neat and professional appearance	Neutral	27	25.5	4.02	.73
	Agree	50	47.2		
	Strongly Agree	29	27.4		
	Total	106	100.0		
The Working environment is comfortable and happy	Disagree	17	16.0	3.37	.85
	Neutral	42	39.6		
	Agree	38	35.8		
	Strongly Agree	9	8.5		
	Total	106	100.0		
The Materials used to provide the service are visually appealing	Disagree	15	14.2	3.56	.84
	Neutral	26	24.5		
	Agree	56	52.8		
	Strongly Agree	9	8.5		
	Total	106	100.0		
The parking place is adequate compared with employees' number.	Disagree	60	56.6	2.57	.72
	Neutral	32	30.2		
	Agree	14	13.2		
	Total	106	100.0		

Table 4.2 depicted that tangibility of internal service quality. To explain tangibility of internal service quality dimension statements were designed. The first statement was the bank has up-to date equipment's and instruments. In these regards, 74(69.8%) was said agreed whereas 20(18.9%) of them said strongly agree. From the above information it is possible to conclude that the bank has up-to date equipment's and instruments. The second statement was the bank facilities are clean and visually appealing. In relation to this 66(62.3%) of the respondents replied agree whereas 36(34.0%) of the respondents were neutral. From the above information it is possible to say that the bank facilities are clean and visually appealing. The third item was the bank look neat and professional appearance. Concerning to this, 50(47.2%) of the respondents reported as agree whereas 29(27.4%) of the respondents were said strongly agree. From the above information it is possible to say that the bank look neat and professional appearance. The fourth statement was the working environment is comfortable and happy. In this regards, 42(39.6%) of the respondents were neutral to the statement whereas 38(35.8%) were replied that agree. From the above information it is possible to conclude that respondents are not sure that the working environment is comfortable and happy. The fifth statement was the Materials used to provide the service are visually appealing. In this regards, 56(52.8%) of the respondents were said agree while 26(24.5%) of the respondents were neutral. From the above information from the above information, it is possible to conclude that the material used to provide the service are visually appealing. The sixth statement was the parking place is adequate compared with employees' number. In this regards, 60(56.6%) of respondents replied that disagree whereas 32(30.2 %) of the respondents were neutral. From the above information it is possible to conclude that the parking place is not adequate compared with employees' number.

4.2.2. Reliability

Zeithaml et al. (1990) consider reliability in the context of the services should be delivered in time to the customers and the delivered time must be set within the commitment of the company to its customers. Zeithaml and Parasuraman (1990) assert that service reliability is important task that the company needs to fulfill in order to increase the customer satisfaction as well as improving the efficiency of production process of the company. On the other hand, Heskett et al. (1994) assert that service reliability can only be improved through proper trainings whether the company establishes the training and education framework that requires the employees must be participated in order to understand the importance of service reliability to the company and the customers. Zeithaml and Parasuraman (1990) affirm that if the company cannot deliver the services as its commitments, the company needs to apply improvement tasks to increase the service reliability accordingly.

Table 4.3. Reliability

Variables	Responses	Frequency	Percent	Mean	Stan dev.
Coworkers provide the service that is promised.	Disagree	71	67.0	2.41	.63
	Neutral	27	25.5		
	Agree	8	7.5		
	Total	106	100.0		
Coworkers perform the service right the first time, to avoid later correction.	Neutral	26	24.5	3.81	.52
	Agree	74	69.8		
	Strongly Agree	6	5.7		
	Total	106	100.0		
Coworkers are reliable to provide the correct information.	Disagree	34	32.1	3.12	.92
	Neutral	30	28.3		
	Agree	37	34.9		
	Strongly Agree	5	4.7		
	Total	106	100.0		

Table 4.3 showed that reliability as internal service quality dimensions. Regarding to reliability the first statement was coworkers provide the service that is promised. In this regards, 71(67.0%) of the respondents said disagree whereas 27(25.5%) of the respondents said neutral. From the above information it is possible to conclude that coworkers do not provide the service that is promised. The second statement was coworkers perform the service right the first time, to avoid later correction. Against this statement 74(69.8%) of the respondents said agree while 26(24.5%) of the respondents were neutral. From the above information it is possible to conclude that coworkers perform the service right the first time, to avoid later correction. The third statement was coworkers are reliable to provide the correct information. In this regards, 37(34.9%) of the respondents said agree whereas 34(32.1%) of the respondents said disagree. From the above information it is possible to conclude that coworkers are reliable to provide the correct information.

4.2.3. Responsiveness

Zeithaml and Parasuraman (1990) indicate that service responsiveness as the context of how the company can fit the demands of customers in right time or as quick as possible. On the other hand, if the company cannot response to the customers' inquiries in time, it will lead to customers' dissatisfaction as well as the deterioration in customers trust and sale revenues of the company.

Table 4.4 Responsiveness

Statement	Responses	Frequency	Percent	Mean	Stan dev.
Coworkers are sincerely interest about any problem and in solving it.	Disagree	36	34.0	3.17	1.09
	Neutral	35	33.0		
	Agree	16	15.1		
	Strongly Agree	19	17.9		
	Total	106	100.0		
Coworkers are willing to help each other.	Disagree	24	22.6	2.93	.62
	Neutral	65	61.3		
	Agree	17	16.0		
	Total	106	100.0		
Coworkers respond quickly and efficiently to my requests.	Disagree	27	25.5	2.91	.64
	Neutral	62	58.5		
	Agree	17	16.0		
	Total	106	100.0		
Communication between employees is clear, accurate and appropriate	Disagree	85	80.2	2.10	.40
	Neutral	21	19.8		
	Total	106	100.0		
Coworkers are capable to accommodate special work requirements and needs when requested.	Disagree	76	71.7	2.34	.58
	Neutral	24	22.6		
	Agree	6	5.7		
	Total	106	100.0		

Table 4.4 showed that responsiveness as internal service quality dimensions. In this regard, statements were designed. The first statement was coworkers are sincerely interest about any problem and in solving it. Against this statement 36(34.0%) of the respondents said disagree whereas 35(33%) of the respondents were neutral. From the above information it is possible to say coworkers are not sincerely interest about any problem and in solving it. The second

statement was coworkers are willing to help each other. The second statement was coworkers are willing to help each other. In this regards, 65(61.3%) of the respondents were neutral while 24(22.6%) of the respondents said disagree. From the above information it is possible to say that respondents are not quite sure that coworkers are willing to help each other or not. The third statement was coworkers respond quickly and efficiently to the requests. In this regards, 62(58.5%) of the respondents were neutral whereas 27(25.5%) of the respondents said disagree. From the above information it is possible to conclude that respondents are not sure that coworkers respond quickly and efficiently to the request or not. The fourth item was communication between employees is clear, accurate and appropriate. In this regards, 85(80.2%) of the respondents said disagree whereas 21(19.8%) of the respondents were neutral. From the above information it possible to say that communication between employees is not clear, accurate and appropriate. The fifth statement was coworkers are capable to accommodate special work requirements and needs when requested. In this regards, 76 (71.7%) was respondents said disagree whereas 24(22.6%) of respondents were neutral. From the above information it is possible to conclude that coworkers are not capable to accommodate special work requirements and needs when requested.

4.2.4. Assurance

These are elements that make up the credibility; trust is perceived to customers through professional service, excellent knowledge of professional, courteous manner and good communication skills, so that customers feel peace of mind every time you use the service. The factor says the ability to provide services accurately, on time and reputation. This requires consistency in implementing services and respecting commitments and keeping our promises to customers.

Table 4.5. Assurance

Variables	Responses	Frequency	Percent	Mean	Stan dev.
Trust and honest exist between coworkers and employees.	Disagree	11	10.4	3.08	.54
	Neutral	75	70.8		
	Agree	20	18.9		
	Total	106	100.0		
Colleagues are polite, kind, and respectful.	Disagree	1	.9	3.67	.49
	Neutral	33	31.1		
	Agree	72	67.9		
	Total	106	100.0		
Safety and security when dealing with coworkers	Neutral	18	17.0	3.87	.46
	Agree	82	77.4		
	Strongly Agree	6	5.7		
	Total	106	100.0		
Colleagues have good knowledge and skills.	Neutral	18	17.0	3.83	.38
	Agree	88	83.0		
	Total	106	100.0		

Table 4.5 showed that assurance of internal service quality dimension. To explain this dimension's statements were designed. The first statement was trust and honest exists between coworkers and employees. In this regards, 75(70.8%) of the respondents were neutral whereas 20(18.9%) of respondents said agree. From the above information it is possible to conclude that respondents were not sure trust and honest exist between coworkers and employees or not. The second statement was colleagues are polite, kind, and respectful. In this regards, 72(67.9%) of the respondents said agree while 33(31.1%) of the respondents were neutral. From the above information it is possible to conclude that colleagues are polite, kind, and respectful. The third statement was safety and security when dealing with coworkers. Against the statement 82(77.4%) of the respondents said agree whereas 18(17.0%) of the respondents were neutral. From the above information it is possible to conclude that safety and security when dealing with

coworkers. The fourth statement was colleagues have good knowledge and skills. In this regards, 88(83.0%) of the respondents said agree whereas 18(17.0%) of the respondents were neutral. From the above information it is possible to conclude that colleagues have good knowledge and skills.

4.2.5. Empathy

Empathy is concern, caring customer service, for customers attentive treatment best possible (Providing Individual Attention) helps customers feel as important part of the company and always be warmly welcomed everywhere. Human factors are the core makes this success and the interest of the bank to the customer as much sympathy will increase.

Table 4.6. Empathy

Statements	Responses	Frequency	Percent	Mean	Stan Dev.
The working hours are convenient	Strongly Disagree	11	10.4	2.07	.52
	Disagree	77	72.6		
	Neutral	18	17.0		
	Total	106	100.0		
Coworkers have each other's best interest in mind.	Disagree	88	83.0	2.17	.38
	Neutral	18	17.0		
	Total	106	100.0		
Coworkers give me individual attention and concern.	Disagree	22	20.8	2.79	.41
	Neutral	84	79.2		
	Total	106	100.0		
Coworkers understand my work-related needs	Disagree	25	23.6	2.76	.43
	Neutral	81	76.4		
	Total	106	100.0		

Table 4.6 showed that empathy as internal service quality dimension. In this regards statement were designed. The first statement was the working hours are convenient. In this regards,77(72.6%) of the respondents said disagree whereas 18(17.0%) of the respondents were neutral. From the above information it is possible to conclude that working hours are inconvenient. The second statement was coworkers have each other’s best interest in mind. Against this statement,88(83.0%) of the respondents said disagree whereas 18(17.0%) of the respondents were neutral. From the above information it is possible to say that coworkers have not each other’s best interest in mind. The third statement was coworkers give me individual attention and concern. In this regards, 84(79.2%) of the respondents were neutral while 22(20.8%) of the respondents said disagree. From the above information it is possible to say that respondents were not sure that coworkers give me individual attention and concern or not. The fourth statement was coworkers understand my work-related needs. In this regards,81(76.4%) of the respondents were neutral while 25(23.6%) of the respondents said disagree. From the above information it is possible to conclude that respondents were not sure that coworkers understand my work-related needs or not.

4.3. Organizational commitment

The most popular definition of organizational commitment used in the relevant literature is the three-component model of organization commitment namely affective, normative and continuance commitment.

4.3.1. Affective commitment

The understanding of affective commitment can include identification with, and involvement in the organization (psychological attachment). Employees with strong affective commitment remain with the company because they see their goals and values to be congruent with that of the organization.

Table 4.7. Affective commitment

Statements	Responses	Frequency	Percent	Mean	Stan Dev
I would be happy to spend the rest of my career in this bank	Strongly Disagree	10	9.4	2.07	.50
	Disagree	79	74.5		
	Neutral	17	16.0		
	Total	106	100.0		
I feel as if these organizations objectives are my own	Disagree	73	68.9	2.31	.47
	Neutral	33	31.1		
	Total	106	100.0		
I feel as if like I am "part of the family" in this bank	Disagree	2	1.9	3.76	.47
	Neutral	21	19.8		
	Agree	83	78.3		
	Total	106	100.0		
I enjoy discussing about my organization with people outside it	Neutral	10	9.4	3.91	.29
	Agree	96	90.6		
	Total	106	100.0		

Table 4.7 depicted that affective commitment as dimension of organizational commitment. Regarding to affective commitment statements was designed and the result presented as follows. The first statement was 'I would be happy to spend the rest of my career in this bank'. Against this statement 79(74.5%) of the respondents said disagree. From the above information it is possible to conclude that respondents would not be happy to spend the rest of their career in this

bank. The second statement was ‘I feel as if this organization’s objective is my own’. In this regards, 73(68.9%) of the respondents were disagree. From the above information it is possible to conclude that respondents feel as if this organization’s objective is their own. The third statement was ‘I feel as if like I am “part of the family” in this bank’. In this regard,

4.3.2. Continuance commitment

Continuance commitment includes the cost awareness when leaving the organization. Employees with strong continuance commitment remain in the company because they need to do so. McGee and Somers suggest that continuance commitment is subdivided into high sacrifice commitment (personal sacrifice associated with leaving) an Alternative commitment

Table 4.8. Continuance commitment

		Frequency	Percent	Mean	Stan dev.
It will be not be costly for me to leave this organization	Neutral	84	79.2	3.21	.41
	Agree	22	20.8		
	Total	106	100.0		
I have many alternatives to consider leaving this organization.	Neutral	18	17.0	3.83	.38
	Agree	88	83.0		
	Total	106	100.0		
I am not afraid of what might happen if I quit my job without another job lined up	Neutral	27	25.5	3.75	.44
	Agree	79	74.5		
	Total	106	100.0		
It is my choice but not necessity that I am still working in this bank	Neutral	18	17.0	3.83	.38
	Agree	88	83.0		
	Total	106	100.0		

4.3.3. Normative Commitment

Normative commitment reflects a fee normative commitment reflects a feeling of obligation to the company. Strong commitment in this situation is where employees feel they ought to remain with the company based on a sense of duty, loyalty or moral obligation.

Table 4.9. Normative Commitment

		Frequency	Percent	Mean	Stan Dev
I feel an obligation to remain in this organization	Disagree	92	86.8	2.13	.34
	Neutral	14	13.2		
	Total	106	100.0		
This organization deserves my loyalty	Neutral	18	17.0	3.83	.38
	Agree	88	83.0		
	Total	106	100.0		
Even if it were to my advantage, I do not feel it would be right to leave my Organization now.	Disagree	94	88.7	2.11	.32
	Neutral	12	11.3		
	Total	106	100.0		

Correlation Analysis

The study sought to establish the relationship between independent variables and dependent variables. Pearson Correlation analysis was used to achieve this end at 95% confidence level (α = 0.05). Correlation analysis is one of the most widely used in research. It is often used to determine a relationship between two different variables, if so, how significant or how strong is the association between variables. And also, a very useful means to summarize these relationships between the variables with a single number that falls between -1 and +1 Field (2005). Correlation analysis with Pearson´s correlation coefficient (r) was conducted on all variables in this study to explore the relationships between them. The correlation coefficient r is statistics used to measure the degree or strength of this type of relationship (Taylor, 1990).

To interpret the strengths of relationships between variables, the guidelines suggested by Taylor R, (1990), was followed. His classification of the correlation efficient (r) is as follows: ≤ 0.35 is considered to represent low or weak correlation; 0.36 – 0.67 is modest or moderate correlation; 0.68-0.89 is strong or high correlation and a correlation with r coefficient ≥0.90 is a very high correlation. Again, if the correlation result lies between -1 and 0, the two variables are negatively related.

Table 4.10. Correlation Analysis

Correlations										
		internal service Quality	Tangibility	Reliability	Responsiveness	Assurance	Empathy	Affective commitment	Continuance commitment	Normative commitment
internal service Quality	Pearson Correlation	1								
	Sig. (2-tailed)									
	N	106								
Tangibility	Pearson Correlation	.103	1							
	Sig. (2-tailed)	.292								
	N	106	106							
Reliability	Pearson Correlation	.874**	-.033	1						
	Sig. (2-tailed)	.000	.739							
	N	106	106	106						
Responsiveness	Pearson Correlation	.431**	-.082	.480**	1					
	Sig. (2-tailed)	.000	.405	.000						
	N	106	106	106	106					
Assurance	Pearson Correlation	.092	.164	-.002	-.538**	1				
	Sig. (2-tailed)	.350	.094	.981	.000					
	N	106	106	106	106	106				
Empathy	Pearson Correlation	.125	-.086	.164	-.124	-.191*	1			
	Sig. (2-tailed)	.200	.382	.093	.207	.049				
	N	106	106	106	106	106	106			
Affective commitment	Pearson Correlation	-.060	-.125	-.078	.090	.092	-.479**	1		
	Sig. (2-tailed)	.541	.202	.424	.358	.350	.000			
	N	106	106	106	106	106	106	106		
Continuance commitment	Pearson Correlation	-.542**	.090	-.548**	-.762**	.750**	-.231*	.111	1	
	Sig. (2-tailed)	.000	.359	.000	.000	.000	.017	.258		
	N	106	106	106	106	106	106	106	106	
Normative commitment	Pearson Correlation	.049	.055	.063	-.280**	.530**	-.101	.049	.438**	1
	Sig. (2-tailed)	.621	.577	.519	.004	.000	.301	.621	.000	
	N	106	106	106	106	106	106	106	106	106
**. Correlation is significant at the 0.01 level (2-tailed).										
*. Correlation is significant at the 0.05 level (2-tailed).										

According to table 4.9 tangibles is positively correlated with a dependent variable internal service Quality and the relationship between variables is low or weak with a value of. 103.Tangibles is not significant with a value of 0.292 which is less than 0.05. Hence, tangibles are found to have positive and not statistically significant relationship with Internal service quality (the null hypothesis is rejected). Likewise, reliability is positively correlated with internal service quality and the relationship between variables is strong or high correlation with a value .874. reliability is significant with a value of 0. 000 which is less than 0.05. Hence, reliability is found to have positive and statistically significant relationship with internal service quality. Furthermore, responsiveness is positively correlated with dependent variable internal service quality and have a very high relationship with a value of 0.431. Responsiveness is statistically significant with a value of 0.000 which is less than 0.05. Hereafter, responsiveness is found to have a positive and statistically significant relationship with internal service quality. Moreover, assurance have positively correlated with dependent variable internal service quality .092 the relationship between variables is low or weak correlation with a value of .092. Assurances have significant value of 0.000 which is less than 0.05. Hence, assurance is found to have a positive and significant relationship with internal service quality. Empathy has positively correlated with a dependent variable internal service quality and the relationship between variables is weak or low correlation with a value of .125. Empathy is not significant value of 0.2000 which is greater than 0.05. Hence, empathy is found to have a positive and not significant relationship with Internal service quality. Affective commitment has negatively correlated with a dependent variable internal service quality and the relationship between variables is weak or low correlation with a value of -.060. Affective commitment is not significant value of 0.541 which is greater than 0.05. Hence, affective commitment is found to have a negative and not statistically significant relationship with internal service quality.

Regression Analysis

The study used regression model. The analytical method used in this research is multiple linear regressions. According to the number of variables in this research, the regression equation used is:

$Y = \beta_o + \beta_1 X_1 + \beta_2 X_2 + \beta\ _3 X_3 + + \beta_4 X_4 + \beta_5 X_5 + \varepsilon$

Y = Internal service quality / organizational commitment

B_0 = intercept

β_1 = coefficient X_1

β_2 = coefficient X_2

β_3 = coefficient X_3

β_4= coefficient X_4

β_5= coefficient X_5

$6\beta_6$= coefficient X_6

X_1 = tangibles

X_2 = reliability

X_3 = responsiveness

X_4= assurance

X_5= empathy

Table 4.11. Model summery

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.892[a]	.796	.786	.10746
a. Predictors: (Constant), Empathy, Tangibility, Responsiveness, Reliability, Assurance				

According to table 4.11, R square is .796 which shows that 79.6 % of the dependent variable is being explained by independent variables. This depicts that the model accounts for 79.6 % of the variations while 20.4% remains unexplained by the regression model.

Table 4.12. ANOVA Analysis

ANOVA[a]						
Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	4.506	5	.901	78.037	.000[b]
	Residual	1.155	100	.012		
	Total	5.660	105			
a. Dependent Variable: Internal Service Quality						
b. Predictors: (Constant), Empathy, Tangibility, Responsiveness, Reliability, Assurance						

The ANOVA statistics presented in Table 4.12 was used to present the regression model significance. An F-significance value of at df (5,110) $P < 0.05$ was established showing that there is a probability of less than 0.05 of the regression models. Thus, the model is very significant.

Regression Analysis

The study sought to establish how dependent variables and would influence independent variables using multiple linear regression analysis. The regression model was:

$$Y= \beta_0 + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + \beta_4 X_4 + \beta_5 X_5 + \varepsilon$$

Whereby Y is Construction Risks, β_0 is regression constant, $\beta_1 - \beta_5$ regression coefficients, X_1 is tangibles X_2 is Reliability, X_3 is responsiveness, X_4 is assurance, X_5 is empathy and ε model's error term.

Table 4.13 Regression analysis

Coefficients						
Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.
		B	Std. Error	Beta		
1	(Constant)	.833	.252		3.302	.001
	Tangibility	.077	.030	.119	2.599	.011
	Reliability	.387	.029	.791	13.157	.000
	Responsiveness	.052	.024	.162	2.210	.029
	Assurance	.121	.045	.172	2.690	.008
	Empathy	.034	.030	.059	1.125	.263
a. Dependent Variable: internal service Quality						

From the findings in Table 4.13 the multiple linear regression equation becomes:

$Y= .833 + .077 X_1 + .387X_2 + .052X_3 + .121 X_4 + .034X_5$

From the model, when other independent variable (tangibility, reliability, responsiveness, assurance, empathy) becomes .833. Holding other independent variables (tangibility, reliability, responsiveness, assurance, empathy) are constant, a unit increase in tangibility would lead to .007 increase in internal service quality. A unit increase of reliability would lead to .387increases in internal service quality. A unit increase of responsiveness would lead to .052 increases in internal service quality. A unit increase assurance would lead to. 121 increase in internal service quality. A unit increase of empathy would lead to .034 increases in internal service quality.

CHAPTER FIVE

5. Conclusions and Recommendations

5.1 Conclusion

The General Objective of this study is assessing the effects of various aspects of internal service quality on organizational commitment of employees of Commercial Bank of Ethiopia alongside with assessing the extent to which those concepts are being implemented. With its specific Objectives.

The Specific Objectives which are derived from the General Objectives using dimensions of internal service quality are as follows:

- Assess the effects of tangibility on organizational commitment of employees
- Examine the effects of reliability on organizational commitment of employees
- Explore the effects of responsiveness on organizational commitment of employees
- Determine the effects of assurance on organizational commitment of employees
- Examine the effects of empathy on organizational commitment of employees

Moreover, based on the statement of the problem provided the thesis set out to answer the following questions:

1. To what extent does the concept of internal service quality is being exercised in Commercial Bank of Ethiopia?
2. What are the effects of the dimensions (tangibility, reliability, responsiveness, assurance, empathy) of the internal service quality on organizational commitment of employees of Commercial Bank of Ethiopia?

The finding of the study presented as follows

Regarding to tangibility the first internal service quality dimension is tangibility. It is the image which is visible outside of the physical facilities, equipment, machinery and demeanor of staff, materials, manuals and communication systems of the company. Speaking in a general way that all customers are seen directly in the eyes and senses can have an impact on.

Tangibility of internal service quality. To explain tangibility of internal service quality dimension statements were designed. The first statement was the bank has up-to date equipment's and instruments. In this regard, 74(69.8%) was said agreed whereas 20(18.9%) of them said strongly agree. From the above information it is possible to conclude that the bank has up-to date equipment's and instruments. The second statement was the bank facilities are clean and visually appealing. In relation to this 66(62.3%) of the respondents replied agree whereas 36(34.0%) of the respondents were neutral. From the above information it is possible to say that the bank facilities are clean and visually appealing. The third item was the bank look neat and professional appearance. Concerning to this, 50(47.2%) of the respondents reported as agree whereas 29(27.4%) of the respondents were said strongly agree. From the above information it is possible to say that the bank looks neat and professional appearance. The fourth statement was the working environment is comfortable and happy. In this regard, 42(39.6%) of the respondents were neutral to the statement whereas 38(35.8%) were replied that agree. From the above information it is possible to conclude that respondents are not sure that the working environment is comfortable and happy. The fifth statement was the Materials used to provide the service are visually appealing. In this regard, 56(52.8%) of the respondents were said agree while 26(24.5%) of the respondents were neutral. From the above information from the above information, it is possible to conclude that the material used to provide the service are visually appealing. The sixth statement was the parking place is adequate compared with employees' number. In this regard, 60(56.6%) of respondents replied that disagree whereas 32(30.2 %) of the respondents were neutral. From the above information it is possible to conclude that the parking place is not adequate compared with employees' number.

Concerning to **Reliability.** Zeithaml et al. (1990) consider reliability in the context of the services should be delivered in time to the customers and the delivered time must be set within the commitment of the company to its customers. Zeithaml and Parasuraman (1990) assert that service reliability is important task that the company needs to fulfill in order to increase the customer satisfaction as well as improving the efficiency of production process of the company. On the other hand, Heskett et al. (1994) assert that service reliability can only be improved through proper trainings whether the company establishes the training and education framework that requires the employees must be participated in order to understand the importance of service reliability to the company and the customers. Zeithaml and Parasuraman (1990) affirm that if the company cannot deliver the services as its commitments, the company needs to apply improvement tasks to increase the service reliability accordingly.

Reliability as internal service quality dimensions. Regarding to reliability the first statement was coworkers provide the service that is promised. In this regard, 71(67.0%) of the respondents said disagree whereas 27(25.5%) of the respondents said neutral. From the above information it is possible to conclude that coworkers do not provide the service that is promised. The second statement was coworkers perform the service right the first time, to avoid later correction. Against this statement 74(69.8%) of the respondents said agree while 26(24.5%) of the respondents were neutral. From the above information it is possible to conclude that coworkers perform the service right the first time, to avoid later correction. The third statement was coworkers are reliable to provide the correct information. In this regard, 37(34.9%) of the respondents said agree whereas 34(32.1%) of the respondents said disagree. From the above information it is possible to conclude that coworkers are reliable to provide the correct information.

Relating to responsiveness. Zeithaml and Parasuraman (1990) indicate that service responsiveness as the context of how the company can fit the demands of customers in right time or as quick as possible. On the other hand, if the company cannot response to the customers' inquiries in time, it will lead to customers' dissatisfaction as well as the deterioration in customers trust and sale revenues of the company.

Responsiveness as internal service quality dimensions. In this regard, statements were designed. The first statement was coworkers are sincerely interest about any problem and in solving it. Against this statement 36(34.0%) of the respondents said disagree whereas 35(33%) of the respondents were neutral. From the above information it is possible to say coworkers are not sincerely interest about any problem and in solving it. The second statement was coworkers are willing to help each other. The second statement was coworkers are willing to help each other. In this regard, 65(61.3%) of the respondents were neutral while 24(22.6%) of the respondents said disagree. From the above information it is possible to say that respondents are not quite sure that coworkers are willing to help each other or not. The third statement was coworkers respond quickly and efficiently to the requests. In this regard, 62(58.5%) of the respondents were neutral whereas 27(25.5%) of the respondents said disagree. From the above information it is possible to conclude that respondents are not sure that coworkers respond quickly and efficiently to the request or not. The fourth item was communication between employees is clear, accurate and appropriate. In this regard, 85(80.2%) of the respondents said disagree whereas 21(19.8%) of the respondents were neutral. From the above information it possible to say that communication between employees is not clear, accurate and appropriate. The fifth statement was coworkers are capable to accommodate special work requirements and needs when requested. In this regard, 76 (71.7%) was respondents said disagree whereas 24(22.6%) of respondents were neutral. From the above information it is possible to conclude that coworkers are not capable to accommodate special work requirements and needs when requested.

Regarding Assurance These are elements that make up the credibility; trust is perceived to customers through professional service, excellent knowledge of professional, courteous manner and good communication skills, so that customers feel peace of mind every time you use the service. The factor says the ability to provide services accurately, on time and reputation. This requires consistency in implementing services and respecting commitments and keeping our promises to customers.

Assurance of internal service quality dimension. To explain this dimension statements were designed. The first statement was trust and honest exists between coworkers and employees. In this regard, 75(70.8%) of the respondents were neutral whereas 20(18.9%) of respondents said agree. From the above information it is possible to conclude that respondents were not sure trust and honest exist between coworkers and employees or not. The second statement was colleagues are polite, kind, and respectful. In this regard, 72(67.9%) of the respondents said agree while 33(31.1%) of the respondents were neutral. From the above information it is possible to conclude that colleagues are polite, kind, and respectful. The third statement was safety and security when dealing with coworkers. Against the statement 82(77.4%) of the respondents said agree whereas 18(17.0%) of the respondents were neutral. From the above information it is possible to conclude that safety and security when dealing with coworkers. The fourth statement was colleagues have good knowledge and skills. In this regard, 88(83.0%) of the respondents said agree whereas 18(17.0%) of the respondents were neutral. From the above information it is possible to conclude that colleagues have good knowledge and skills.

Concerning to Empathy: Empathy is concern, caring customer service, for customers attentive treatment best possible (Providing Individual Attention) helps customers feel as important part of the company and always be warmly welcomed everywhere. Human factors are the core makes this success and the interest of the bank to the customer as much sympathy will increase.

Empathy as internal service quality dimension. In this regards statement were designed. The first statement was the working hours are convenient. In this regard,77(72.6%) of the respondents said disagree whereas 18(17.0%) of the respondents were neutral. From the above information it is possible to conclude that working hours are inconvenient. The second statement was coworkers have each other's best interest in mind. Against this statement,88(83.0%) of the respondents said disagree whereas 18(17.0%) of the respondents were neutral. From the above information it is possible to say that coworkers have not each other's best interest in mind. The third statement was coworkers give me individual attention and concern. In this regard, 84(79.2%) of the respondents were neutral while 22(20.8%) of the respondents said disagree. From the above information it is possible to say that respondents were not sure that coworkers give me individual attention and concern or not. The fourth statement was coworkers understand my work-related needs. In this regard,81(76.4%) of the respondents were neutral while 25(23.6%) of the respondents said disagree. From the above information it is possible to conclude that respondents were not sure that coworkers understand my work-related needs or not.

5.2. Recommendations

The researcher attempted to recommend the following

- The board, the bank management and other concerned body should work on tangibility to bring internal service quality so as to bring employee organizational commitment
- The board, the bank management and other concerned body should work on reliability to bring internal service quality so as to bring employee organizational commitment
- The board, the bank management and other concerned body should work on responsiveness to bring internal service quality so as to bring employee organizational commitment
- The board, the bank management and other concerned body should work on assurance to bring internal service quality so as to bring employee organizational commitment

- The board, the bank management and other concerned body should work on empathy to bring internal service quality so as to bring employee organizational commitment

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Questionnaire

Dear Sir/Madam,

This is a questionnaire to investigate the effect of internal service quality on employee organizational commitment. The case of commercial bank of Ethiopia. You will be required to read several questions carefully and mark your answer in only one box for each question. This is a pure academic research without any influence for you, therefore please answer questions by your true perception. Your kindly help may result in solutions to improve Commercial bank of Ethiopia services quality and increase customer satisfaction. We really appreciate your cooperation. If you have any question(s) please do not hesitate to contact me at: call

Part I : Personal information

Sex

1). Male 2). Female

Age

1). Under 20 2).21-30 3). 31-40 4). 41-50 5).51-60 6). 60 and above

Current marital status

1). Single 2). Married 3). Divorced 4). Widowed 5). Separated

What is the highest level of education you have completed?

1) Less than secondary School 2) Secondary School completed

3). Some College/TVET Graduate 4) BA/BSc Degree

5) Master's Degree and above

How many years have you been the customer of Commercial bank of Ethiopia market

1) 0-2 years 2) 3-5 years 3) above 3 years

Part II: Internal Service Quality Dimensions

This survey deals with your opinions of service of Commercial bank of Ethiopia. Please show the extent to which you think Commercial bank of Ethiopia should possess the following features. What we are interested in here is a number that best shows your expectations about Commercial bank of Ethiopia market offering bank services

Statement	Strongly Disagree (1)	Disagree (2)	Undecided (3)	Agree (4)	Strongly Agree (5)
Tangibles					
Commercial bank of Ethiopia has modern looking equipment					
The physical facilities at Commercial bank of Ethiopia is visually appealing					
Employees at Commercial bank of Ethiopia is neat appearing.					
Appearance of the physical facilities are consistent with the type of service industry					
Reliability					
When Commercial bank of Ethiopia promise to do something by a certain time, they do					
When a customer has a problem, Commercial bank of Ethiopia shows a sincere interest in solving it.					
Commercial bank of Ethiopia perform the service right the first time					
Commercial bank of Ethiopia provides the service at the time they promise to do so.					
Commercial bank of Ethiopia insist on error free records					
Responsiveness					
Employees of Commercial bank of Ethiopia tell customers exactly when a service is performed.					

Employees of Commercial bank of Ethiopia give prompt service to customers					
Employees of Commercial bank of Ethiopia always are willing to help customers.					
Employees of Commercial bank of Ethiopia never are too busy to respond to customers' requests.					
Assurance					
The behavior of employees in Commercial bank of Ethiopia instills confidence in customers.					
Customers of Commercial bank of Ethiopia feel safe in transactions.					
Employees of Commercial bank of Ethiopia is consistently courteous with customers					
Employees of Commercial bank of Ethiopia have the knowledge to answer customers' questions					
Empathy					
Commercial bank of Ethiopia gives customers individual attention.					
Commercial bank of Ethiopia has operating hours convenient to all their customers.					
Commercial bank of Ethiopia has employees who give customers personal attention.					
Commercial bank of Ethiopia has their customer's best interests at heart.					

The employees of Commercial bank of Ethiopia understand the specific needs of their customers.					
Organizational commitment					
Affective commitment					
I would be happy to spend the rest of my career in this bank					
I feel as if this organizations objectives are my own					
I feel as if like I am “part of the family” in this bank					
I enjoy discussing about my organization with people outside it					
Continuance commitment					
It will be not be costly for me to leave this organization.					
I have many alternatives to consider leaving this organization.					
I am not afraid of what might happen if I quit my job without another job lined up					
It is my choice but not necessity that I am still working in this bank					
Normative commitment					
I feel an obligation to remain in this organization					
This organization deserves my loyalty					
Even if it were to my advantage, I do not feel it would be right to leave my Organization now.					