



## Original Article

*Journal of Financial Services Marketing* (2009) 13(4), 317–329

doi:10.1057/fsm.2008.26

# The impact of internal marketing on the perception of service quality in retail banking: A Ghanaian case

**Authors:** Robert Ankomah Opoku<sup>1</sup>, Nana Atuobi-Yiadom<sup>2</sup>, Cathryn Serwaah Chong<sup>3</sup> and Russell Abratt<sup>4</sup>

<sup>1</sup>is an assistant professor of Marketing at the Department of Management and Marketing, College of Industrial Management, King Fahd University of Petroleum & Minerals, Dhahran, Saudi Arabia. His primary research interests lie in brands, brands management, destination marketing and online marketing. He has published in journals such as *Tourism Management*, *Journal of African Business*, *Journal of Brand Management*, *Qualitative Market Research: An International Journal*, *Journal of Marketing for Higher Education*, *South African Journal of Business Management and Enterprise Information Systems* among others.

<sup>2</sup>holds a masters degree in Marketing from University of East Anglia, UK. He is a lecturer in Marketing at GIMPA Business School, Ghana Institute of Management and Public Administration, Accra, Ghana.

<sup>3</sup>has recently graduated from the Marketing Programme at GIMPA Business School, Ghana Institute of Management and Public Administration, Accra, Ghana.

<sup>4</sup>is Professor of Marketing at the School of Business and Entrepreneurship at Nova Southeastern University in Fort Lauderdale, Florida, USA. He is also a part-time Professor of Marketing at Wits Business School, Johannesburg, South Africa. His work in banking and financial services has been published in the *International Journal of Bank Marketing*, *Journal of Services Marketing*, *Corporate Communications* and *Management Dynamics* among others.

## Abstract

Although there is a large volume of literature on internal marketing, there is limited empirical evidence on its impact on the perception of service quality in developing nations. A literature review of internal marketing and service quality has been completed. A survey of 32 top managers, 100 employees and 200 external customers of a major bank in Ghana was undertaken to assess the impact of internal marketing on the perception of service quality. The results suggest that internal marketing can have an influence on service quality. Implications of the study are highlighted, limitations noted and directions for future research are outlined.

**Keywords:** banks, developing economies, Ghana, internal marketing, service quality