

Internal marketing and Customer trust in second-tier micro finance institutions in Cameroon.

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Abstract: *The aim of this study is to determine how internal marketing would affect organisational customer trust and interpersonal customer trust in the micro finance institutions. The study population consists of employees working in second-tier micro finance of three town in Cameroon (Yaoundé, Douala and Dschang), and customer of these structures. For this purpose, a survey was carried out on 60 employees and 372 customers in total. The acquired survey data was evaluated via confirmatory factor analyses, reliability analyses and structural equation model. According to the findings obtained from the research, internal marketing affects the two dimensions of customer trust positively, but their effect on interpersonal trust is greater than their effect on organizational trust.*

Keywords -Internal marketing, customer trust, second-tier micro finance institutions, Cameroon.

I. INTRODUCTION

Over the years, interest in relationship marketing has grown steadily both in the literature and within service organizations themselves. The financial services sector is not to be outdone and is active in the development of long-term customer relationships. Thus, the race towards customer loyalty, commitment and trust, all variables of relationship marketing (Morgan and Hunt, 1994; Dwyer and Schurr, 1987) is evidence of this. Also, the link between trust and loyalty has been established in the banking sector by authors such as Des Garets et al. (2009), service organizations have become more aware of the value of earning the trust of their customers.

In a sector of activity marred by the bad behaviour of certain actors, the reputation of microfinance in many countries needs to be rebuilt. The multiple closures of MFIs (micro finance institutions) in Cameroon have instantly damaged client confidence. This lack of trust is reflected in the diversification of financial service providers by the same client. According to Parasuraman et al (1988), reliability is the most important dimension of service quality. This is all the more important when it comes to financial services. In such a context, there is an urgent need to identify areas for development, better to restore customer confidence.

The trust in question is a determining factor in the quality of human relations and it is earned. It requires a certain behaviour or attitude towards the target from the organisations. Coming from a good service experience, or even from positive word of mouth, Chouk and Perrien, (2003) believe that trust is the basis of all human interaction or exchange. For Gundlach and Murphy (1993,) "trust is the most universally accepted variable as a basis of any human interaction or exchange". Moreover, the solidity of a relationship between the bank and its client is based on mutual trust (Perrien and Ricard, 1994). Therefore, trust can be of considerable value to organizations. Brand owners have understood this and are working to develop this feeling in the client. It remains to be seen what strategies can be used to achieve this in such a tumultuous competitive context.

The marketing mix has long been presented as the organization's flagship instrument for achieving its customer objectives. The adoption of relationship marketing redirects organizations towards the human resources of the company, which now constitute a real asset. Internal marketing that places the employee at the heart of the company's concerns thus integrates the Seignour and Dubois (1999) relational paradigm. With this discipline, the employee becomes the instigator or engine of customer confidence in the organization. Work on trust generally focuses on forms of trust (Khalifa and Kammoun, 2013) or the measurement of trust (Benamour, 2000). With respect to internal marketing, the few works that associate it with trust generally deal with its effect on employee trust (İçli and Aslan, 2012; Hume and Hume, 2015), to the detriment of its effect on the trust of external customers. Thus, the purpose of this study is to examine the influence of internal marketing (IM) on organisational and interpersonal customer trust of micro finance organization of Cameroon.

The remainder of this paper is organized as follows. Section 2 presents the literature review and hypotheses. Section 3 present the methodology and the results obtained from testing the conceptual

model using structural equation modelling (SEM). Section 4 concludes with a discussion of the importance of the findings to internal marketing research and their implications for micro finance managers.

II. LITERATURE REVIEW AND HYPOTHESES

2.1 Trust: an ambivalent concept

Encouraging customers to trust the firm is a top priority among the goals of service firms, and developing trust with customer-contact employees is one of the most cited practices in building long-lasting customer-to-firm relationships (Claycomb and Martin, 2001). Trust is an important element in business-to-customer relationships, in developing loyalty, and banks should strive to gain the trust of customers (Ndubisi, 2006). This trust is based on previous generalized experience (Hardin, 1996). Whether defined or measured, trust is a difficult concept to grasp despite its importance. Khalifa and Kammoun, (2013) provide an overview of the definition of trust. For them, trust is defined according to three concepts in the literature review. A first group of authors defines trust in terms of belief only (Anderson and Weitz 1989; Schurr and Ozanne, 1985; Swan and Silva, 1985; Swan, et al., 1999; Hosmer, 1999), while a second group emphasizes the behavioural dimension of trust by defining it in terms of willingness to place oneself in a vulnerable situation (Mayer et al., 1995; McAllister, 1995). Finally, a third group that defines trust in terms of presumption (O'Malley and Tynan, 1999; Bidault and Jarillo, 1995; Gurviez, 1999) takes credit for simultaneously taking into account the cognitive, affective and future orientation aspects while emphasizing the vulnerability linked to trust. In addition to this plurality of opinions on the definition, problems relating to the concept of trust also concern its measurement.

Trust has been addressed in the literature using several approaches: a one-dimensional approach, a two-dimensional approach and a three-dimensional approach, with the immediate consequence of the diversity of measurement that the concept of confidence enjoys. Indeed, initial conceptualisations of the concept tended to focus on the credibility component (Morgan and Hunt, 1994) or focus on the benevolence component (Anderson and Narus, 1990). For Ganesan (1994), credibility is the degree to which the retailer believes that the supplier has the expertise required to perform its task effectively and reliably. As for benevolence, Geyskens et al. (1996) define it as a belief that the partner is sincerely motivated by the pursuit of mutual benefit. It is the emotional component of trust (Ganesan, 1994; Kumar, 1995; Doney and Conneely, 1997). But, some researchers think that trust is best measured using both credibility component and benevolence components. Proponents of this approach include (Graf et al, 1999; Sirdeshmukh et al., 2002). In addition to these two previous approaches, authors such as (Frisou, 2000; Gurviez and Korchia, 2002) attribute three dimensions to trust. These are the dimensions: competence, honesty and benevolence. While competence refers to the "know-how" and "soft skills" of the exchange partner, honesty According to Morgan and Hunt (1994) refers to "the belief that the words spoken by the partners will be kept". In addition to defining and measuring trust, there are several types of trust.

Depending on whether the sector of activity is that of tangible products or services, a nuance also appears in the type of trust. In the tangible goods sector, consumer confidence is linked to the brand, whereas the services sector does not make this clarification. A distinction must therefore be made at this level: is the confidence of the savers of a micro-finance institution related to the employees or to the financial institution itself? This reveals two types of trust: interpersonal trust and organisational trust. Mayer et al. (1995) define interpersonal trust as "trust [...] is the willingness of one party to be vulnerable to the actions of another party based on the expectation that the other will perform a particular action important to the trustor, irrespective of the ability to monitor or control that other party". As for organizational trust, it is defined as the presumption that the enterprise is honest and caring towards its customers (Sireix and Dubois, 1999; Bidault and Jarillo, 1995). Given that trust in contact personnel does not necessarily induce trust in the service-providing firm, and vice versa (Khalifa and Khammoun, 2013), it is interesting to consider these two types of trust in this study in order to make a clear distinction on IM's contribution to each trust.

2.2 Internal marketing

The literature on internal marketing has grown since Sasser and Arbeit (1976), Berry et al. (1976) and George (1977) first mentioned this term. All service industries are struggling with it. From financial institutions (Ganjavi et al., 2015; Ghoneim and El tabie, 2014) to hospitals (Ng et al., 2016) and hotels (Kezen et al., 2017), no sector is depriving itself of the benefits of internal marketing within its managerial sphere. The contributions of authors such as (Ahmed & Rafq, 2003; Ballantyne, 2003; Greene et al., 1994; Grönroos, 1994; Rafiq and Ahmed, 2000) are never-ending and remain topical. Defined by Berry and Parasuraman (1991) as "attracting, developing, motivating and retaining qualified employees through job-products that satisfy their needs" and by Gronroos (1990) like "a philosophy to manage the staff and a systematic way for developing and performing a

service culture", the authors do not always agree on its definition, nor on its operationalization. Moreover, According to Dubravka and Nina (2007) four main ideas can emerge from the different definitions of internal marketing: human resources management, the use of marketing techniques in the internal market, external customer satisfaction and competition. Regarding the operationalization of internal marketing, the number of dimensions of internal marketing is not yet official, as is the case of the concept of service quality with the Servqual model of Parasuraman et al. (1988). Moreover, if the importance of internal marketing is generally established because it belongs to the relational current that has downgraded the transactional approach, the contradictions also concern its primacy in terms of marketing proper. While Kotler et al. (2009) argue that training and motivating employees to serve customers is even more important than external marketing, Harari (1991) believes that focusing on internal customers makes them forget about external customers, even though they are the ones who pay the company's bills. In this war of ideas, the nature of the relationship between internal marketing and customer trust has not remained irrelevant to the scientific community.

The authors who have brought the two concepts of internal marketing and trust together have not approached it from a similar angle. The differences in the work linking internal marketing and trust appear at the level of the study population and have a bias towards the trust of the "internal customer" employee. Thus, Kezen et al. (2017) deals with employee trust in the hotel industry, while Ng et al. (2016) work on employee trust in the hospital sector. While this study wants to understand the effect of internal marketing on customer trust, some people (Ng et al., 2016 or Vlaar et al., 2007) rather seek the effect of trust on internal marketing and not the effect of internal marketing on trust. Moreover, those dealing with the trust of external customers are rare. In any case, these authors generally agree on the positive relationship between internal marketing and employee trust. Indeed, according to Kezen et al. (2017), internal marketing affects trust in the manager and trust in the organization positively. ETİ-İÇLİ and ETİ-ASLAN (2012) point out that internal marketing have like purposes to encourage the employees to trust each other. Similarly, Hume and Hume (2015) express in their studies that an environment of trust among the employees might be secured via internal marketing. Ng et al. (2016) who seeks to explore the impact of commitment and trust on internal marketing within the hospital industry, found that commitment and trust played a moderating role on internal marketing. From the perspective of the above authors, we formulate the following hypotheses:

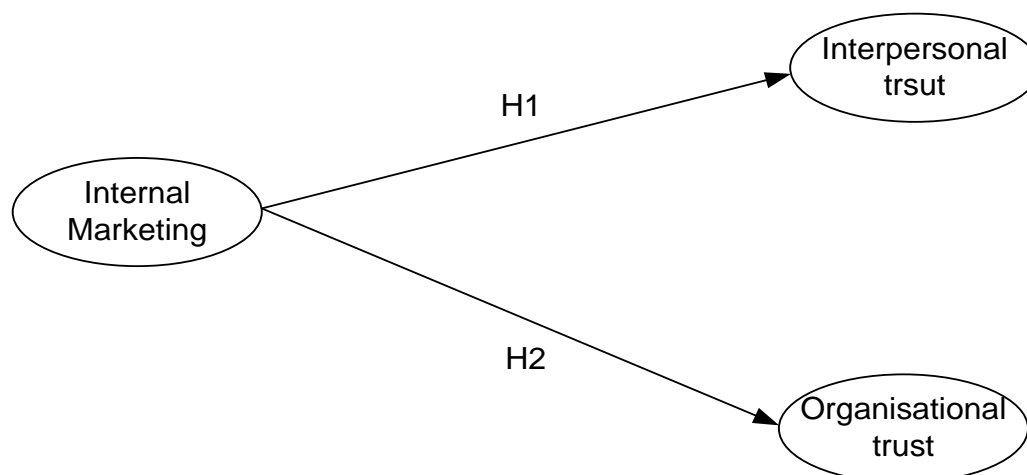
H1: Internal marketing has a positive effect on interpersonal trust of customer.

H2: Internal marketing has a positive effect on organizational trust of clients.

III. RESEARCH METHODOLOGY

The operationalization of the variables of the search model is based on the adaptation of existing scales in the literature. For measuring customer trust, we have adapted the trust scales used by Khalifa and Khammoun, (2013) since their study was carried out on bank clients who are a population belonging to the financial services sector such as microfinance. For the measurement of internal marketing, we used the scale of Foreman and Money (1995) and all the measurement items are presented in appendices 1 and 2.

Figure 1 : Conceptual framework



The population studied is composed of 60 employees and 372 customers of second-tier microfinance institutions in the cities of Douala, Yaoundé and Dschang. The convenience sampling method was the one we used. The choice of the micro finance sector as the context of investigation is explained by the contrast between the curiously increasing number of customers and the bad reputation of this sector of activity in Cameroon due to the multiple closures of the said establishments from one day to the next.

Two questionnaires were used to collect the data. The first one was addressed to the employees of the sampled microfinance institutions in order to evaluate the internal marketing policy implemented in the different structures, while the second questionnaire assessed the customer's trust in the same institutions. These questionnaires were pre-tested beforehand in order to ensure the fidelity of the measurement scales. All items were evaluated on a 5-point Likert scale ranging from "strongly disagree" to "strongly agree".

Once the data were obtained, a quality check of the measurement scales was performed using SPSS 20. As a first step, the exploratory step of cleaning the measurement scales was performed. A Principal Component Analysis (PCA) was performed to verify the dimensionality of the variables. In addition, Cronback Alpha was used as an indicator of the internal consistency of the measurement scale. In a second step, a structural analysis model was tested in order to confirm the quality of the measurement scale and to determine the nature of the link between the two constructs (internal marketing and trust). This step was performed by Stata 14 software.

IV. ANALYSIS AND RESULTS

This paper employ a structural equation modelling (SEM). We have used Stata 14 to investigate the causal relationship among the variable. This analysis followed different stages:

Exploratory Factor Analysis was conducted to define possible relationships of observed variables for internal marketing and trust.

A confirmatory factor analysis (CFA) was conducted to empirically test the measurement model. Multiple tests on construct validity and reliability were performed, where items with low loading were eliminated. Model fit was evaluated using the maximum likelihood (ML) method.

Construct reliability was assessed using Cronbach's α and composite reliability (CR) using CFA. As the α -values (Table 4) for all the constructs are greater than the guideline of 0.70, it can be concluded that the scales can be applied for the analysis with acceptable reliability (Saunders et al., 2003). t-statistics was calculated from model estimates using the t-statistics formula given by Fornell and Larcker (1981). In the measurement model, all constructs had a t-statistics greater than 1.96. Based on these assessments, measures used within this study were within the acceptable levels supporting the reliability of the constructs (Table 7).

Table 6 reports all fit statistics results. All the model-fit indices exceeded the respective common acceptance levels suggested by previous research (Kim et al., 2004), demonstrating that the measurement model exhibited a good fit with the data collected.

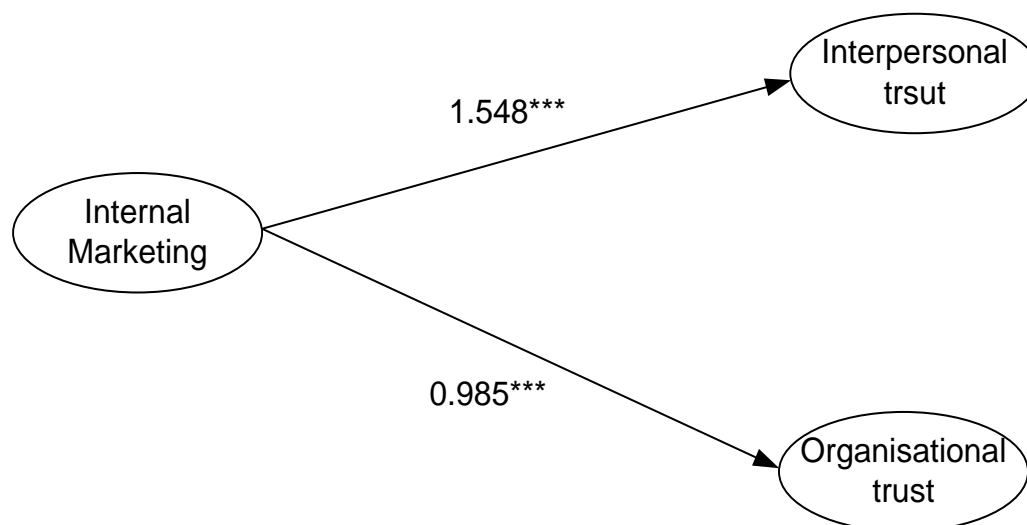
Table 3: Factor loading of rotated component matrix

Items	Components			
	Vision	Development	Rewards	Trust
Vision 1	0.716			
Vision 2	0.869			
Vision 3	0.888			
Development 1		0.705		
Development 2		0.852		
Development 3		0.854		
Development 4		0.760		
Rewards 1			0.894	
Rewards 2			0.798	
Rewards 3			0.848	
Organisational trust				0.847
Interpersonal trust				0.791

Table 4: Reliability Statistics

Construct	Crombach's α
Vision	0.985
Development	0.865
Rewards	0.799
Organizational trust	0.986
Interpersonal trust	0.859

Our structural model was estimated using Stata 14. Figure 2 shows the results of structural model with the path coefficients.

Figure 2: Structural Model Results and Research Hypotheses

The simple observation of the betas that link IM to the two dimensions of trust reveals that the effect of internal marketing is much stronger on international trust (Beta = 1.548) than on organizational trust (beta = 0.985). Verification of the quality of fit of the structural model is ensured by examining the absolute, incremental and parsimony indices given in the table below. On reading these results, we can argue that the relationship between internal marketing and micro finance customer trust is positive.

Table 5: Adjustment indices of the structural model

Absolute indices	Incremental indices		parsimony index	
RMSEA	CFI	TLI	AIC	CAIC
0,035	0.992	0.996	41562.51	33189.96

Source: Authors

Table 5 above indicates that the structural model has a good fit. In fact, the CFI and TLI indices are higher than 0.9 and close to 1, and the RMSEA is lower than 0.05, i.e. 0.035. This state of the structural model leads us to the next step, which is to give the results of the hypothesis test carried out. This is the purpose of the table below.

Table 6: Causal link and validation of hypotheses

Causality link	Coefficients (Beta)	t-statistics	Significance
H1 : Internal marketing → Interpersonal trust	1.548***	12.04	0.0000
H2: Internal marketing → Organizational trust	0.985***	8.22	0.0000

The results in Table 6 above verify the significance and importance of the causal links between internal marketing and the two dimensions of customer trust, with a view to validating the assumptions of the structural model. Observation of this table shows that all Beta are positive, which means that internal marketing have a positive influence on customer trust, but in different proportions. We therefore accept H1 and H2. In fact, internal marketing has the positive and significant effect on the two dimensions of customer trust (Beta = 1.548, and 0.985; and P = 0.000). Thus, the particularity of these results is that they provide an insight into the effect of IM on several dimensions of customer trust.

V. Conclusion and Discussion

This paper wanted to provide a superior understanding of the relationship between internal marketing (three dimensions: reward, development and vision) and customer trust in second-tier micro finance institutions. Specially, this study investigated how internal marketing would affect interpersonal and organizational trust. According to findings, there is a positive relation between internal marketing and the two dimensions of customer trust. But what is interesting here is the finding that the effect of internal marketing on interpersonal trust is greater than the effect of internal marketing on organizational trust. This result is in line with Gatfaoui's (2007) earlier finding that interpersonal trust is most important for the bank's customers. Microfinance, just like the bank, is a financial service provider, which may justify this result agreement. Furthermore, this primacy of interpersonal trust over organizational trust could be explained by the fact that internal marketing gives the employee a privileged place in the achievement of his or her objectives. In addition, with internal marketing, it is the company's personnel who are brought to the forefront to mediate between the company and its customers. In the same way, Doney and Cannon (1997) argue that since sales personnel reflect the values and attitudes of the supplier firm, the trust of customer firms in the supplier firm would be linked to trust in the contact personnel in the event that the customer firm has no experience with its supplier. However, Gatfaoui (2007) adds that interpersonal trust and organizational trust feed off each other, which is not shared by Khalifa and Khammoun, (2013). The latter believe that trust in contact personnel does not necessarily induce trust in the service provider company, and vice versa. In any case, whether it is organizational or interpersonal trust, the most important thing is to generate customer trust in the company's products, in short, loyalty to the organization's products, and internal marketing has proven to be a solution. It would be appropriate to add some other variables of internal marketing to future research models that did not exist in the present research model.

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VI. APPENDIX

Appendix 1: internal marketing items (foreman and money 1995)

	VISION
V1	Our organization offers employees a vision that they can believe in
V2	We communicate our organization's vision well to employees

V3	This organization provides an achievable vision to its employees
	DEVELOPMENT/TRAINING
D1	Our organization prepares our employees to perform well
D2	Our organization views the development of knowledge and skills in employees as an investment rather than a cost
D3	Our organization teaches our employees “why they should do things” and not just “how they should do things”
D4	In our organization, we go beyond training and educate employees as well
	REWARDS
R1	Our performance measurement and reward systems encourage employees to work together
R2	Our organization measures and rewards employee performance that contributes most to our organization’s vision
R3	In our organization, those employees who provide excellent service are rewarded for their efforts

Appendix 2: trust items (Khalifa and Kammoun, 2013)

	Interpersonal trust
BENEVP1	Staff takes care of customers' interests
BENEVP2	The staff considers me as a friend
BENEVP3	The staff is sincerely attentive to customers
BENEVP4	Staff are always caring for customers
CRED1	Staff will deliver on their commitments
CRED 2	Staff commitments are fully credible
CRED 3	I have confidence in staff commitments
CRED 4	Staff promises will not be kept
COMP 1	Staff are experts in their field
COMP 2	The staff is ahead of the competitors' staff
COMP 3	Staff are fully conversant with new technologies
COMP 4	The staff offers a guarantee of competence
	Organizationally trust items
CREDB1	This microfinance keeps its promises to its customers
CREDB2	This microfinance is not always honest with its customers
CREDB3	I believe the information issued by this microfinance
CREDB4	I find it necessary to be vigilant when dealing with my microfinance.

BENEVB1	I believe that my microfinance is continually improving its services to keep up with the Technology Advancement Account
BENEVB2	My microfinance is interested in its customers
BENEVB3	My microfinance is sincere to customers
BENEVB4	I believe that this microfinance is continually seeking to improve its responding to consumer needs