

# THE EFFECT OF INTERNAL SERVICE QUALITY (INSERVQUAL) ON CONSUMER SERVICE BEHAVIOR

(Study on employee PT. Bank Pembangunan Daerah Jawa Timur Tbk branch Blitar)

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## ABSTRACT

**Purpose** - This research is to examine the effect of Internal Service Quality on Customer Service Behavior at Bank Jatim branch Blitar. In order to know the relationship occur among the independent variables Internal Service Quality (*Reliability, Assurance, Tangible, Emphaty, and Responsiveness*) on Customer Service Behavior the regression analysis, F test and t test was conducted.

**Design/Population/Metodology** - This research is explanatory research, in accordance with its purpose to explain the correlation and relations of some fixed variables. The population of this research was the employee of Bank Jatim branch Blitar. The research using cencus, a study by all element human resource/employee in bank jatim branch blitar and the research instruments was tested use the validity test, reliability test and classical assumption test. The hypothesis testing was using the  $F_{table}$  and  $t_{table}$  to analyze the data to be used in Multiple Regression Analysis.

**Result** - The multiple regression showed that, simultaneously, Internal Service Quality (*Reliability, Assurance, Tangible, Emphaty, and Responsiveness*) had significant effect on Consumer Service Behavior. While partially tested, the variables of *Reliability, Assurance* and *Emphaty* had significant effect on Consumer Service Behavior. Then, *Tangible* and *Responsiveness* had not significant effect on Consumer Service Behavior. While dominant test shows *Assurance* has a dominant effect on Consumer Service Behavior.

**Keywords:** customer service behavior, internal service quality, internal marketing

## INTRODUCTION

The primary objectives of services producers and marketers are identical to those of all marketers: to develop and provide offerings that satisfy consumers needs and expectation, thereby ensuring their own economic survival. To achieve these objectives, service providers need to understand how consumers choose, experience, and evaluate their service offerings (Zeithaml et al, 2006). According to Berry's (1981) in Palmer (2001)...the means of applying the philosophy and practices of marketing to people who serve external customers so that (i) the best possible people can be employed and retained and (ii) they will do the best possible work. Internal Marketing means that the service firm must effectively train and motivate its customer-contact employees and supporting service people to work as a team to provide customer satisfaction (Kotler and Amstrong, 2006). Customer's perception of service quality will be impacted by the customer-oriented behaviors of employees. In fact, all of the five dimensions of service quality (reliability, responsiveness, assurance, empathy, and tangibles) can be influenced directly by service employees (Zeithaml et al, 2006). In other word, it could be argued that personel who effectively manage internal customers would demonstrate similar, appropriate behaviour when interacting with external customer (Bellou, 2008). So, it became necessary to take care of internal marketing like interest in external marketing so as to achieve level of quality and performance required for service provided by establishments (Aburoub *et al*, 2011).

Customers' feeling of quality of service provided to them by individuals working in banks with whom they become in contract, is affected by level of those worker's performance. Success of external marketing basically depends on individuals with whom the customers intercommunicate, since qualified and well motivating individuals basically depends on individuals with whom the customers intercommunicate since qualified and well motivating individuals basically participate in creating and magnifying organization's outputs (Aburoub *et al*, 2011).

Internal marketing scrutinises the rational and emotional content to build picture of the reality of corporate environment. Only in this way is it able to create "package" to meet the need of employees fully. Internal marketing must be purposed as an emotionally intelgent philosophy, one based on the understanding that it is through the application of subjective emotion and emphatic awareness that employee are able to make judgement that may or may not end-up in the realization of the long-term corporate interest. The challange of internal marketing is to force a rounded understanding of the organizational readiness for a particular new initiatives by examining the full set of needs of the organization (demand of organisation on employees) in direct relation to the full set of need and aspiration of the employee (demand of the employee on the organisation), (Ahmed and Rafiq, 2003). In other word, Leadership behaviour and organizational factors mirroring high-involvement work system are strongly associated not only with employee and customer satishfaction, but also with importance business outcome, such as service quality, cost, and financial performance (George and Hedge, 2004).

Bank Jatim is one of public bank in East Java established on Agust 17<sup>th</sup> 1961. Since its establishment in 1961 the Bank of East Java has always contributed to sustain economic growth in East Java and seek to provide the best service and be able to "icon" of East Java.

## **LITERATURE REVIEW**

### ***Internal Marketing***

Internal marketing is a management approach which enables and motivates all member of organization to examine their own role and communication competence and to adopt a customer consciousness and service orientation. Customer orientation and internal marketing are complementary. Parasuraman (1987) advocates establishing and maintaining an internal environment which motivates employees to respond favourably to management's decisions and demands (Proctor, 2000). The goal of internal marketing are to (1) help all employee understand and accept their roles in implementing the marketing strategy, (2) create motivated and customer-oriented employees, and (3) deliver external customer satisfaction (Ferrell and Hartline, 2008). Excellent service companies know that positive employee attitudes will promote stronger customer loyalty (Kotler and Keller, 2006).

### ***Internal Service Quality***

Service quality is viewed as a multi dimensional concept (Mudie and Pirrie, 2006). One of the areas that is attracting particular attention within such a framework is that of measuring the quality of the internal service being provided in terms of needs and expectations, as when satisfaction and internal service performance are measured against service standards documented in internal contracts. Zeithaml, Parasuraman and Berry (1990, p. 180), for example, claim that "SERVQUAL, with appropriate adaptation, can be used by departments and divisions within a company to ascertain the quality of service they provide to employees in other departments and divisions" (Butle, 1996). According to Frost and Kumar (2000) a conceptual model of "Internal Service Quality Model" was designed based on the original "GAP Model" developed by Parasuraman. The SERVQUAL item were modified to measure the employees perceptions' of internal service quality. Where necessary, item were reworded to capture internal rather than external service quality. In addition to measuring the internal service quality dimension, it is also critical for an organizations to identify the factors that impact an employee's perception of overall service quality (Kang *et al*, 2002).

### ***Prosocial Behavior***

Customer service is an implied contract between the service provider and service recipient to exchange value with another value (Bell and Bell, 2003). Prosocial behavior in organizational setting, the present authors suggest the following: Prosocial organizational behavior is behavior which is (a) performed by a member of an organization, (b) directed toward an individual, group, or organization with whom he or she interacts while carrying out his or her organizational role, and (c) performed with the intention

of promoting group the welfare of the individual, group, or organization toward which it is directed (Brief and Motowidlo, 1986).

Role prescribed prosocial behaviors - are organizationally specified as a formal part of the individual's role or job (Brief and Motowidlo, 1986). Extra-role prosocial behaviors - are positive social acts which are not formally specified role requirements; they are not specifically assigned to individual as activities to be performed as part of the job (Brief and Motowidlo, 1986). Cooperation - Helping and altruism refer primarily to situations in which one person (or group) provides aid to another (or other) in need, but there are times when people come together to work together toward a common goal that will be beneficial to all concerned (Dovidio et al, 2006). According to Azzolini and Shillaber (1993) in Bettencourt and Brown (1997) cooperation refers to the helpful behaviors of contact employees to other members of their immediate Workgroup. The provision of exceptional service to external customers relies upon cooperation and internal service among contact employees and other employees of the firm.

## RESEARCH METODOLOGY

### *Research Types*

Based on the problem characteristic that will be examined, the type of research used by author is explanatory research. Explanatory research aims to test to test a theory or hypothesis to strengthen or even to reject those existing theory or hypothesis.

### *Population Research*

According to Sekaran (2003) population refers to the entire group of people, events, or things of interest that the researcher whises to investigate. A population is the total collection of elements about which we wish to make some inferences. A cencus is count of all elements in a population (Cooper and Schindler, 2008). A Cencus is feasible when the population is small and (2) necessary when the elements are quite different from each other (Cooper and Schindler, 2008).

The population in this research is whole employee of PT. Bank Pembangunan Daerah Jawa Timur branch office Hos Cokroaminoto Blitar consist of high level until low level management (leader of branch, head of operational, supervisor, auditor, human resource staff, marketing staff, operational credit staff, accounting staff, driver, security and maid) in total of 45 employee. 45 questionnaires are distributed. Respondent data are collected if the respondent can respond completely to the internal service quality and the customer service behavior.

***Tabel 1: Characteristic of Demographic Respondent***

Gender	Male	33 People	73%
	Female	12 People	27%
Age	< 25	5 People	11%
	25 – 29	14 People	31%
	30 – 34	4 People	9%
	35 – 39	10 People	22%
	40 – 44	2 People	5%
	> 44	10 People	22%
Educational Level	Elementary School	-	-
	Junior High School	1 People	2%
	Senior High School	15 People	34%
	Diploma 3	1 People	2%
	Bachelor (S1)	23 People	51%
	Master (S2/S3)	5 People	11%
	Other	-	-

Period of Work	< 2 years	15 People	33%
	2 - 4 years	10 People	23%
	5 - 7 years	1 People	2%
	8 - 10 years	4 People	9%
	> 10 years	15 People	33%

### ***Measures***

Internal service quality. The present study used an instrument developed by Kang *et al.*, (2002). In particular, 22 items, consisting of 5 distinct dimensions (reliability, assurance, tangibles, empathy, and responsiveness) were used to measure the extent to which employees believe that the bank offers internal services of high quality. The scale adopted was a 5-point Likert scale, ranging from 1 (strongly disagree) to 5 (strongly agree). Cronbach's alpha for this scale was 0.6.

Prosocial behaviour. In order to assess the prosocial behaviour displayed by employees, this study incorporated the instrument developed by Bettencourt and Brown (1997), which has actually been tested on banks. The instrument includes five items for each one of its dimensions (extra-role behaviour, role-prescribed customer service and cooperation). The scale adopted was a 5-point Likert scale, ranging from 1 (strongly disagree) to 5 (strongly agree). Cronbach's  $\alpha$  for this scale was 0.6.

***Tabel 2: Independent and Dependent Variable***

Variable	Indicator	Question item
Reliability (X.1)	Dependably	1. Doing what it promises
		2. Dependability
		3. Perform the service right first time
	Accurately	4. Provide correct and necessary information
		5. Being reliable
Assurance (X.2)	Trust	1. Can trust the coworker
	Confidence	2. Can feel safe in dealing with the coworker
	Courtesy	3. Being polite and kind
	Knowledge	4. Being knowledgeable
Tangibles (X.3)	Equipment	1. Having up-to-date Equipment
	Physical facilities	2. Work Environment being comfort and attractive
	Personnel	3. Neat appearing coworkers
	Communication material	4. Material being visually appealing
Empathy (X.4)	Caring	1. Sincerely concerning about the problems
		2. Convenient working hours
		3. Giving individual attentions to coworker
		4. Having coworker's best interest in mind
		5. Being sensitive
Responsiveness (X.5)	Prompt service	1. Appropriate, accurate, clear communication
		2. Respond quickly and efficiently
	Help	3. Willing to help
		4. Willing to accomodate special request

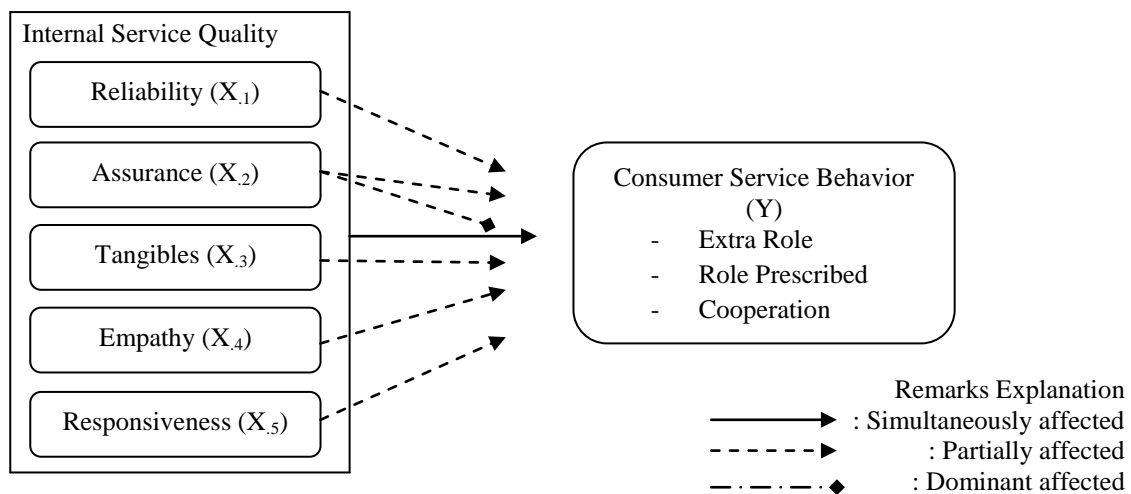
Consumer Service Behavior (Y.1)	Extra-Role	1. voluntarily assist costumers even if its mean going beyond job requirement
		2. helps the customers the problems beyond what is expected or required
		3. often goes above and beyond the call of duty when serving customers
		4. willingly goes out of his/her way to make customers satisfied
		5. frequently goes out the way to help a customers
	Role-Prescribed	6. perform all those task for customers that are required of him/her
		7. meets formal performance requirements when serving customers
		8. fullfill responsibilities to customers as specified in the teller jobs descriptions
		9. adequetely completes all expected customers-service behavior
		10. helps customers with those things which are required of him/her
	Cooperation	11. helps other employee who have heavy work loads
		12. is always ready to lend a helping hand to those employee around him/her
		13. helps orient new employee even though it is not required
		14. voluntarily gives of his/her time to help other employees
		15. willingly helps others who have work related problems

### Hypotheses

Base on research problem formulated the hypoteses model have been draw as follow:

1. Estimates that internal service quality dimension that consist of, reliability ( $X_{.1}$ ), assurance ( $X_{.2}$ ), tangibles ( $X_{.3}$ ), empathy ( $X_{.4}$ ) and responsiveness ( $X_{.5}$ ) affect simultaneously with consumer service behavior of employee.
2. Estimates that internal service quality dimension that consist of, , reliability ( $X_{.1}$ ), assurance ( $X_{.2}$ ), tangibles ( $X_{.3}$ ), empathy ( $X_{.4}$ ) and responsiveness ( $X_{.5}$ ) affect partially with consumer service behavior of employee.
3. Dimension of Assurance ( $X_{.2}$ ) is a dominant affect customer service behavior of employee PT. Bank Pembangunan Daerah Jawa Timur Indonesia branch office Hos Cokroaminoto Blitar.

**Figure 1** Hypotheses Model



## RESULT

### *Validity and Reliability Test*

Table 3 and Table 4 show validity and reliability test, *Pearson Correlation* table 3 show that every question item for Internal Service Quality (*reliability, assurance, tangibles, empathy and responsiveness*) has the significance value  $<0.05$  and correlation value is  $>0.03$ . It means that the questionnaires for Internal Service Quality are valid. Base on table regarding reliability test, the internal service quality variables (*reliability, assurance, tangibles, empathy and responsiveness*) that has reliable measurement show in Cronbach's Alpha ( $\alpha$ ) which is greater than 0.6.

From data analysis output found that *Pearson Correlation* of item indicator  $Y_{1.4}$  are not valid because the value of indicator is worth  $>0.3$  so the question item be removed. After removed item  $Y_{1.4}$  shows the table 4 *Pearson Correlation* are valid, it prove by significance value  $<0.05$  and correlation value is  $>0.03$ . Base on table regarding reliability test, Consumer Service Behavior show that has reliable measurement show in Cronbach's Alpha ( $\alpha$ ) which is greater than 0.6.

**Table 3: INSERVQUAL Variables Validity and Reliability Test**

Variable	Validity Test				Reliability Test	
	Indicator	Coefficient Correlation (r)	Significance	Remark	Cronbach's Alpha ( $\alpha$ )	Remark
Reliability (X.1)	X.1.1	0.575	0.000	Valid	0.692	Reliable
	X.1.2	0.694	0.000	Valid		
	X.1.3	0.673	0.000	Valid		
	X.1.4	0.700	0.000	Valid		
	X.1.5	0.712	0.000	Valid		
Assurance (X.2)	X.2.1	0.692	0.000	Valid	0.663	Reliable
	X.2.2	0.681	0.000	Valid		
	X.2.3	0.637	0.000	Valid		
	X.2.4	0.816	0.000	Valid		
Tangibles (X.3)	X.3.1	0.616	0.000	Valid	0.647	Reliable
	X.3.2	0.702	0.000	Valid		
	X.3.3	0.751	0.000	Valid		
	X.3.4	0.728	0.000	Valid		
Empathy (X.3)	X.4.1	0.712	0.000	Valid	0.820	Reliable
	X.4.2	0.731	0.000	Valid		
	X.4.3	0.875	0.000	Valid		
	X.4.4	0.810	0.000	Valid		
	X.4.5	0.667	0.000	Valid		
Responsiveness (X.5)	X.5.1	0.735	0.000	Valid	0.672	Reliable
	X.5.2	0.826	0.000	Valid		
	X.5.3	0.782	0.000	Valid		
	X.5.4	0.484	0.001	Valid		

**Table 4: Consumer Service Behavior Validity and Reliability Test**

Variable	Validity Test				Reliability Test	
	Indicator	Coefficient Correlation (r)	Significance	Remark	Cronbach's Alpha ( $\alpha$ )	Remark
Consumer Service Behavior (Y)	Y.1.1	0.511	0.000	Valid	0,766	Reliable
	Y.1.2	0.584	0.000	Valid		
	Y.1.3	0.568	0.000	Valid		
	Y.1.5	0.587	0.000	Valid		
	Y.1.6	0.536	0.000	Valid		
	Y.1.7	0.508	0.000	Valid		
	Y.1.8	0.471	0.001	Valid		
	Y.1.9	0.530	0.000	Valid		
	Y.1.10	0.596	0.000	Valid		
	Y.1.11	0.614	0.000	Valid		
	Y.1.12	0.461	0.001	Valid		
	Y.1.13	0.501	0.000	Valid		
	Y.1.14	0.317	0.034	Valid		
	Y.1.15	0.530	0.000	Valid		

**Classical Assumption Test**

*Normality*

Based on One Sample Kolgorov-Smirnov test it is found that the significant value is bigger than alpha ( $\alpha = 0,05$ ), so it is concluded that the data fulfilled normality assumption.

*Multicollenearity*

From table above we can see that on each variable the tolerance level is  $< 1$  and the VIF is  $< 10$ . So there is no multicollenearity and the regression model is properly used.

**Table 5: Multicollenearity**

Variables	Collinearity Statistic	
	Tollerance	VIF
X.1	0.737	1.357
X.2	0.771	1.296
X.3	0.613	1.632
X.4	0.426	2.349
X.5	0.358	2.792

*Heteroscedacticity*

Based on the test conducted, there is no certain spot pattern (waves, spread and narrowing) exist. So,

## Multiple Regression Analysis

**Table 6: Multiple Regression**

Variables	Unstandardized Coefficients	Standardized Coefficients	t <sub>calculated</sub>	Sig.	Description
Constant	4.776		.999	.324	
Reliability (X <sub>1</sub> )	.787	.373	4.400	.000	Significant
Assurance (X <sub>2</sub> )	1.403	.452	5.459	.000	Significant
Tangibles (X <sub>3</sub> )	.252	.101	1.092	.282	Not Significant
Empathy (X <sub>4</sub> )	.503	.311	2.786	.008	Significant
Responsiveness (X <sub>5</sub> )	-.115	-.052	-.428	.671	Not Significant
a = 0.05 Determination coefficient (R <sup>2</sup> ) = 0.767 F <sub>calculated</sub> = 29.984 F <sub>table</sub> = 2.455 T <sub>table</sub> = 2.570 Significant = 0.000					

$$\beta_1 = .373$$

The coefficient value of  $\beta_1$  regression shows that if reliability variable increases the customer service behavior (Y) will increase.

$$\beta_2 = 0.452$$

The coefficient value of  $\beta_2$  regression shows that if assurance variable increases the customer service behavior (Y) will increase.

$$\beta_3 = 0.101$$

The coefficient value of  $\beta_3$  regression shows that if tangibles variable increase the customer service behavior (Y) will increase.

$$\beta_4 = 0.311$$

The coefficient value of  $\beta_4$  regression shows that if empathy variable increase the customer service behavior (Y) will increase.

$$\beta_5 = -0.052$$

The coefficient value of  $\beta_5$  regression shows that if responsiveness variable increase the customer service behavior (Y) will increase.

### Coefficient of Determinant (R<sup>2</sup>)

Based on the table 5 above from the calculation results, it is known that the regression coefficient of determination (adjusted R<sup>2</sup>) of 0.767 is obtained. This means that 76.7% customer service behavior (Y) is affected by Reliability (X<sub>1</sub>), Assurance (X<sub>2</sub>), and Tangibles (X<sub>3</sub>), Empathy (X<sub>4</sub>), Responsiveness (X<sub>5</sub>) whereas the remaining 23.3% of customer service behavior (Y) is influenced by other variables that had not been examined in this research.

### First hypotheses test

By comparing the value of F<sub>calculated</sub> with F<sub>table</sub> that is 29.984 > 2.455, it means there are significant relationship occur. In addition, in Table 5 a significance value of 0.000 also found. This is compared with a significance value  $\alpha = 0.05$  then the significance is smaller than  $\alpha = 0.05$ . The comparison of both decisions can be taken when H<sub>0</sub> is rejected at level  $\alpha = 0.05$ . Therefore we can conclude that Reliability (X<sub>1</sub>), Assurance (X<sub>2</sub>), Tangibles (X<sub>3</sub>), Empathy (X<sub>4</sub>), and Responsiveness (X<sub>5</sub>) have a simultaneously significant effect on Customer Service Behavior (Y).



### ***Second hypotheses test***

Based on the table 5 above, a conclusion over the significant or not significant variables can be drawn as follow:

1. Reliability ( $X_1$ )

By using SPSS software, t test statistics found is 4.400 with a significance value of 0.000.  $t_{\text{calculated}}$  test statistic value is bigger than the  $t_{\text{table}}$  ( $4.400 > 2.570$ ) and the significance value is less than  $\alpha = 0.05$ . This test indicates that  $H_0$  is rejected and accepts the  $H_1$ , thus it can be concluded that the Reliability ( $X_1$ ) does have a significant effect on the Customer Service Behavior (Y).

2. Assurance ( $X_2$ )

By using SPSS software, t test statistics found is 5.459 with a significance value of 0.000.  $t_{\text{calculated}}$  test statistic value is bigger than the  $t_{\text{table}}$  ( $5.459 > 2.570$ ) and the significance value is less than  $\alpha = 0.05$ . This test indicates that  $H_0$  is rejected and accepts the  $H_1$ , thus it can be concluded that the Assurance ( $X_1$ ) does have a significant effect on the Customer Service Behavior (Y).

3. Tangibles ( $X_3$ )

By using SPSS software, t test statistics found is 1.092 with a significance value of 0.282.  $t_{\text{calculated}}$  test statistic value is bigger than the  $t_{\text{table}}$  ( $1.092 < 2.570$ ) and the significance value is bigger than  $\alpha = 0.05$ . This test indicates that  $H_0$  is accepted and rejected the  $H_1$ , thus it can be concluded that the Tangibles ( $X_3$ ) does not have a significant effect on the Customer Service Behavior (Y).

4. Empathy ( $X_4$ )

By using SPSS software, t test statistics found is 2.786 with a significance value of 0.008.  $t_{\text{calculated}}$  test statistic value is bigger than the  $t_{\text{table}}$  ( $2.786 > 2.570$ ) and the significance value is less than  $\alpha = 0.05$ . This test indicates that  $H_0$  is rejected and accept the  $H_1$ , thus it can be concluded that the Empathy ( $X_4$ ) does have a significant effect on the Customer Service Behavior (Y).

5. Responsiveness ( $X_5$ )

By using SPSS software, t test statistics found is -0.428 with a significance value of 0.671.  $t_{\text{calculated}}$  test statistic value is less than the  $t_{\text{table}}$  ( $-0.428 < 2.570$ ) and the significance value is bigger than  $\alpha = 0.05$ . This test indicates that  $H_0$  is accepted and rejected the  $H_1$ , thus it can be concluded that the Responsiveness ( $X_5$ ) does not have a significant effect on the Customer Service Behavior (Y).

### ***Third hypotheses test***

Based on the table 5 above, among the variables of Reliability ( $X_1$ ), Assurance ( $X_2$ ), Tangibles ( $X_3$ ), Empathy ( $X_4$ ) and Responsiveness ( $X_5$ ) as the result shows that Assurance ( $X_2$ ) has the largest beta coefficient among other (0.452) Assurance is dominant over other variables.

### ***Discuss and implication***

This study shows the effect of internal service quality on consumer service behavior. Simultaneously found that value of  $F_{\text{calculated}}$  with  $F_{\text{table}}$  that is  $29.984 > 2.455$  and the significance value of 0.000. This is compared with a significance value  $\alpha = 0.05$  then the significance is smaller than  $\alpha = 0.05$ . It conclude that *Reliability*, *Assurance*, *Tangibles*, *Empathy* and *Responsiveness* have a simultaneously significant effect on *Customer Service Behavior*.

In partial test that was conducted it was found that three variables (*Reliability*, *Assurance*, and *Empathy*) have a partially significant effect on Customer Service Behavior. *Reliability* of employee ( $t_{\text{calculated}}$  with  $t_{\text{table}}$  that is  $4.400 > 2.570$  and the significance value of  $0.000 < 0.05$ ) presenting an accurate and dependably in service influence on customer service behavior. This shows the commitment of the company to create a policy and appropriate training system in providing a superior service. *Assurance* of employee ( $t_{\text{calculated}}$  with  $t_{\text{table}}$  that is  $5.459 > 2.570$  and the significance value of

0.000 < 0.05) indicate that the employee has the ability of individuals in terms of knowledge in services they provide well. The company has a high standard of employee recruitment so that the hope of qualified human resources able to become an investment for a company's in the future. *Empathy* of employee ( $t_{\text{calculated}}$  with  $t_{\text{table}}$  that is 2.786 > 2.570 and the significance value of 0.008 < 0.05) In the eyes of attitudes, employee co-workers from the banks that give attention to the interactive relationship makes them feel valued and feel the closeness between employees. Its important that everyone in organization can see the linkage between what she/he does and its impact on the "next customers". Therefore creating and aligning internal relationship between departements, functions and employee inside the organization its necessary to improve the performance of the company and its employee (Ahmed and Rafiq, 2003). In partial test also found that tangibles and responsiveness do not significant effect to consumer service behavior. *Tangibles* ( $t_{\text{calculated}}$  with  $t_{\text{table}}$  that is 1.092 < 2.570 and the significance value of 0.282 > 0.05) should be monitor by company. Leader must give motivation focusing on employee because in the way of give motivation and attention to employees that will increase employee commitment to providing superior service. Motivated employees tend to have better perception of the ISQ. There is no doubt that the motivation is an important factor which improves the performance of the employee and improves their service quality and delivery (Elsamen and Alsurideh, 2012). *Responsiveness* ( $t_{\text{calculated}}$  with  $t_{\text{table}}$  that is -0.428 < 2.570 and the significance value of 0.671 > 0.05) is a variable that shows desire and willingness of employees in providing services. The management of bank should provide support or fix the system to work effectively. According Pride (2000) in Elsamen and Alshurideh (2012) the main role of a marketing system is how to retrieve and save data at the required time, using new technologies such as the internet, VOIP, Mobile phones and video conferences help the employees and teams to interact regionally and to break the boundaries between the organization branches to act inter-functionally, inter-functionality means how the organization is effective intransforming strategies, knowledge, information, and abilities within the organization without barriers and how to integrate them together to accomplish the organization strategies and objectives.

Based on the test result and after conducting dominant test it was found that the dominant variables is Assurance has the largest beta coefficient among other (0.452). Assurance is dominant over other variables. According to Bellou and Andronikidis (2008) the findings in competence, communication, and understanding predict overall prosocial behavior for the public sector while reliability and access for the private sector. The last two dimensions (assurance and empathy) contain item representing seven original dimensions – communications, credibility, security, competence, courtesy, understanding/knowning customers, and access (Parasuraman et al, 1988).

## CONCLUSION

1. The independent variables of Reliability ( $X_{.1}$ ), Assurance ( $X_{.2}$ ) and Tangibles ( $X_{.3}$ ), Empathy ( $X_{.4}$ ), Responsiveness ( $X_{.5}$ ) are simultaneously affecting Consumer Service Behavior (Y) of employee PT Bank Pembangunan Daerah Jawa Timur branch Blitar.
2. The Independent variables of Reliability ( $X_{.1}$ ), Assurance ( $X_{.2}$ ) and Empathy ( $X_{.4}$ ) are partially significant affecting the Customer Satisfaction (Y) with significant (sig.) value of ( $X_1= 0.000$ ,  $X_2= 0.000$  and  $X_4= 0.008$  which is lower than  $\alpha$  (0.05). Tangibles ( $X_{.3}$ ) and and Responsiveness ( $X_{.5}$ ) partially not significant affecting the Customer Satisfaction (Y) with significant (sig.) value of ( $X_3= 0.282$  and  $X_5= 0.671$  which is bigger than  $\alpha$  (0.05).
3. Based on the research test result only variable of Assurance ( $X_{.2}$ ) this variable is the dominant variable that affects the customer satisfaction.

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