



The Relationship of Internal Marketing and Organizational Citizenship Behavior and Brand Citizenship Behavior on Credit Card Issuers' Call-Center Staff in Thailand

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Abstract

Internal marketing (IM) is a concept in the topic of service marketing, which allows an organization to treat employees as a customer to make them satisfied in the job and give better service quality. This study aims to explore the relationship between satisfaction of internal marketing (IM), brand citizenship behavior (BCB) and Organizational citizenship behavior (OCB). This study is quantitative research. Data was collected by using questionnaires with 466 call-center staff in credit card issuer firms in Thailand which do not use outsource call-center service providers. This study uses structural equation modelling (SEM) and descriptive statistics to analyse the collected data. The result of this study shows that satisfaction of internal marketing has a direct effect on organizational citizenship behavior and brand citizenship behavior. Furthermore, brand citizenship behavior has a greater effect on organizational citizenship behavior than the internal marketing. However, satisfaction of internal marketing has an indirect effect on organizational citizenship behavior via brand citizenship behavior.

Keywords: Internal Marketing, Organizational Citizenship Behavior, Brand Citizenship Behavior, Credit Card Issuers, Call-Center Staff

Introduction

In the highly competitive market of today, organizations tend to compete by enhancing their service quality to satisfy target customers. The performance of front-line staff in service organizations is a source of customer satisfaction, which leads to customers repurchasing and instils the development of customer loyalty to the firm. Internal marketing (IM) is a concept which the organization looks at their employees as internal customers and looks at jobs in their companies as internal products or services (Rafiq and Ahmed, 2000). If the organization can satisfy them, they will prefer to work in the organization, which leads to employee loyalty and drives them to perform better service quality. Kotler (2003) explains that internal marketing is a concept that the company treats their employees well enough to make them enjoy working with the company. Then they will express good service quality while they are working, and desire to stay with company as long as they can.

High employee turn-over rate will affect organization's service quality because long tenured and experienced employees can solve customer problems quicker than less experienced employees. Furthermore, the monetary and non-monetary cost of the recruitment and training new staff will affect the overall organizational performance (Ahmed and Rafiq, 2003). In the worst case, consumers may perceive the organization as gaining the image for low service quality. The organization staff may perceive the organization as a place that is bad to work for. Internal marketing is widespread adopting its use in service firms to enhance their competitiveness on service quality against their competitors (Mello, 2011).

Rather than the consequence of perception of service quality from customers, internal marketing (IM) also influences staff behavior. Previous studies have suggested that internal marketing leads to job satisfaction,

organizational commitment, and intention to stay (Preez and Bendixen, 2015). While internal marketing creates satisfaction towards work, the following decisions and actions which they perform are also interesting to define. Yildiz (2016) found that IM has direct effect on job satisfaction and the organizational citizenship behavior (OCB) which is the extra-role behavior on the daily work basis (ex: help others who have been absent or help orient new staffs). Furthermore, internal marketing promotes pride of organizational brand that encourages the extra-role behavior on the company's brand which is call brand citizenship behavior or BCB (ex: willing to stand up to protect the brand reputation or clarify others' misunderstanding of brand) (Helm, 2011). On the other hand, BCB occurs from the commitment of organizational brand which leads to the extra-role behavior on work or OCB as well (Özçelik and Findikli, 2014). Therefore, this study aims to clarify the relationship of IM, BCB, and OCB by using structural equation modelling (SEM) to develop a relationship model and identify factors which represent the main variables of the model.

Literature Review

Call-Center Staff

Customers are the main source of the organization's profit, but employees are important to the creation of organizational success. Service employees, especially front-line staff, who work face-to-face with the customers experience high stress levels from their obligations and pressures leading to burn-out and the decision to quit the job. The stress levels appear because the organization always needs to maintain high standards of service quality to gather the highest satisfaction levels from customers. Front-line employees are constantly faced with the intensive training, and scrutiny from supervisors and sometimes even from their colleagues. Moreover, front-line staff must always remain courteous and service minded even when faced with complaints from customers. Such complaints are a major source of the stress experienced by front-line staff (Tsaur and Tang, 2013).

Call-center staffs are the group of front-line staff who experience higher levels of work stress than other face-to-face service employees. Their work is repetitive and they work on the telephone line in their partition cubicles which results in a lack of movement and other activities with people and other colleagues. Telephone line monitoring and recording also make them feel insecure in their work; more so than other face-to-face staff (Malhotra et al., 2013). Therefore, the average turnover rate for call-center staff is 30 percent, due to high stress and less opportunity for personal growth than in other areas of work (Tuten and Neidermeyer, 2004). Thus, outsourcing call-center services may be a solution for service firms to fill call-center staff vacancies in their call-center units. Some types of service organization find it inappropriate to hire outsourced call-center staff. This study focuses on credit card call-centers where it is not appropriate to outsource service staff and facilities. Financial service providers consider outsourced staff as a risk and do not allow external employees to have authority to approve credit line, and have access customer's private information. This study aims to do empirical research with the credit card call-center staff to understand their working behavior and the behavior of their organization's brand, i.e. brand citizenship and organisational citizenship.

Internal Marketing

Internal marketing is a concept of service marketing that service firms using human resource management (HRM) functions to create employees' satisfaction which lead to better service quality (Ahmed and Rafiq, 2003). Moreover, satisfied employees will stay with the organization longer, which would reduce the costs of



the organization and create competitiveness in the service market (Budhwar et al., 2009). In the aspect of work force and work place, the organization also maintains a reputation of corporate brand image in the public mind.

Most of the business firms push high budgets on normal marketing activities, but they spend less on internal marketing to enhance their customer's satisfaction by increasing the level of their employee's service quality (Davis, 2001). Firms may satisfy their employees by reducing human resource management problems. The integration of marketing and human resource management is key to the successful managing of people in the organization (Jun, Chi, and Shin, 2006). Ahmed, Rafiq, and Saad (2003) support the contention that human resource management and marketing are major sources of customer service performance. Therefore, the use of internal marketing will increase the firm's overall service quality, because inter-functional coordination of human resource management and the marketing department are the main components of the internal marketing concept.

The internal marketing functions are related with HRM activities which consist of staffing, training and development, performance systems, safety and health, labour relations, internal communication and diversity (Ulrich, 1997). The consequence of doing a literature review in the field of internal marketing and human resource management are the discovery of 8 major factors of internal marketing which affected the employee's satisfaction and their behavior. The IM factors are: a) internal communication, b) leader-member exchange, c) job opportunity and career growth, d) empowerment, e) autonomy of work, f) training and development, g) compensation, and h) physical environment. These factors have an influence in the motivation of employees in service organizations to satisfy them and enhance their service quality.

Internal Marketing (IM) and Organizational Citizenship Behavior (OCB)

Organizational citizenship behavior (OCB) is an extra-role behavior which employees perform when they are satisfied with their job or feel committed with their organizations. Moreover, employees will conduct extra-role behavior even though their companies do not offer any extra pay for them. The above in-role behavior which they perform will enhance organization's service quality that satisfied the customers. Organizational citizenship behavior consists of a) altruism b) conscientiousness c) sportsmanship d) courtesy, and e) civic-virtue (Smith, Organ, and Near, 1983; Organ and Konovsky, 1989; Paine and Organ, 2000). Therefore, organizations use internal marketing (IM) to satisfy their staff to create OCB. However, internal marketing functions have a different effect to extra-role behavior.

Yildiz (2016) found that internal marketing has a direct effect to the organizational citizenship behavior. Furthermore, physical environment, empowerment, internal communication, and appropriate compensation are IM functions which affect the employee's OCB. Bell and Manguc (2002) also found that employee empowerment, extensive training, supervisory support, and participative climate are factors which have effect to the employee relationship and their job satisfaction. Yoon and Suh (2003) mention that good relationship between employees within the organization has a direct effect on the employee's satisfaction and organizational citizenship behavior (OCB). Bettencourt (2004) supports the idea that organizations can use social exchange between leader and member in the organization as an internal marketing (IM) tool to create a good relationship in the team. The promotion of good relationships in the workplace can create employee satisfaction and organizational citizenship behavior (OCB). Furthermore, Bowler, Halbesleben, and Paul (2010) suggest that the exchange of ideas between the leader and member of the firm can create trust in the team that leads to the satisfaction and organizational citizenship behavior (OCB). Moreover, internal relationship quality creates

teamwork, team spirit, and the organizational citizenship behavior (OCB) within the organization (Ma and Qu, 2011).

On the other hand, Alshurideh, Alhadid, and Barween (2015) argued that empowerment and training do not necessarily have a relationship with the OCB, but internal communication and compensation lead to employee's organizational citizenship behavior. Bowler et al. (2010) support the idea that information exchange between leader and member could be created by effective internal communication. Moreover, well leader-member exchange leads to the employee's organizational citizenship behavior. Chiang and Hsieh (2012) mentioned that training and development lead to autonomy of work due to the company's staff feeling the organizational support and empowerment. In addition, collectivist employees prefer autonomy of work, because they can arrange their work schedules and have more free time for their families (Paine and Organ, 2000).

The preceding discussions on previous studies show that internal marketing has a positive relationship with OCB. Thus this empirical study is aimed to answer whether or not satisfaction of IM has positive relationship with OCB especially in the call-center staff of credit card issuer companies in Thailand.

Hypothesis 1: Satisfaction of internal marketing (IM) has positive relationship with organizational citizenship behavior (OCB).

Internal Marketing (IM) and Brand Citizenship Behavior (BCB)

The concept of Brand citizenship behavior (BCB) was developed from the organizational brand commitment concept and employee brand loyalty concept composed with the organizational citizenship behavior (OCB), which is the extra-role in work aspect behavior (Podsakoff et al., 1990). The BCB concept is an adapted version of OCB by adjusting it to the aspect of the organizational brand behavior of the employees. Therefore, BCB is the employee's extra-role behavior relating to the organization's brand, which occurred when they are satisfied in their work for the company and are committed to the organization. The brand citizenship behavior consists of: a) willingness to help, b) brand enthusiasm, and c) propensity to future development (Burmman and Zeplin, 2005).

A well-known corporate brand draws the employee's intention to live with the company. Employees who are committed to the organization's brand will perform better and express themselves as representatives of the company's brand (Slavich, Cappetta, and Giangreco, 2014). Service firms apply corporate-level brand orientation and company-wide involvement in branding to develop internal marketing strategies, which will create brand commitment and internal brand equity in the firm's staff. Therefore, the organization can promote internal marketing functions, which include an incentive system, training program, internal communication, and recruitment of the right people to create employee satisfaction and organizational commitment (Baumgarth and Schmidt, 2010).

Service firms promote employee pride in the company and its brand. The reputation of the company is promoted by using internal marketing to encourage satisfaction and commitment to the company and its brands. This can encourage extra-role behavior in employees (Helm, 2011). Javid, Monfared, and Aghamoosa (2016) support the idea that internal marketing is the use of human resource management functions to motivate staff leading to job satisfaction and brand citizenship behavior. Burmann and Zeplin (2005) agree that if the organization and its brand can satisfy employees, they will stay working with the organization longer and be loyal to the internal brand. Moreover, Porricelli et al. (2014) regard internal branding and effective internal communication as part of internal marketing, which creates the organizational brand and has direct effect on



brand citizenship behavior. Burmann and König (2011) indicate that direct brand communication to employees affects the organizational brand commitment which creates brand citizenship behavior in company staff. Therefore, service organizations develop internal communication to create the corporate brand personality among front-line service staff (Keohane, 2014).

The above discussion illustrates the relationship between internal marketing and brand citizenship behavior. There is relatively little research available on the relationship between internal marketing and brand citizenship behavior. It is to be hoped that this study could contribute to the scholarship regarding the relationship between IM and BCB, especially with regard to the call center staff of credit card issuer companies in Thailand.

Hypothesis 2: Satisfaction of internal marketing (IM) has positive relationship with brand citizenship behavior (BCB)

Brand Citizenship Behavior (BCB) and Organizational Citizenship Behavior (OCB)

Service organizations apply internal branding via internal marketing and human resource management to create organizational brand commitment, which leads to the employee's extra-role on organizational brands or BCB. Internal branding (IB) plays a major role in driving BCB. IB offers effective internal communication and delivers information to all levels of employee. When employees are satisfied working with the organisation, they will exhibit extra-role behavior and OCB (Porricelli et al., 2014). Chiang et al. (2013) support the importance of internal branding as part of internal marketing which, in turn, gives rise to organisational commitment and extra-role behavior.

Özcelik and Findikli (2014) concur that employees who are committed to organizational brands will express OCB by helping co-workers and supporting related company activities. Buil, Catalán, and Martínez (2016) agree that the development of a corporate brand identity will create organizational commitment. Employees will then be inclined to follow the company brand standard and exhibit extra-role behavior. In addition, staff that identify with the corporate brand will perform above the accepted standards, i.e. extra-role in their daily work activities which is organizational citizenship behavior.

Helm (2011) found that pride in the organizational brand and corporate brand reputation of employees can make them feel that they are members or parts of the organization, which is related to their commitment to the organization and this will lead to extra-role behavior on company's brand and daily work (BCB and OCB). Organizational citizenship behavior occurs when people are committed to the organizational brand. OCB activities are work related extra-role behavior, but brand citizenship behavior are brand related extra-role behavior.

Few studies have been carried out to clarify the relationship of brand citizenship behavior and the organizational citizenship behavior. Therefore this study developed a hypothesis that brand citizenship behavior is the cause of organizational citizenship behavior.

Hypothesis 3: Brand citizenship behavior (BCB) has positive relationship with organizational citizenship behavior (OCB).

Conceptual Framework

The conceptual framework of this study has been set up from the relationship between internal marketing (IM), brand citizenship behavior (BCB), and organizational citizenship behavior (OCB) as discussed in the literature review above. This leads to the development of the three hypotheses above. All of the above hypothesis will be tested by using structural equation modelling to identify the relationship between the latent variables.

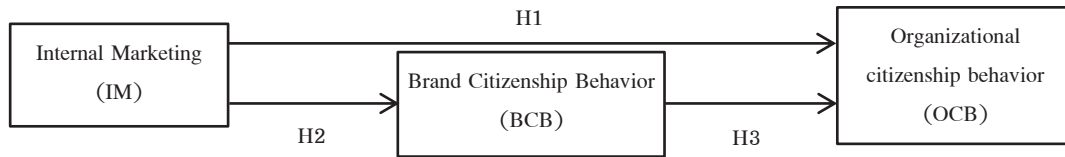


Figure 1 Conceptual Framework of this Research

Research Methodology

This study conducted a pre-test questionnaire survey by distributing 50 questionnaires to the sample group. Thirty-nine questionnaires were returned to the researcher, but only 37 completed questionnaires were used in the reliability analysis, the remaining 2 questionnaires were incomplete and therefore could not be used. The 37 questionnaires were sufficient to perform the reliability pre-test, which required 16–38 useful questionnaires (Perneger et al., 2014). All groups of questions show more than 0.7 Alpha values (internal marketing 25 questions = 0.951, brand citizenship behavior 16 questions = 0.950, and organizational citizenship behavior 20 questions = 0.858).

This study analysed the collected data by the structural equation modelling (SEM) to identify the relationships between variables. Therefore, this study required a return of questionnaires at least 5 to 10 times the indicators in the questionnaire to create a reliable model (Hair, Gabriel, and Patel, 2014; Hair et al., 2013; Bentler and Chou, 1987). This study needed to gather at least 305 useful questionnaires for reliable SEM statistical results.

This study involves empirical research which uses a questionnaire survey with 466 call-center staff from credit card issuers in Thailand. This study aims to measure the level of satisfaction of internal marketing, so the researcher selected only credit card issuer firms which do not use outsource call-center services to distribute the questionnaires. Thus, only 10 credit-card issuers in Thailand were qualified to participate in the questionnaire survey. Name lists of the call-center staffs were gathered from the head of call-center units of each company. Afterwards, the researcher organized the number of samples in to appropriate proportions in each firm then used simple random sampling to draw the respondents from each company's name list. The computer random number generator was applied for the respondents' selection from the name lists of credit-card issuer firms.

Results

Structural equation modelling (SEM) was used to test the hypothesis. After modifying until model fit, the tested model shows that internal marketing (IM) is positively related to organizational citizenship behavior (OCB). Internal marketing (IM) has a significantly positive relationship with brand citizenship behavior (BCB). Furthermore, brand citizenship behavior (BCB) is positively related to organizational citizenship behavior (OCB). Totally, the model explains that using internal marketing (IM) to create organizational citizenship behavior (OCB) via brand citizenship behavior (BCB) shows a larger effect than using IM to create OCB directly.

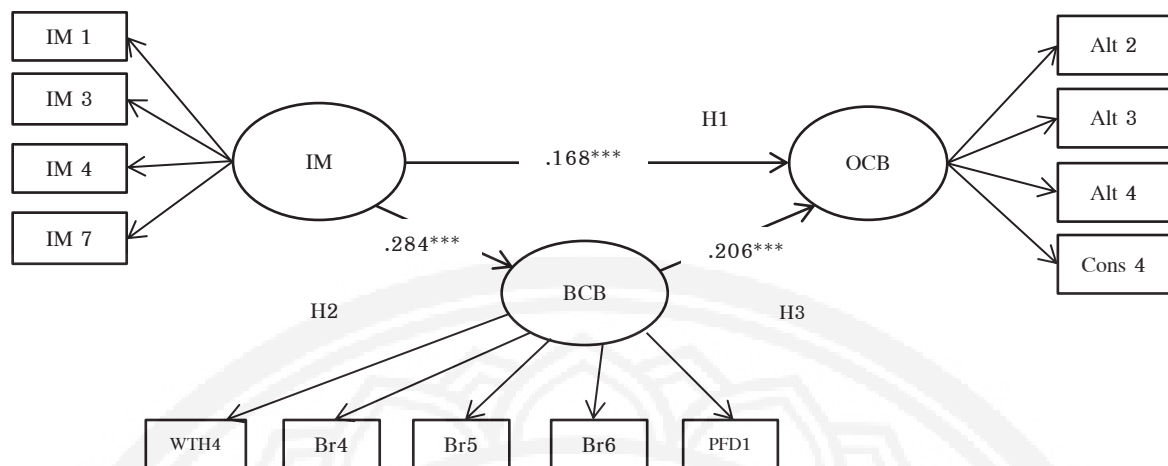


Figure 2 The Relationship Model by Structural Equation Modelling (SEM)

The result of modification model shows p-value equal to 0.053 (> 0.05), CMIN/DF equal to 1.339 (< 3.00), Goodness of fit index (GFI) equal to 0.978 (> 0.90), Root mean square error of approximation equal to 0.027 (< 0.08). Thereby the modified model was fit with the empirical data.

Table 1 Confirmatory Factor Analysis of SEM Model

Variables	Factor Loading	Cronbach's Alpha	AVE	CR
(IM)		0.832	0.553	0.831
IM 1 Internal communication	0.721			
IM 3 Job opportunity and career growth	0.800			
IM 4 Empowerment	0.768			
IM 7 Compensation	0.679			
(OCB)		0.744	0.550	0.823
Alt 2 Help others who have been absent	0.766			
Alt 3 Willing to gives time to help other who have work related problems	0.894			
Alt 4 Help orient new staffs	0.778			
Con 4 Obeys company rules, regulations, and procedures	0.455			
(BCB)		0.881	0.609	0.885
WTH 4 Voluntarily tell others new information about brand	0.691			
BrEn 4 Willing to stand up to protect the brand reputation	0.840			
BrEn 5 Eager to tell outsiders good news about brand	0.853			
BrEn 6 Clarify others' misunderstanding of brand	0.836			
PFD 1 Make constructive suggestions that can improve the brand management	0.661			

Each of the sub groups of three main variables, ie. internal marketing (IM), organizational citizenship behavior (OCB), and brand citizenship behavior (BCB) illustrated Cronbach's alpha more than 0.7, AVE more than 0.5, and CR over 0.5 as shown in the table above. There are four IM functions which fit to the model include of a) internal communication, b) job opportunity and career growth, c) empowerment, and d) compensation (factor loading = 0.721, 0.800, 0.768, and 0.679 respectively including 13 questions).



Furthermore, four OCB variables are fit with the model include of a) help others who have been absent, b) willing to gives time to help others who have work related problems c) help orient new staff d) obey company rules, regulations, and procedures (factor loading = 0.766, 0.894, 0.778, and 0.455 respectively including 4 questions). Finally, five BCB variables are fit with the model, which include a) voluntarily tell others new information about the brand, b) willing to stand up to protect the brand reputation c) eager to tell outsiders good news about brand d) clarify others' misunderstanding of the brand, and e) make constructive suggestions that can improve the brand management (factor loading = 0.691, 0.840, 0.853, 0.836 and 0.661 respectively including 5 questions).

Table 2 Hypothesis Testing

Hypothesis	Path	Beta	T-value	Result
H1	IM - OCB	.168	4.665***	Support
H2	IM - BCB	.284	6.015***	Support
H3	BCB - OCB	.206	5.209***	Support

Notes: *** stand for the significant at 0.0001 level ($p < 0.0001$) ($T\text{-value} \geq 3.291$)

This study found IM significantly effect OCB at 0.001 level ($\beta = 0.168$, $t = 4.665$, $p < 0.0001$). Furthermore, IM significantly effect BCB at 0.0001 level ($\beta = 0.284$, $t = 6.015$, $p < 0.0001$). Lastly, BCB significantly effect OCB at 0.0001 level ($\beta = 0.206$, $t = 5.209$, $p < 0.0001$). Therefore, all hypotheses (H1, H2, and H3) were supported by this study's empirical results.

Discussion

The modified fit model identified the internal marketing (IM) observed variables from empirical data results included of internal communication, job opportunity and career growth, empowerment, and compensation. Secondly, observed variables of organizational citizenship behavior (OCB) included of helping others who have been absent, willing to give time to help others who have work related problems, help orient new staff, and obey company rules, regulations, and procedures. Lastly, brand citizenship behavior (BCB) observed variables included of voluntarily tell others new information about brand, willing to stand up to protect the brand reputation, eager to tell outsiders good news about brand, clarify others' misunderstanding of brand, and make constructive suggestions that can improve the brand management. The fit model grouped new functions of each latent variable, which is different from the details of past studies of OCB and BCB. Paine and Organ (2000) create the concept of OCB which consist of five major variables, but the result of this study shows that the model does not include sportsmanship, courtesy, and civic-virtue activities in the OCB. Moreover, the created model has restructured the BCB of Burmann and Zeplin (2005) to make it fits with call-center staff of credit-card issuers in Thailand.

The findings of this study show IM has a significant direct effect to organizational citizenship behavior (OCB), which confirmed the results of Yildiz (2016) and Salajegheh and Baghdadam (2017) research. Ghorbani and Mostafavi (2013) found internal marketing (IM) effected organizational citizenship behavior (OCB) will also enhance employee's service quality, which related to findings of Özçelik and Findikli (2014) that internal branding creates organizational citizenship behavior (OCB) in service firm staff. On the other hand, Khademi, Kasraei, and Shafei (2015) argue that using internal communication to create an organizational brand



do not affect the employee's organizational citizenship behavior (OCB), but it has a direct effect to the brand citizenship behavior (BCB). Furthermore, Adamu, Ghani, and Rahman (2017) found that internal branding leads to corporate brand loyalty, which creates brand citizenship behavior (BCB). Javid, Monfared, and Aghamoosa (2016) support that internal branding builds organizational brand commitment which creates brand citizenship behavior (BCB). Moreover, Buil, Martínez, and Matute (2016) found that internal branding relates to extra-role behavior on brand (BCB) more than extra-role behavior on a daily work basis (OCB). In addition, Nouri, Mousavi, and Soltani (2016) support that promoting human resource management functions to motivate the staff will majorly bring brand citizenship behavior (BCB). Kwan, Liu, and Yim (2011) argue that the employee performs extra-role behavior to treat their colleagues, rather than for the organization due to their need to keep a good relationship with co-workers. Therefore, service organization possibly takes advantage of building corporate brand to motivate their front-line staff.

This research result suggests that service firms should better apply internal marketing (IM) to create brand citizenship behavior (BCB). Brand citizenship behavior (BCB) has a larger effect on organizational citizenship behavior (OCB) where it creates organizational brand commitment in employees who will generate extra-role behavior on the company's brand and work more effectively than using internal marketing (IM) to create organizational citizenship behavior (OCB) directly (Gözükara and Hatipoğlu, 2016). The results related with Awwad and Agti (2011) which found that using internal marketing (IM) creates commitment to the organization's brand, and effects organizational citizenship behavior (OCB) rather than internal marketing (IM) directly affect organizational citizenship behavior (OCB). The result of Matanda and Ndubisi (2013) confirmed that BCB motivates front-line staff to perform OCB. As a result, satisfaction of IM has an effect to both OCB and BCB, but BCB brings a larger effect on OCB than IM. Due to employees who are committed with the organizational brand will perform extra-role behavior in the aspect of brand, and then they will also express the extra-role behavior on their daily work as well.

Conclusion

This study aims to explore the relationship between internal marketing (IM), organizational citizenship behavior (OCB), and brand citizenship behavior (BCB). The empirical data is analysed to identify the relationship of latent variables by using structural equation modelling (SEM). The modified model suggests that internal marketing has a direct effect on organizational citizenship behavior, and internal marketing has a direct effect on brand citizenship behavior. Furthermore, brand citizenship behavior has a direct effect on organizational citizenship behavior. Therefore, the results of this study support all three hypotheses in this study. Moreover, findings show a larger effect of BCB on OCB than the effect of IM on OCB.

IM functions, which include internal communication, job opportunity, empowerment, and compensation, can motivate call-center staff to create the organization's brand commitment that leads to employees' brand citizenship behavior. The fit modified model arranged OCB's observed variables into four factors, which included help others who have been absent, willing to give time to help others who have work related problems, help orient new staff, and obey company rules, regulations, and procedures. Furthermore, the modified model classified BCB observed variables into five factors, which include voluntarily tell others new information about the brand, are willing to stand up to protect the brand reputation, eager to tell outsiders good news about the brand, and make constructive suggestions that can improve brand management. The factors that fit with the



model might not be the same with other study. However, the factors could apply to use with the call-center staff especially in the financial industry.

Suggestion for Practice

The factors that fit with the modified model are representing the IM, OCB, and BCB variables in the call-center staff of credit card issuers in Thailand. However, the factors could possibly apply to use with those conceptual use with other practice. Moreover, the model could be able to adapt to use in the study which related to service marketing topic.

Suggestion for Implication

Service firms should focus on applying internal marketing (IM) to build brand citizenship behavior (BCB) in their organization, because brand citizenship behavior (BCB) will motivate front-line staff to perform organizational citizenship behavior (OCB). Therefore, service firms need to clarify their internal marketing functions that affect loyalty to the corporate brand in front-line staff to motivate them to perform extra-role behaviors.

Suggestion for Future Research

This study conducted quantitative research to identify the relationship between latent variables in this study. Therefore, future research could use a qualitative approach to fill the gaps which could not be clarified by a quantitative survey. Furthermore, employee behavior requires measuring the effect of their personal attitudes and beliefs that cause human desire and action. Moreover, this study has collected data from credit card call-center staff in Thailand, so the expansion to other sample groups such as face-to-face service staffs need to be included in a future survey to identify the behavior of other sample groups in the service industry.

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