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IMPORTANCE OF EXPECTATIONS AND PERCEPTIONS OF EMPLOYEES IN COMMUNICATION ON DETERMINATION OF INTERNAL COMMUNICATION QUALITY- CASE OF BANKING SERVQUAL ANALYSIS ¹

Kurum İçi İletişim Kalitesinde Çalışanların Bekleti ve Algıları Bankacılık Servqual Analizi Örneği

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ABSTRACT

The increase in the number of employees depending on the economic development of the banks was also witnessed in the participation banks, and with the increase in the number of branches, they gave up their traditional management styles and initiated a management approach based on modern systems. For this reason, participation banks, like all other organizations, started to give importance to internal and external communication and developed themselves accordingly. The purpose of this study is to determine the importance of internal communication quality, the expectations and perceptions of the employees, and to reveal them via Servqual analysis. Problems of the study are positioned by considering the concept of motivation in order to demonstrate how the quality of internal communication affects employees. In this context, one of the quantitative research methods, namely the questionnaire method, was used in the research conducted to reveal how the perceptions and expectations of the employees are affected in terms of quality of physical, reliability, enthusiasm, trust and empathy. The questionnaire is considered in two dimensions, and it was carried out as the pre-test (the quality expected by the employees when they begin at organization) and the post-test (the quality that the employees perceive in the period after they start working in the organization). The results of the study contain data that employees of participation bank consider all dimensions almost equally and at a high rate regarding quality, with 20 % in physical dimension, 20 % in reliability dimension, 20.90 % in enthusiasm dimension, 20.30 % in trust dimension and 19.70 % in empathy dimension.

Keywords: Internal Communication, Motivation, Internal Customer, Quality, Banking

ÖZET

Bankaların ekonomik gelişime bağlı olarak çalışan sayılarında ki artış, katılım bankalarına da yansımış, şube sayılarında meydana gelen gelişimle birlikte, geleneksel yönetim tarzlarından vazgeçerek, modern sistemlere dayalı yönetim anlayışı sergilemeye başlamışlardır. Bu nedenle katılım bankaları da diğer tüm örgütler gibi kurum içi ve kurum dışı iletişime önem vermeye başlamış ve kendilerini geliştirmişlerdir. Bu çalışmanın amacı, kurum içi iletişim kalitesinin önemini, çalışanların gözünden beklenti ve algılarını tespit ederek, Servqual analizi ile ortaya koymaktır. Çalışmanın sorunsalları kurum içi iletişim kalitesinin çalışanları nasıl etkilediğini ortaya koymak amaçlı, motivasyon kavramı göz önünde bulundurularak konumlandırılmıştır. Bu bağlamda fiziksel, güvenilirlik, heveslilik, güven ve empati kalite boyutlarında çalışanların algılarının ve beklentilerinin nasıl etkilendiğini ortaya koymak amaçlı gerçekleştirilen araştırmada kantitatif araştırma yöntemlerinden anket yöntemi kullanılmıştır. Söz konusu anket çalışması iki boyutlu olarak düşünülmüş, ön test (çalışanların kuruma yeni geldikleri dönemde bekledikleri kalite) son test (çalışanların kurumda çalışmaya başladıktan sonraki dönemde algıladıkları kalite) olarak gerçekleştirilmiştir. Araştırma sonuçları fiziksel boyutta %20'lik, güvenilirlik boyutunda 20'lik, heveslilik boyutunda %20,90'lık, güven boyutunda %20,30'luk, empati boyutunda ise %19,70'lik dilimlerle katılım bankası çalışanlarının kalite çerçevesinde tüm boyutlara hemen eşit ve yüksek derece önem verdiklerini gösteren veriler içermektedir.

Anahtar Kelimeler: Kurum İçi İletişim, Motivasyon,, İç Müşteri, Kalite, Bankacılık

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1. INTRODUCTION

As in all disciplines, there are various definitions within the social sciences. The concept of communication is one of those with various definitions. For communication, there are various definitions among all living creatures such as transfer of meaning, information transfer, warning and response. In the most general sense, it is the contact of people with more than one communication group as a sender and a recipient and exchanging information about their demands and expectations. The most important feature of human beings is the ability to speak. (Koçel, 2003: 547).

People establish communication with their environment through this way, and they can transfer all their demands and expectations to the other people. This process, which goes on from birth to death, is also present in businesses and has a very important place. All institutions and organizations must communicate with other legal and natural persons, regardless of their level of relations. The sustainability of their activities is closely related to the quality of their communication. Organizations which need to establish a significant network of relations with their external customers should form a wholesome communication with their employees, who are called internal customers. This is one of the main elements of success for businesses. If the internal communication is successful, factors such as productivity, profitability, commitment and loyalty will be more efficient. Undoubtedly, accurate communication channels will directly affect the quality. The concept of management forms the basis of work in all organizations. Accurate management is also related with the satisfaction of employees from internal communication. Satisfaction which will be achieved in communication can also be defined as the individual satisfaction of the employees. (Bal, 2013: 111).

In the participation banking, which is the subject sector of the study, internal communication can directly affect quality. The entire banking sector in the world has two main functions. Collecting funds, deposits and similar products and thereby providing returns to investors; and providing funds to businesses in need of funds by extending loans. (Canbaz, 2018: 68). Today, although the variety of products and services is high in banking, these are the two fundamental elements. The target group for banks to sell their products and services are the present customers and those customers they may add to their portfolio. (Özdemir, 2012:10). For this reason, the initial action of the bank is to be able to communicate with that customer. As in all sectors, a successful sale in the banking sector goes through the right communication. (Karadoğan, 2009:78). As in almost all sectors, there is a brutal competition in the financial sector. The high number of actors in the sector triggers customers to evaluate the alternatives, and therefore it is not enough for the bank to offer the right product and the right price, but it also has to establish the accurate communication through accurate channels. Employees establish communication with external customers (Eyyüpoğlu, 2018:99-100). For this reason, it is necessary to establish internal communication in a healthy way, because the lack of quality communication can have a negative impact on the corporate performance. This study was carried out with the goal to contribute to the literature about internal communication.

2. COMMUNICATION

There are almost no living creatures in our social environment which do not require communication. If we consider communication as a tool that enables an understanding among the living creatures and people in particular, we can describe it as transferring information and understanding from one person or one group to another person or group. Communication can also be described as a bridge that enables human beings to understand. (Koçel, 2003: 547). For this reason, it has become one of the indispensable tools of our social and business and professional life within the current age of communication. (Kwateng et al., 2014: 179-188).

With the transition from closed economic model to global trade, competition in the world increased and businesses had to review their product and service qualities. Increasing customer expectations as a result of competition also triggered businesses to face with such expectations. Communication should not be considered as a message only. Communication also enables individuals to socialize and it may vary according to the value judgments of the society people belong. A form of communication might be considered as normal in some societies, however in some societies it may not be tolerated and even considered as disgraceful. Therefore, action should be taken in accordance with the value judgments of the society. Communication can be classified into three categories: verbal communication, non-verbal

communication and written communication. The communication that takes place in the form of speech is the verbal communication for the sender and the receiver. (Eyyüpoğlu, 2018: 148-149). “Non-Verbal Communication is a dynamic and irreversible process in which non-verbal behaviours are used alone or together with verbal communication behaviours during communication, and the meanings are exchanged and interpreted.” (Eriş, 2012: 47).

Written communication is the communication method frequently used in organizational structures. A permanent value is ascribed to the message and it is transferred to the receiver with the exact content and feature of the subject of communication. As it is done in a written format, this is considered as proof. (Eskiyörük, 2015: 53). With the latest scientific theories and practices, people-oriented management concepts have become important and many businesses have organized their structure in this direction. Because the importance of focusing on communication with human resources, which is the most effective force, increases on a continuous basis. It may not be possible for individuals to reach their goals by themselves. For this reason, legal entities and groups may be formed for communication between individuals and groups in order to achieve a common goal, and this is important for the organization's survival (Eroğlu, 2011: 123). For this reason, internal communication is one of the important details to be considered in terms of the future of legal entities. (Eskiyörük, 2015: 67). Studies show that 80% of the communication processes are psychological and this makes it more important for businesses. (Neva et al., 2013: 25).

Organizations have a hierarchical system. Units, levels and positions are formed and shaped according to a composition of certain rules. It is very important to ensure coordination within such complex structures. Corporate communication systems that enable the communication of the personnel in the enterprise must be integrated. Such systems connect all the teams such as production, purchasing, finance and sales. In this way, all employees become aware of the strategy and goals of the organization, and they have the opportunity to apply the information they receive from the organization and the environment accurately and on time under difficult market conditions. Productivity is essential for all organizations, whether commercial or not, and profitability is extremely important for commercial enterprises. Although the continuity of income obtained from the activities, the acquisition of new customers, establishment of customer commitment and loyalty, and the continuous and sustainable relationship with customers is limited with the economic and financial possibilities of the institution, the human factor cannot be ignored. Intellectual capital, which is the most significant strength of the institutions with their cash capital, is extremely important for the existence of the institution.

Archaeological excavations revealed that banking dates back to 3500 BC and it also goes back to ancient Egypt, Babylon and Sumerian civilizations. (Parasız, 2000: 5; Canbaz, 2016: 24). In the past millenniums, with the changing needs of human beings, market needs and mechanisms have also changed and the current banking system was established. Banks are the most important actors in the financial sector. They fulfil a very important task. As elements of trust, banks act as a prudent trader in accordance with the law, contributing to the economy of the country in which they operate, and also directing the business life. In any economic model, they play a significant role in transferring non-infinite (scarce) resources from those who own an excessive amount to those in need. Banks lend deposits and similar products collected from account owners to real and legal persons who have capital needs or who want to make investments as a loan with a certain maturity and interest rate and thus functions as an organized market. Today, the banking system became the largest business in the world. Thus, it has become an indispensable element of both local and global trade. Today, banks do not only take part in commercial life, but also personalize their services and carry out customized banking. The banking system, which distinguishes customer profiles with various software, designs itself according to different needs and expectations, and they can carry out individual customized private banking. Therefore, accurate internal communication is more important than ever.

3. INTERNAL COMMUNICATION

For people, with an innate characteristic of speaking, communication is a tool of demand, expectation and self-expression. Each individual with a mental balance is in constant communication with other people and institutions. Since the communication is carried out for a specific purpose, it begins in accordance with the purpose of the party sending the message. (Ekici, 2013: 5). Communication with such importance for people is undoubtedly important for organizations as well. In current social and economic life, all

institutions and organizations must be in communication with one another. Organizations that communicate with external factors are in communication with employees who are defined as internal customers. Well-established internal communication channels will increase efficiency, quality, customer satisfaction and loyalty to the institution.

Organizational communication is the production, transmission and interpretation of symbols during the execution of production or service activities in order to integrate, organize and coordinate differentiated actions in achieving the organizational objectives of the organization's employees. (Eskiyörük, 2015: 23-24). With organizational communication, the management team of the relevant organization conveys the decisions, planning and works carried out by senior management to sub-staff. On the other hand, those who carry out the services can directly and indirectly convey their works and reports, various expectations and complaints, if any, to senior management through internal communication channels. In this way, internal cooperation is achieved through accurate communication. (Özalp, 1999: 2).

The main objectives of all commercial organizations are to survive in the competitive environment and to ultimately make a profit together with sustainable development. In this life cycle, in order to achieve the understanding of total quality, maximize their efficiency and make a positive impact in public opinion, attract the qualified workforce which is very important to them, and not to lose their qualified employees to the competitors; all organizations need well-established internal communication. These communication resources, which should be established by the managers, can also be in the areas where managers are monitored by employees and where silent judgments are made. (Peltekoğlu, 2016: 510).

In the banking system, which constitutes the basis of this study, internal communication has a direct impact on productivity, performance and quality. When we look at the current status of banking sector, we see that banks do not only collect funds and provide loans, but they also provide various services. Lack of quality in internal communication within the banking sector, which is one of the sectors establishing intense communication channels with external customers, may have a negative impact on corporate performance. Employees who are unaware of the bank's vision and goals will not be able to contribute. For this reason, accurate establishment of the internal communication networks and ensuring their actual functionality are among the most important elements in target and performance focused banking sector.

3.1. Impact of Total Quality Management on Internal Communication

Total Quality Management (TQM) is an understating of quality. However, its ultimate purpose is the whole of systematic works that draw roadmaps to organizations in terms of quality management. (Bolat, 2000: 26). TQM is a management philosophy which tries to ensure that all the work is carried out without any errors, that the customer expectations are fully met, and the participation of all stakeholders inside and outside the organization is ensured. Perhaps more importantly, it is a modern management philosophy that prioritizes the human factor within the organization, creates a team spirit where all employees will feel that they are part of the organization which will enable them to progress towards the vision. TQM puts training and continuous development as the main principles and this increases the competitiveness of the organization. (Bolat, 2000: 26). Therefore, TQM should be a goal in all organizations, and quality improvement processes should be turned into tools to be used in order to achieve this goal. (Sarıkaya, 2003: 31).

Although there are very various opinions to define TQM, it basically aims to achieve quality in any organization. It is based on the participation of employees at all levels of the organization and aims at a long-term relationship with internal and external customers. TQM is a system of thinking which adopted the principle of providing benefit to the members at each level of the organization and to the society. (Ichuro, 1999: 2). Looking from a technical perspective, TQM is eclectic and ideologically follows the approach that human relations should have. (Parlak, 2016: 143). One of the most important features of the TQM is the inclusion of all employees in the processes. Being included in the processes will enable them to clarify their work-related authorities and responsibilities, to participate in administrative decisions and to participate in process improvement efforts. Participation in such works and inclusion in the processes will reveal their abilities and creativity and they will be able to have to maximum efficiency. The global competition since the 1990s triggered the enterprises to improve themselves. Businesses started to improve the quality of the products and services they provide by taking into account customer demands and expectations.

In contrast to the classical management approach, TQM focuses on employees. TQM considers the employees as the most important source and aims to ensure that employees are constantly involved in process improvements. In this way, self-improving personnel will use scarce resources in the most rational way and will contribute to the efficiency of the corporation. Businesses that implement quality circles, one of the most important elements of TQM, will be able to create synergy and team spirit among those who work, and thus, the costs will be minimized thanks to the increasing quality. Quality circles were initially implemented in Japan. It was also implemented in USA and Europe and it is used almost all over the world today. This practice, known as the PICT (Plan, implement, control, take precaution) cycle, was introduced by W. Edward DEMING and has been used as a measurement and evaluation tool in TQM. (Sarp, 2017: 23). In the global competitive environment as a result of globalization, businesses are able to sustain their existence, to grow and to reach targeted markets by fully responding to the demands and expectations of their customers. Therefore, it is necessary for businesses to step away from the classical management approach and to operate within the framework of total quality management approach. This can be achieved through healthy communication channels. Such channels will also provide low cost and high quality product and service supply for organizations. (Kuruşçu, 2003:31).

4. CUSTOMER

The concept of customer reminds the end user who buys the product and/or service of the business. In fact, a customer is anyone who uses the output of the business. In other words, everyone who is connected to the business, whether as part of business or not, is the customer of that business. Therefore, employees are now considered as customers and named as internal customers. (Ersen, 1997: 25).



Figure 1 - Internal and External Customer

4.1. Internal Customer

In the most common sense, they are employees. It is important for the development and improvement of the processes in all businesses. (Ersen, 1997: 25). Internal customer is all personnel working in the business regardless of whether they work full or part time. In all structures, internal customer plays an important role in the development of the organization's processes, thus organization will be able to meet the needs of its customers fully and on time. For example, a manager who follows up the stock in the manufacturing department of a business will notify the purchasing department about the purchase of the raw material needed and then wait for his/her request to be fulfilled. This will put the purchasing department manager into the customer position, and the purchasing department will make the necessary purchasing and notify the manager who follows the stock, and after that, this manager will become the customer. (Ersen, 1997: 25). Each employee is the customer of the previous service provider and the supplier of the service provider afterwards. For this reason, anyone employed in businesses are actually suppliers of each other and also customers.

4.2. External Customer

External customers are real or legal persons who purchase and use the products or services offered by the business and have no connection with the business. The external customer wants to get the maximum benefit from the product or service for which he/she makes a payment. Therefore, there are very important points to be considered in the relations of the internal customer with the external customer. First of all, one should be a good listener, use the same language, provide flexibility until a certain point and strive to provide error-free service. If an error occurs, he/she should be willing to eliminate it. (Ersen, 1997: 26). The external customer will seek to get the maximum benefit from the product or service he/she purchased. Necessary care should be given in dealing with an external customer who purchases products or services produced by employees identified as internal customers. First of all, one should be a good listener, use the same language, and provide flexibility until a certain point. And, one should strive to provide error-free service. (Ersen, 1997:26).

5. AIM OF STUDY

With the increasing competitive conditions on a global scale, the world has become almost a single global market, with the exception of a few countries governed by communism and dictatorship, and the concept of quality became very important for organizations. Therefore, various studies were conducted on the current subject in the last 50-60 years, and researchers have generated various theories in this context. In the formative years of industrialization and global markets, the understanding of quality solely based on production was dominant. In recent years, it has been understood that quality was also important in terms of communication with the individuals in the environment and quality communication was profitable, continuity and prefer ability, rather than being used only in the production of goods and services. The banking sector was also affected from these developments as a service sector and made significant progress in terms of service quality, product diversity and, most importantly, internal and external communication quality in the face of increasing competition. This study was carried out to measure the expectations and quality of the intra-organizational communication perceived by the personnel who recently started working in that institution by applying the SERVQUAL measurement model, which is mainly used in service quality measurement, to a participation bank.

6. MODEL OF STUDY

Servqual Scale, designed and developed by A.Parasuraman, L.L. Berry and V.A. Zeithaml between the years 1983 and 1990, evaluates the concept of service quality from a very wide perspective, based on the purpose of evaluating the situation between expectation and perception by consumers (Wang., 2013). The importance of communication today is undeniably great. The organizations should implement sufficient efforts in terms of both internal and external communication. For this reason, it is essential for businesses to fully meet the customer needs and expectations in terms of the services offered. Customer relations of the companies which fully meet this expectation through their quality communication channels will also be long-term, based on trust and loyalty.

In this scale, quality is analysed by the difference between expectations and perception. Studies are carried out in various groupings such as courtesy, communication, enthusiasm, empathy, trust, and reliability. And, depending on the subject studied, the quality of that subject (whether good or bad) is tried to be revealed (Sarışık & Dikkaya, 2015).

This scale consists of 22 items under 5 different dimensions and is evaluated under two parts. In the first part, the expectations of the consumer and in the second part, the perception is measured separately. The 7-point Likert scale is used, and variables are between completely agree and strongly disagree. Here, goal is first to define the expectations of serviced customer from a quality service and then to measure the quality of business with the same quality indicators (Parasuraman A. et al., 1994).

Although the Servqual scale was prepared for the purpose of measuring service quality in many studies, in this study it was used for the measurement of communication service quality. The 5-point Likert scale was used, and the expected and perceived communication service quality, consisting of 22 items in 5 dimensions, was measured. 5 represents completely agree, 1 represents strongly disagree.

6.1. Problems of the Study

Q.1. In the Participation Banking, will the physical characteristics based on communication affect the internal communication quality of the internal target audience?

Q.2. In the Participation Banking, does the reliability based on communication affect the internal communication quality of the internal audience?

Q.3. In the Participation Banking, does the communication-based enthusiasm affect the internal communication quality of the internal audience?

Q.4. In the Participation Banking, does the communication-based trust factor affect the internal communication quality of the internal audience?

S.5. In the Participation Banking, does the communication-based empathy factor affect the internal communication quality of the internal audience?

7. SAMPLE AND METHOD OF THE STUDY

As of the study date, there are 5 participation banks operating in Turkey. According to the independent audit reports of banks dated 31.12.2017, the total number of employees is 15.028 people (www.tkbb.org.tr). The number of employees of the bank where the study sample is implemented is 3,767. The bank hires an average of 400 new employees in a year. The questionnaire carried out within the scope of the study was executed with 100 new employees who were employed within the last three months of a participation bank operating in Turkey in order to measure the pre-perception expectations of the employees. Within this framework, 100 questionnaire forms that are suitable for use were obtained and this information has been transferred to the statistical program "SPSS for Windows 25.0" and evaluated through this program. There are no questionnaires considered invalid and there are no unanswered questions. As the study data is non-parametric, the Wilcoxon test, which is the non-parametric alternative of the dependent groups t-test, was used in the analyzes conducted.

Cronbach Alpha value was used to test the reliability of the questionnaire, and Kaiser-Meyer-Olkin statistics was used to test its validity; thereby reliability-validity criteria were provided. Kaiser-Meyer-Olkin (KMO) Statistics are in the range of $0.90 < KMO \leq 0.80$ (Expected value scale 0.875-Perceived value scale 0.909) according to the scale validity table. This shows us that the scales are valid at the level of "Good".

Expected general scale for internal communication is determined as 0.914 for Cronbach Alpha value and perception general scale for internal communication is determined as 0.920 for Cronbach Alpha value. Within the scope of the study, when the reliability coefficient of the scales is evaluated according to the general criteria scales, it is considered as reliable with "high degree". All tests were carried out at the preferred 0.05 significance level in the social sciences.

8. STUDY DATA AND FINDINGS

8.1. Demographic Characteristics of the Participants in the Research

The demographic characteristics of the employees who answered the questionnaire are indicated in the tables below.

Table 1. Distribution of Participants by Gender

Gender	Number	Percentage
Female	48	48.0
Male	52	52.0
Total	100	100

When we look at the table indicating the gender distribution of the participants in the study, we see that 48 of them are female with 48 % and 52 of them are male with 52 %.

Table 2. Distribution of Participants by Marital Status

Marital Status	Number	Percentage
Single	84	84.0
Married	16	16.0
Total	100	100

When we look at the table indicating the marital status of the participants in the study, we see that 84 of them are single with 84 % and 16 of them are married with 16 %.

Table 3. Distribution of Participants by Age

Age	Number	Percentage
18-27 Years	82	82.0
28-37 Years	17	17.0
38-47 Years	1	1.0
Total	100	100

When we look at the table indicating the ages of the participants in the study, we see that 82 of them are between 18-27 Years with 82 %, 17 of them are between 28-37 Years with 17 % and 1 of them is between 38-47 Years with 1 %.

Table 4. Distribution of Participants by Employment Period

Employment Period	Number	Percentage
01-03 Months	100	100.0
Total	100	100

All of the 100 employees participated in the study have been employed between 01-03 months and are in 100 % rate.

Scores were obtained by asking 4 questions for conducting the Servqual analysis of the internal communication quality of the internal target through physical properties based on communication in participation banking. These questions are provided below in terms of perceived service score and expected service score.

Questions of which the scores are summed up in the context of communication service added within the scope of expected communication-based physical properties;

- 1- The working environment of an excellent bank should consist of modern communication (computer, etc.) equipment.
- 2- The employees of an excellent bank should use the accurate diction and body language.
3. The employees of an excellent bank (in particular, the supervisors) should be neat and clean-looking.
- 4- The training provided by an excellent bank to its employees should not last too long, it should encourage participation and be understandable.

Questions of which the scores are summed up in the context of communication service added within the scope of perceived communication-based physical properties;

- 1- The working environment of the X bank should consist of modern communication (computer, etc.) equipment.
- 2- The employees of X bank should use the accurate diction and body language.
3. The employees of X bank (in particular, the supervisors) should be neat and clean-looking.
- 4- The training provided by X bank to its employees should not last too long, it should encourage participation and be understandable.

Table 5. Servqual Analysis Scores Chart for physical properties based on internal communication quality of internal audience in Participation Banking

Size	Proposition	Perceived Service Score	Expected Service Score	SERVQUAL Score Based on Questions	SERVQUAL Score Based on Dimensions
Physical Properties	1	4.31	4.49	-0.18	$-0.82 / 4 = -0.20$
	2	4.52	4.78	-0.26	
	3	4.59	4.80	-0.21	
	4	4.66	4.83	-0.17	

When we examine the communication-based physical properties of the internal communication quality, it is observed that the perceived communication service dimension was below the expected communication service dimension. It has been determined that all employees attach almost equal importance to physical properties. This result concluded that the quality of corporate communication service is important for the employees of the institution because the score is very close to the highest scale value (5 Strongly Agree) from both dimensions.

Scores were obtained by asking 4 questions for conducting the Servqual analysis of the internal communication quality of the internal target through reliability properties based on communication in participation banking. These questions are provided below in terms of perceived service score and expected service score.

Table 6. Wilcoxon test analysis for perceived service quality variable and the expected service quality variable in physical criteria based on internal communication

Expected Physical- Perceived Physical	n	Rank Average	Rank Total	z	p
Negative Rank	2 ^a	12,00	2,00	-5,897	0,00
Positive Rank	46 ^b	25,04	1152,0		
Equal	52 ^c				

a. Expected Physical < Perceived Physical

b. Expected Physical > Perceived Physical

c. Expected Physical = Perceived Physical

Wilcoxon test results indicate that there is a significant difference between perceived service quality variable and the expected service quality variable in physical criteria based on internal communication ($p < 0.05$). Based on this and considering the rank average and totals of the difference scores, we can say that 46 % have higher expectations than they perceive for the quality of internal communication, whereas the 52 % consider the service quality they expected and they perceive are equal and 2 % think that the service quality they perceive is higher than what they expected.

Questions of which the scores are summed up in the context of communication service added within the scope of expected communication-based reliability properties;

- 1- The rewards an excellent bank promises to give its employees during the campaign periods should be given on time.
- 2- The premiums an excellent bank promises to give its employees should be objective.
- 3- Managers of an excellent bank should always assist their employees and the questions of employees should be answered in a sincere manner.
- 4- Employees of an excellent bank should be confident that their superiors listen to them.

Questions of which the scores are summed up in the context of communication service added within the scope of perceived communication-based reliability properties;

- 1- The rewards bank X promises to give its employees during the campaign periods should be given on time.
- 2- The premiums bank X promises to give its employees should be objective.
- 3- Managers of bank X should always assist their employees and the questions of employees should be answered in a sincere manner.
- 4- Employees of bank X should be confident that their superiors listen to them.

Table 7. Servqual Analysis Scores Chart for reliability properties based on internal communication quality of internal audience in Participation Banking

Size	Proposition	Perceived Service Score	Expected Service Score	SERVQUAL Score Based on Questions	SERVQUAL Score Based on Dimensions
Reliability	1	4.64	4.87	-0.23	-0,80 / 4 = -0,20
	2	4.71	4.89	-0.18	
	3	4.71	4.90	-0.19	
	4	4.74	4.94	-0.20	

When we examine the communication-based reliability characteristics of the internal communication quality, it is observed that the perceived communication service dimension was below the expected communication service dimension. It has been determined that all employees attach almost equal importance to reliability properties. This result concluded that the quality of corporate communication service is important for the employees of the institution, as it is very close to the highest scale value (5 Strongly Agree) from both dimensions. Scores were obtained by asking 4 questions for conducting the Servqual analysis of the internal communication quality of the internal target through enthusiasm properties based on communication in participation banking. These questions are provided below in terms of perceived service score and expected service score.

Table 8. Wilcoxon test analysis for perceived service quality variable and the expected service quality variable in reliability criteria based on internal communication

Expected Reliability- Perceived Reliability	n	Rank Average	Rank Total	z	p
Negative Rank	6 ^a	16,33	98,00	-5,392	0,00
Positive Rank	45 ^b	27,29	1228,00		
Equal	49 ^c				

a. Expected Reliability < Perceived Reliability

b. Expected Reliability > Perceived Reliability

c. Expected Reliability = Perceived Reliability

Wilcoxon test results indicate that there is a significant difference between perceived service quality variable and the expected service quality variable in reliability criteria based on internal communication ($p < 0.05$). Based on this and considering the rank average and totals of the difference scores, we can say that 45 % have higher expectations than they perceive for the quality of internal communication, whereas the 49 % consider the service quality they expected and they perceive are equal and 6 % think that the service quality they perceive is higher than what they expected.

Questions of which the scores are summed up in the context of communication service added within the scope of expected communication-based enthusiasm properties;

- 1- In an excellent bank, the time period and standard during which employees must complete their work should be clearly stated.
- 2- It is necessary for an excellent bank to generate areas for its employees where they can have tea and coffee to communicate with each other during working hours.
- 3- It is necessary for an excellent bank to generate areas for its employees where they can smoke and communicate with each other during working hours.
- 4- An excellent bank needs to provide a private phone to its employees to make private (business-related) talks.

Questions of which the scores are summed up in the context of communication service added within the scope of perceived communication-based enthusiasm properties;

- 1- In bank X, the time period and standard during which employees must complete their work should be clearly stated.
- 2- It is necessary for bank X to generate areas for its employees where they can have tea and coffee to communicate with each other during working hours.
- 3- It is necessary for bank X to generate areas for its employees where they can smoke and communicate with each other during working hours.
- 4- Bank X needs to provide a private phone to its employees to make private (business-related) talks.

Table 9. Servqual Analysis Scores Chart for enthusiasm properties based on internal communication quality of internal audience in Participation Banking

Size	Proposition	Perceived Service Score	Expected Service Score	SERVQUAL Score Based on Questions	SERVQUAL Score Based on Dimensions
Enthusiasm	1	4.76	4.90	-0.16	-0,78 / 5 = - 0,15
	2	4.66	4.86	- 0.20	
	3	4.61	4.77	- 0.16	
	4	3.38	3.53	-0.15	
	5	3.83	3.94	- 0,11	

When we examine the communication-based enthusiasm characteristics of the internal communication quality, it is observed that the perceived communication service dimension was below the expected communication service dimension. It has been determined that all employees attach almost equal importance to enthusiasm properties. This result concluded that the quality of corporate communication service is important for the employees of the institution. Scores were obtained by asking 4 questions for conducting the Servqual analysis of the internal communication quality of the internal target through trust

properties based on communication in participation banking. These questions are provided below in terms of perceived service score and expected service score.

Table 10 Wilcoxon test analysis for perceived service quality variable and the expected service quality variable in enthusiasm criteria based on internal communication

Expected Enthusiasm- Perceived Enthusiasm	n	Rank Average	Rank Total	z	p
Negative Rank	6 ^a	15,42	92,50	-4,967	0,00
Positive Rank	40 ^b	24,71	988,50		
Equal	54 ^c				

a. Expected Enthusiasm < Perceived Enthusiasm

b. Expected Enthusiasm > Perceived Enthusiasm

c. Expected Enthusiasm = Perceived Enthusiasm

Wilcoxon test results indicate that there is a significant difference between perceived service quality variable and the expected service quality variable in enthusiasm criteria based on internal communication ($p < 0.05$). Based on this and considering the rank average and totals of the difference scores, we can say that 40 % have higher expectations than they perceive for the quality of internal communication, whereas the 54 % consider the service quality they expected and they perceive are equal and 6 % think that the service quality they perceive is higher than what they expected.

Questions of which the scores are summed up in the context of communication service added within the scope of expected communication-based trust properties;

- 1- The supervisors in an excellent bank must have competent knowledge and this should be well communicated to their employees.
- 2- When the employees of an excellent bank experience a trust problem in their workplaces, there should always be an authorized person whom they will communicate easily.
- 3- An excellent bank should make its employees feel that their benefits are above all with actions and discourses.
- 4- The manager (supervisor) of an excellent bank should have sufficient information to answer the questions of the employees and should answer them enthusiastically.

Questions of which the scores are summed up in the context of communication service added within the scope of perceived communication-based trust properties;

- 1- The supervisors in bank X must have competent knowledge and this should be well communicated to their employees.
- 2- When the employees of bank X experience a trust problem in their workplaces, there should always be an authorized person whom they will communicate easily.
- 3- Bank X should make its employees feel that their benefits are above all with actions and discourses.
- 4- The manager (supervisor) of bank X should have sufficient information to answer the questions of the employees and should answer them enthusiastically.

Table 11. Servqual Analysis Scores Chart for trust properties based on internal communication quality of internal audience in Participation Banking

Size	Proposition	Perceived Service Score	Expected Service Score	SERVQUAL Score Based on Questions	SERVQUAL Score Based on Dimensions
Trust	1	4.69	4.89	- 0.20	- 0.87 / 4 = - 0.22
	2	4.60	4.81	- 0.21	
	3	4.46	4.71	-0.25	
	4	4.64	4.85	-0.21	

When we examine the communication-based trust characteristics of the internal communication quality, it is observed that the perceived communication service dimension was below the expected communication service dimension. It has been determined that all employees attach almost equal importance to safety

properties. This result concluded that the quality of corporate communication service is important for the employees of the institution. Scores were obtained by asking 5 questions for conducting the Servqual analysis of the internal communication quality of the internal target through empathy properties based on communication in participation banking. These questions are provided below in terms of perceived service score and expected service score.

Table.12 Wilcoxon test analysis for perceived service quality variable and the expected service quality variable in trust criteria based on internal communication

Expected Perceived Trust	Trust-	n	Rank Average	Rank Total	z	p
Negative Rank		1 ^a	23,00	23,00	-5,495	0,00
Positive Rank		42 ^b	21,98	923,00		
Equal		57 ^c				

a. Expected Trust < Perceived Trust

b. Expected Trust > Perceived Trust

c. Expected Trust = Perceived Trust

Wilcoxon test results indicate that there is a significant difference between perceived service quality variable and the expected service quality variable in trust criteria based on internal communication ($p < 0.05$). Based on this and considering the rank average and totals of the difference scores, we can say that 42 % have higher expectations than they perceive for the quality of internal communication, whereas the 57 % consider the service quality they expected and they perceive are equal and 1 % think that the service quality they perceive is higher than what they expected.

Questions of which the scores are summed up in the context of communication service added within the scope of expected communication-based empathy properties;

- 1- The management of an excellent bank should be in contact with its employees during important times (birth, death, etc.).
- 2- While planning the training in an excellent bank, it is necessary to ask the employees their needs and consider this information.
- 3- When an excellent bank is going to implement promotions (clothing, food, etc.) to employees in various ways, the needs of employees should be asked and planned accordingly.
- 4- An excellent bank should inform the employees in a proper way that the evaluation surveys they send to their employees will protect the data privacy.
- 5- An excellent bank should act in line with the information received from the employees by asking the special requests of the employees (interest-free loans, kindergartens, etc.) or through the implementation of an open door policy.

Questions of which the scores are summed up in the context of communication service added within the scope of perceived communication-based empathy properties;

- 1- The management of an bank X should be in contact with its employees during important times (birth, death, etc.).
- 2- While planning the training in bank X, it is necessary to ask the employees their needs and consider this information.
- 3- When bank X is going to implement promotions (clothing, food, etc.) to employees in various ways, the needs of employees should be asked and planned accordingly.
- 4- Bank X should inform the employees in a proper way that the evaluation surveys they send to their employees will protect the data privacy.
- 5- Bank X should act in line with the information received from the employees by asking the special requests of the employees (interest-free loans, kindergartens, etc.) or through the implementation of an open door policy.

Table 13. Servqual Analysis Scores Chart for empathy properties based on communication in internal communication quality of internal audience in Participation Banking

Size	Proposition	Perceived Service Score	Expected Service Score	SERVQUAL Score Based on Questions	SERVQUAL Score Based on Dimensions
Empathy	1	4.59	4.79	-0.20	-0.85 / 5 = -0.17
	2	4.66	4.87	-0.21	
	3	4.68	4.83	-0.15	
	4	4.77	4.83	-0.11	
	5	4.61	4.79	-0.18	

When we examine the communication-based empathy characteristics of the internal communication quality, it is observed that the perceived communication service dimension was below the expected communication service dimension. It has been determined that all employees attach almost equal importance to empathy. This result concluded that the quality of corporate communication service is important for the employees of the institution.

Table-14 Wilcoxon test analysis for perceived service quality variable and the expected service quality variable in empathy criteria based on internal communication

Expected Empathy-Perceived Empathy	n	Rank Average	Rank Total	z	p
Negative Rank	0 ^a	0	0	-8,837	0,00
Positive Rank	100 ^b	50,50	5050		
Equal	0 ^c				

a. Expected Empathy < Perceived Empathy

b. Expected Empathy > Perceived Empathy

c. Expected Empathy = Perceived Empathy

Wilcoxon test results indicate that there is a significant difference between perceived service quality variable and the expected service quality variable in empathy criteria based on internal communication ($p < 0.05$). Based on this and considering the rank average and totals of the difference scores, we can say that 100 % have higher expectations than they perceive for the quality of internal communication.

Table 15. Servqual Analysis Scores and Weighted SERVQUAL Score Calculation

Size	Unweighted SERVQUAL Score Based on Dimensions	Weight Points	Weighted SERVQUAL Score Based on Dimensions
Physical Properties	-0.20	20,00	-0,20 * 20,00 = -4
Reliability	-0.20	20,00	-0,20 * 20,00 = -4,
Enthusiasm	-0.15	20,90	-0.15 * 20.90 = -3.1
Trust	-0.22	20,30	-0.22 * 20.30 = -4.5
Empathy	-0.17	19,70	-0,17 * 19,70 = -3,5
Unweighted Average SERVQUAL Score:			-18.90 / 5 = -3.78

As it can be seen on the chart above, it is observed that there is no added value on the basis of internal communication criteria, and when we examine the propositions in 22 Servqual dimensions separately, the perceived communication service quality dimension is below the expected communication service quality dimension. It has been determined that employees attach almost equal importance to physical, reliability, trust, enthusiasm and empathy dimensions. In this sense, it is seen that employees attach importance to the quality of corporate communication in five quality dimensions.

When we examine the 5 characteristics above, we see that the perceived Communication service dimension is below the expected Communication service dimension in all characteristics. It was concluded that all employees attach almost high and equal importance to these characteristics. Motivation has a very important impact on the activities of all organizations. Therefore, managers should consider the motivation factor along with communication and know that all the behaviors of employees are based on a logical reason (Çetin, 2013: 107). In this study, the levels of expectations met with employee perceptions were measured on 5 factors that would affect employee motivation. This was done in accordance with the current literature. The findings reveal the importance of internal communication quality in terms of empathy, physical, trust, reliability and enthusiasm dimensions for employees. These results will have direct impact on motivations and when they are evaluated regarding the employees of the institution, it is

concluded that the quality of Corporate Communication services is a very important motivation factor for the employees of the institution. On the other hand, the results of this study prove that a well-motivated team in banking, which is a target-oriented sector, should focus on the expected results and be motivated through the accurate communication channels.

9. CONCLUSION

Communication has been one of the most important needs since the first day of human existence. During the ages, people tried to communicate in the most appropriate way and hence, people and communities could communicate with each other today. In parallel with the developments in technology, it is observed that ways of communication are diversified and accelerated.

The focus of our study is the quality of internal communication in participation banking. Various studies and reports released by public authorities indicate that the Turkish banking sector has ratios above the banking sector averages of many countries in the world. When the number of branches and employees of Banks in Turkey is examined, it is a fact that this sector is an important source of employment and one of the most important sectors of the country.

Due to the nature of the sector, employees have to communicate with both internal and external customers, and more importantly, they must manage this communication in a proper way. Employees in the banking sector are subjected to performance evaluations at certain periods, and performance realizations can reach higher levels with the help of healthy communication established by employee with internal and external customers. If the communication is not accurate, this might bring negative consequences.

20-25 years ago, banking in Turkey was mostly conducted at the service location and waiting for customers to be present; however, changing market conditions and intense competition forced the banks to visit the customers and become a professional group where they carry the communications to the next level. Although instruments such as automation and data processing systems, alternative distribution channels, Internet and telephone banking are extensively used in the sector, the willingness of people to communicate in the banking sector is a necessity probably because of our culture and geography. Therefore, it is considered that various banks have private banking units to serve their external customers' needs in a timely and complete manner, and are structured to establish the most accurate communication by categorizing the customers.

The banking sector, which goes through the above mentioned structuring for external customer, organizes trainings at different times in order to carry out internal and external communication with employees, which are accepted as internal customers, and to determine the disruptions arising from the communication of the employees with the services they receive, both internally and externally.

In this study, a questionnaire was applied to 100 personnel of a participation bank which is still active in Turkey, and those who started working in the institution in the last 1-3 months, and their expectations before they started and perceptions after they started were measured. Measuring was done by implementing Servqual method. Although the Servqual scale is mainly used in service quality measurement of service businesses, these five quality dimensions are highly used in various studies and therefore this measurement model is used in our study as a reliable measurement instrument. In order to measure the expectations and perceptions of the employees, 22 question sets consisting of 5 different dimensions (Physical, Reliability, Enthusiasm, Trust, Empathy) were prepared and directed to the employees. All questions were answered and there are no wrong answers.

The results of the questionnaire were firstly subjected to reliability analysis and it was concluded as highly reliable compared to the results. The demographic characteristics of the 100 participants are as follows; 48 women, 52 men / 8 single, 16 married / 82 people in the age range of 18-27 , 17 people in the age range of 28-37, 1 person in the age range of 38-47.

In terms of the internal physical criteria, the majority of employees think that the service they expect and the quality they perceive are equal or positive. The perceived servqual service point average of the questions asked to measure the physical dimension of the service is 4.52, and the expected servqual service point average is 4.73. The fact that both values are very close to 5 (I totally agree) indicate that the employees attach importance to physical characteristics. According to the Wilcoxon test analysis used in the study, 46 % have higher expectations than they perceive for the internal physical dimension, whereas

the 52 % consider the service quality they expected and they perceive are equal and 2 % think that the service quality they perceive is higher than what they expected. This is positively evaluated on the basis of internal communication and indicates that the employees have the necessary communication tools in terms of physical conditions, that the employees have a proper and clean appearance and correct diction, and their satisfaction or expectations from the trainings they have received are met.

In terms of the internal reliability dimension, majority of employees think that the service quality they expect and perceive are equal or positive. The perceived service point average of the questions asked to measure the reliability dimension of the service is 4.70, and the expected service point average is 4.90. The fact that both values are very close to 5 (I totally agree) indicate that the employees attach importance to reliability characteristics. According to the Wilcoxon test analysis used in the study, 45 % have higher expectations than they perceive for the internal reliability, whereas the 49 % consider the service quality they expected and they perceive are equal and 6 % think that the service quality they perceive is higher than what they expected. This is positively evaluated on the basis of internal communication and indicates that employees receive the necessary support from their superiors in terms of premiums, rewards, business learning and that their satisfaction or expectations are met in terms of being listened to.

In terms of the internal enthusiasm dimension, majority of employees think that the service quality they expect and perceive are equal or positive. The perceived service point average of the questions asked to measure the enthusiasm dimension of the service is 4.25, and the expected service point average is 4.40. The fact that both values are very close to 5 (I totally agree) indicate that the employees attach importance to enthusiasm characteristics. According to the Wilcoxon test analysis used in the study, 40 % have higher expectations than they perceive for the internal enthusiasm, whereas the 54 % consider the service quality they expected and they perceive are equal and 6 % think that the service quality they perceive is higher than what they expected. This is positively evaluated on the basis of internal communication and indicates that the expectations and perceptions of the employees are very equal or positive regarding the performance criteria implemented within the organization and areas where they can communicate with each other during working hours. This can increase employee loyalty to the institution.

In terms of the internal security dimension, majority of employees think that the service quality they expect and perceive are equal or positive. The perceived service point average of the questions asked to measure the security dimension of the service is 4.60, and the expected service point average is 4.82. The fact that both values are very close to 5 (I totally agree) indicate that the employees attach importance to security characteristics. According to the Wilcoxon test analysis used in the study, 42 % have higher expectations than they perceive for the internal security, whereas the 57 % consider the service quality they expected and they perceive are equal and 1 % think that the service quality they perceive is higher than what they expected. This is positively evaluated on the basis of internal communication and indicates that superiors of the employees are competent and knowledgeable, the areas where they work are secure, the interests of the employees are emphasized, and that they think the superiors are sufficient or they meet their expectations in order to help the development of the employees.

According to the Wilcoxon test analysis used in the study, 100% of the participants have higher expectations than the communication service quality they perceived in terms of empathy dimension. The average of the perceived service score of the questions asked to measure the empathy dimension is 4.67, and the average of the expected service score is 4.84. The fact that both values are very close to 5 (I totally agree) indicate that the employees attach importance to empathy characteristics. This indicates that all of the employees think that their expectations are not met in terms of internal empathy dimension and this will have a negative impact on their motivation.

Banking sector keeps business and service production vibrant by setting periodic targets. The targets set for three-month periods are evaluated in the following period and subjected to performance. This method can create intense risk and stressful environment for the personnel and it should be controlled through the accurate communication channels and motivation factors within the institution. Almost all of the banks carry out internal satisfaction, loyalty and motivation questionnaires for this purpose. Findings of this study indicate the perceived Communication service dimension of employees in terms of physical characteristics, empathy, trust, reliability and enthusiasm is below the expected Communication service dimension. These

factors, which may have positive or negative impacts on employee motivation along with work efficiency, loyalty and commitment of employees should be carefully examined.

With this study, the situation between expectation and perception in the internal communication service review was evaluated through the questionnaire method. According to the results of analysis carried out with the use of data; it is concluded that the expectations and perceptions of employees subjected to questionnaire had similar results in the dimensions of physical, reliability, enthusiasm and trust; but it is seen that there was a serious deviation of empathy criteria in expectation dimension. It is an important data that should be evaluated in terms of the institution examined. In this study, "Servqual Analysis for Internal Communication Quality Assessment in Participation Banking" was conducted and the effects of internal communication quality were examined. This study is an example of communication and commitment studies.

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