

**AN ASSESSMENT OF THE NEXUS BETWEEN SIDES OF THE SERVICES TRIANGLE  
AND SERVICE QUALITY DELIVERY, AMONG FINANCIAL  
SERVICE PROVIDERS IN GHANA**

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**ABSTRACT**

Internal, external, and interactive marketing, which collectively make up the services triangle model, are considered very effective practices for attaining and improving service quality and consequently customer loyalty. In this study, the effect of these sides of the service triangle model on service quality is tested. A quantitative research approach is applied. The study's population is employees and customers of financial service providers in Accra. A self-reported questionnaire was used to select 1,595 and 2,992 employees and customers respectively. Descriptive statistics (mean and standard deviation), Pearson's correlation, and confirmatory factor analysis were used to present findings. Internal, external and interactive marketing each makes a significant positive effect on service quality. Internal marketing makes a positive effect on external and interactive marketing, whereas external marketing makes a positive effect on interactive marketing. This study therefore concludes that increasing the level of internal, external, and interactive marketing can improve service quality.

**KEYWORDS:** Internal Marketing, External Marketing, Interactive Marketing, Services Marketing, Service Quality