

The Role of Internal Marketing in Job Satisfaction of Employees in the National Bank of Egypt

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1- Abstract

The concept of 'internal marketing' has received considerable coverage in the literature, but *even* its most ardent supporters have noted problems in translating the concept into reality. The purpose of this paper is to examine the impact of internal marketing on job satisfaction of the employees of the National Bank of Egypt. The independent variables are internal marketing factors which are represented by training and development, organizational support, incentives and motivation, and retention policy. The dependent variable is represented by job satisfaction. A structured questionnaire has been developed and was distributed to a sample of 300 bankers representing all the employees in the National bank of Egypt. A total of 119 Employees have responded and returned the completed questionnaire. This study used the multiple regression analysis to show the impact of internal marketing on job satisfaction. The research findings showed that internal marketing (training and development, organizational support, incentives and motivation, and retention policy) had a positive effect on the National bank of Egypt employees' job satisfaction. This research will make a positive contribution in the direction of internal marketing factors and its impact on bankers' job satisfaction in Egypt.

2- Introduction

During the past two decades, the term 'internal marketing' has been widely used by academics in portraying an emphasis on viewing employees as partners to **an** organization's efforts at achieving organizational success rather than as a cost. The underlying assumption is that, by viewing employees as the organization's most valuable asset and treating them as internal customers, the organization will gain a competitive advantage and achieve its objectives. At the heart of the internal marketing concept is the notion that employees represent an internal market within an organization. This internal market can be regarded as a segment(s) that needs to be informed, educated, developed and motivated in order to achieve the organizational goals. Effective marketing to this market will contribute significantly towards achieving success in the external market. Internal marketing has 'communication' as a core element, since it can be perceived as a dialogue intended to convey managers' and employees' feelings, perceptions and intentions regarding different organizational issues.

Internal marketing was first proposed within the services literature in the 1970's as a solution to the problem of delivering high quality service (Varey and Lewis, 1999). Internal marketing is a concept aimed at developing customer conscious employees that will consistently deliver superior quality service to the external marketplace (Papasolomou-Doukakis, 2002). Internal marketing depends on a variety of individual activities throughout the organizations and it attempts to inform and educate the employee regarding the organization's mission the benefits of the product or service being sold, and the expectations of the organizations customers (Varey and

Lewis, 1999); such program is aimed at generating employee commitment and it is not new as it is inherent in the total quality management literature.

According to Ahmed and R.sfiq, (2002, p.1) internal marketing requires:

- The acceptance of marketing techniques and philosophy within an organization
- Customer orientation and a market orientation
- A participative approach to management
- A strategic approach to human resources management
- The coordination of all management activity to achieve customer or market orientation or customer focused management.

3- Literature review

3.1. Definition of Internal marketing

Internal marketing is an ambiguous concept. The term internal marketing is used widely as a means of highlighting commitment to improving the effectiveness of the services offered by organizations' resources (Gilmore, 2003). Internal marketing is not a departmental function; rather it is an organizational activity as the entire resources within the organization must be coordinated (Hogg and Carter, 2000).

The definitions reviewed within the literature highlight the ability possessed by internal marketing to improve service quality through an organizational effort. The definitions encountered within the literature can be categorized according to three perspectives: the internal customer, the development of a customer orientation and the theory of internal marketing as an implementation mechanism.

Internal marketing has been defined as the approach employed by the organization to advocate the philosophies of customer and service orientation throughout the organization through the motivation of employees (Varey, 1994). In this context, the organization attempts to install a set of values related to achieving a superior service climate within the employees' belief systems (Varey, 1994).

Barnes (1998) approaches internal marketing in a similar manner by defining it as actions taken by the organization to ensure that customers receive the highest standard of service in return for the employees' commitment to service quality. The organization cultivates employee commitment by encouraging the use of customer focused quality techniques (Ballantyne, 2003).

In the context of customer orientation, internal marketing considers the attraction, retention and motivation of service-minded employees. The motivation of employees is not enough in itself; as the customer orientation must be communicated into the external marketplace through employee action (Rafiq and Ahmed, 2000). George (1990) illustrated that relational exchanges between employees within an organization should be considered as a prerequisite for successful exchanges with external markets. The satisfaction of the internal customer is of critical importance as satisfaction will ultimately affect the satisfaction of the external market (Ballantyne, 2003). Internal marketing is a technique implemented by the organization in an attempt to ensure the provision of excellent service.

Woodruffe (1995) defined internal marketing as treating both employees and customers with equal importance through proactive programs in order to achieve the objectives of the organization. Internal marketing is the application of marketing inside an organization to enhance customer focused and customer oriented employees. It also takes into consideration the human resources perspective so as to instill a more motivated customer contact employee because finally it is the customer contact /front-line employees of the service organization who interact with the majority of customers and generally handle a wide range of customer transactions.

Preston and Steel (2002) addressed issues related to internal marketing. They opined that recruiting, training, developing and motivating staff are the important components of internal marketing and felt that it is the external marketing impact of each member of the staff that is the essential focus of an internal marketing strategy. Paulin et al (2006) tested a model comparing overall and customer-linked antecedents and consequences of employee affective organizational commitment and indicated that co-worker support and the perception of fair treatment are the precursors of customer-linked job satisfaction.

Panigyrakis and Theodoridis (2009) examined a synthesis of Internal Marketing and investigated its effect on business performance in a retail context and developed a Structural Equation Model that indicated five dimensions of the Internal Market construct: formal interaction, reward systems, feedback, internal procedures and policies and internal customer orientation (ICO). Karthikeyan et al (2010) assessed the effectiveness of the various facets of training (i.e. employee's attitude towards training inputs; quality of training programs and application of training inputs to the actual job). The findings indicate that effective training has a direct and positive influence on growth and result of the banks.

Paulin et al (2006) tested a model comparing overall and customer-linked antecedents and consequences of employee affective organizational commitment and indicated that co-worker support and the perception of fair treatment are the precursors of customer-linked job satisfaction. Pawan et al (2009) found that monotonous work, stressful work environment, adverse working conditions, and lack of career development opportunities; better job opportunities elsewhere, emerged as the key causes of increasing attrition rates in the Indian call centre industry.

Yavas and Babakus (2010) examined the nature of relationships between six organizational support mechanisms, a personal resource, and selected psychological and behavioral work outcomes. Results show that supervisory support is most closely associated with psychological work outcomes. Yang and Coates (2010) found that reliability, responsiveness, assurance, empathy, communication, consideration, fairness, recognition and flexibility influence the internal service quality of caddy managers in internal service encounters between caddies and caddy managers.

Based on the literature the present study identified four dimensions of internal marketing factors: training and development, organizational support, incentives and motivation, and retention policy. These dimensions are studied in the National Bank of Egypt to identify their relation to bankers' job satisfaction.

3.2. Internal marketing and Job satisfaction

Job satisfaction in general refers to the emotions the employee ^{reacts} to them (Tadeka et al., 2005; Shin and Yu, 2010). Job satisfaction is a broadly studied concept in numerous occupational fields, including the health care industry. Nelson (2006) contends that the principal determinant of whether health care employees stay or voluntarily quit a job is dissatisfaction with their employment situation. ^{feels about his job, and how he}

Robbins (1996) assumed that job satisfaction stands for the general attitudes that a worker has toward his/her job, with a high level of job satisfaction indicating a positive attitude. Job satisfaction refers to a joyful or positive emotional state regarding work or the work experience (Shimizu et al, 2005; Suzuki et al, 2006). Porter and Lawler's (1968) definition of job satisfaction includes both internal and external satisfaction. From the ^{above definition} internal satisfaction refers to the causes that create job satisfaction, and are closely related to the job itself. In other meanings, it is the level of satisfaction achieved through the job itself, through facets such as sense of achievement, growth, self-esteem, independence, and sense of control (Shimizu et al, 2005). On the other hand, external satisfaction, is indirectly related to the job itself, and includes such facets as good working environment, welfare, high salary, promotion, etc.

By joining the factors that influence job satisfaction proposed by scholars, it can conclude the following: Job satisfaction refers to an employee's feelings of, or emotional response to, his or her job and relevant elements (Takeda et al, 2005). Level of satisfaction depends on the difference between actual gains and predictable gains, and can be divided into two constructs: internal satisfaction and external satisfaction (Shimizu et al, 2005; Castle et al, 2007).

The essential concept of internal marketing is to treat employees at all levels of the organization/hospital as internal customers (Iliopoulos and Vasilios Priporas, 2011). The growing recognition of the importance of the employees role has led ^{service} organizations/hospitals to adopt internal marketing and hence, treat their employees as internal customers (Iliopoulos and Vasilios Priporas, 2011). Previous studies showed that internal marketing has a positive effect on job satisfaction.

Ibrahim et al (2010) identified ^{communications,} that the recruitment, development, internal incentives and demographic factors (gender, age, experience and education) have impact on job satisfaction. Khan et al (2011) established a link between perceived internal service quality practices with employee retentions in mediating environment of employee job ^{satisfaction.} They identified employee selection, training and development, work design; job description, rewards and compensation have positive and significant dimensionality to internal service quality.

Many of the studies highlighted the relation between internal marketing and job satisfaction. The factors of internal marketing like pay, coworker support, supervisors, working conditions, job security, promotional aspects, nature of work, employee selection, employee training and development, work design, job definition employee rewards and ^{compensation, fairness,} recognition, flexibility, feedback, quality of service, employee development, vision of the organization, strategic reward, internal communication and senior leadership have been

concentrated upon by different authors over the years. Based on the literature the present study identified six dimensions of internal marketing; work content, training, work environment, superior support, co-worker support and recognition. These dimensions are studied in the State Bank of India, a public sector bank, to identify their relation to employees' job satisfaction. The established relationship from the literature between the various internal marketing dimensions and employee job satisfaction is shown in figure 1 below.

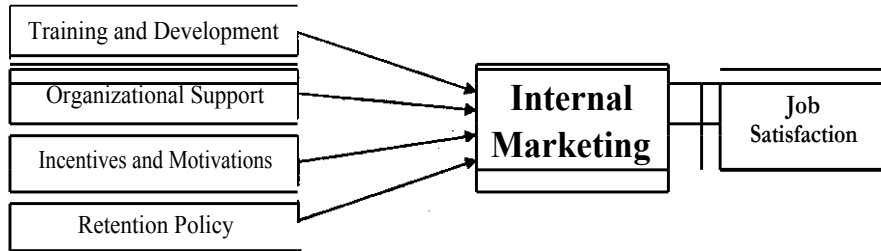


Figure 1: *The Research Model for the Internal Marketing Dimensions of Employee Job Satisfaction*

Hypotheses

Based on the research model in figure 1 the following hypotheses are developed.

H1: Internal marketing has a positive significant effect on bankers' job satisfaction.

H1.1: Training and development has a positive significant effect on bankers' job satisfaction.

H1.2: Organizational support has a positive significant effect on bankers' job satisfaction.

H1.3: Incentives and motivation has a positive significant effect on bankers' job satisfaction.

H1.4: Retention policy has a positive significant effect on bankers' job satisfaction.

4. Research Methodology

The present study is confined to the selected public sector bank i.e., National Bank of Egypt. The total number of branches contacted for the study was 10. The structured questionnaire is administered to front-line (or) customer-contact employees of the National Bank of Egypt. The self selection sampling method, non-probability sampling technique is used to collect the data from the employees. Questionnaires were distributed to all the frontline employees (300) but 130 were returned. As eleven questionnaires were incomplete, finally 119 questionnaires were used and response rate is 39.7 percent. The questionnaire is divided into two sections. Section A is designed to obtain demographic information about employees and the questions focused on age, gender, educational qualifications, occupation, marital status, years of experience at the bank etc. Section B has questions relating to their job, training, working conditions, support from supervisor and colleagues etc. see appendix A.

4.1. Measurement

The questionnaire included perceptual measures that were rated on a five-point Likert scale. Each scale item was anchored at the numeral 1; 1 = "strongly disagree"; 5 = "strongly agree". This format has been recommended for management and health services marketing surveys (Elbeck, 1987; Steiber, 1989). The research questionnaire was designed based on previous empirical literatures. The research questionnaire was used as primary data collection method.

Multiple items were used to assess their measurement properties (reliability and validity). Consistent with the literature, the scale items selected for the dependent variable were direct measures of job satisfaction with influences received from internal marketing factors as independent variables. A multiple regression modeling approach was proposed as an effective method for studying the relationships between Internal marketing variables and employees' job satisfaction.

4.2. Demographic Profile of the Respondents

The profile of the employees with respect to their age, education, marital status, occupation and years of service is shown in Table 1. Most of the respondents (35.3 percent) are in the age group of 41-50 years, 16.8 percent are above 50 years of age, and 24.4 percent are in the age group of 31-40 years. Of the total sample respondent 60 percent are male respondents and 40 percent are female respondents. Further 67.2 percent of the respondents are married and 32.8 percent are unmarried. With regard to the educational qualifications of the sample respondents it can be seen from the table that 77.2 percent of the respondents are bachelor degree holders and this is followed by post graduates with 19.3 percent. The table also shows the employees' years of service in the bank. About 30.3 percent of the respondents are working in the bank for more than 20 years and 31.9 percent are with the bank for 11-20 years.

Table 1: Socio-economic Profile of Employees

	Frequency	Percent
Gender		
Male	71	60
Female	48	40
Age		
20-30 years	28	23.5
31-40 years	29	24.4
41-50 years	42	35.3
> 50 years	20	16.8
Educational Qualifications		
High school	0	
2 years after school	4	3.4
Bachelor's degree	92	77.3
Professional course	23	19.3
Years of experience		
< 1 years	8	6.7
1-5 years	20	16.8
6-10 years	17	14.3
11-20 years	38	31.9
> 20 years	36	30.3
Marital Status		
Married	80	67.2
Unmarried	39	32.8

5- Results

5.1. Reliability and Validity of the Measures

The reliability alpha values for the various internal marketing dimensions and job satisfaction are shown in Table 2. The obtained Cronbach's alpha value for training and development is .78 and .92 for organizational support. Further, the Cronbach's alpha value for incentives and motivation is .87 and .88 for retention policy and finally the job satisfaction Cronbach's alpha is .94. This shows that all the dimensions of internal marketing and job satisfaction have a high degree of reliability.

Table 2: Reliability Coefficients

Variable	Cronbach Alpha
Training and development	0.78
Organizational support	0.92
Incentives and motivation	0.87
Retention policy	0.88
Job satisfaction	0.94

5.2. Multiple Regression Modeling Approach

The crucial assumptions in this research are that internal marketing components namely (training and development, organizational support, incentives and motivation, and retention policy) influence job satisfaction. A multiple regression modeling approach was used as an effective method for studying these relationships.

Table 3: Regression Model summary

Model It	R square	Adjusted it square
1	.855	.732

Predictors: (Constant), retention policy, organizational support, training and development, incentives and motivations

Model	Unstandardized Coefficients		Standardized coefficients	T	Sig.
	B	Std. error	Beta		
Constant	-.633	.308		-2.056	.000
Training and development	.713	.098	.557	7283	.000
Organizational support	.094	.091	.009	.135	.000
Incentives and motivation	.179	.080	.172	2227	.000
Retention policy	.207	.079	.210	2.628	0.01

Dependent Variable: Job Satisfaction

As displayed in Table 3, the adjusted R square is 0.722, suggesting that the four internal marketing factors explain 72 percent of the variance for the dimension of bankers' job satisfaction.

Table 4 shows that training and development, and retention policy appear to have the greatest impact on bankers' job satisfaction. In addition, it can be indicated that organizational support has the least impact on bankers' job satisfaction. The results of the multiple regression analysis signal that there is variation in the effect of internal marketing factors on bankers job satisfaction, and the empirical evidence in this research suggests that internal marketing factors

have a significant degree of influence on job satisfaction. The results empirically substantiate that internal marketing factors play a fundamental role in the bankers' job satisfaction.

6- Discussions

The internal marketing dimension that has the highest level of influence on employees' job satisfaction is the satisfaction of the employee towards the training and development they *receive* from the bank. Also incentives and motivation has high level of effect on employees' job satisfaction as it works as a good motivator that enhances employee involvement and orientation towards the work.

Retention policy is another dimension of internal marketing that also influences employee job satisfaction. Organizational support variable has a comparatively lesser effect on the job satisfaction of employees.

This study has two main contributions to internal marketing in the context of banks. First, the findings from this study allow bank managers to re-examine their internal services strategy development, particularly in the context of increasing employee satisfaction and their retention. Secondly, the assessment of the dimensions of internal marketing allows bank management to improve their internal service quality which leads to improvement in employee job satisfaction and which in return influences customer satisfaction and increased customer loyalty.

7- Conclusions

The bank studied acknowledged that internal marketing is a prerequisite for successful external marketing. The competitive nature of the Egyptian financial services industry has led to an identification of the critical role of employees in achieving superior service quality and customer satisfaction.

The bank studied had adopted internal marketing in order to meet the communications need of primarily influencing the attitudes and behavior of staff towards a service and customer orientation. Improving customer consciousness and service quality among employees is a major step towards the attainment of staff committed to the overall objective of the organization, namely the improvement of the external marketing performance.

This study made an attempt to analyze the level of satisfaction of employees towards their job in the National Bank of Egypt. Results revealed that the internal marketing dimensions had a significant impact on the satisfaction level of employees of the National Bank of Egypt. Public sector banks must concentrate on improving the internal quality of services to the employees to withstand the competition and emerge out successfully. The research model supported the framed hypotheses.

The research has both theoretical and managerial implications. First, this research enriches research on internal marketing and job satisfaction. The research supported the previous results (i.e., Hwang and Chi (2005), Anne Martensen and Lars Gnanholdt (2006); Che Ha et al., (2007), Paulin et al. (2006), Sergeant and Frenkel (2000), Homburg and Stock (2004), Spiros Gounaris (2008); Vella et al. (2009); Abdullah et al (2011); Khan et al. (2011)) that internal marketing dimensions positively influence job satisfaction of employees to a larger extent

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Appendix A Questionnaire

Dear Sir/ Madam,

Over 20 years ago internal marketing was first proposed as a solution to the problem of delivering consistently high service quality. However, despite the rapidly growing literature, very few organizations actually implement the concept in practice, as there does not, as yet exist a single unified concept of what is meant by internal marketing. The purpose of this survey is to examine the impact of internal marketing on job satisfaction of employees in the National Bank of Egypt.

Thank you for completing the survey.

Socio-economic data

Your gender

A-Male

B-Female

2- Your age

A-20 to 30 yrs

B-31 to 40 yrs

C-41 to 50 yrs

D-> 50 yrs

3- Your formal education

A-High School or equivalent

B-Two years after school

C-Graduated university

1)- Postgraduate or professional degree

4- How long have you been working in the banking sector?

A-Less than one year.

B-from one year to 5 years.

C-from 6 year to 10 years.

D-from 11 year to 20 years.

E-> 20 years

5- Marital status

A- Married

B- Unmarried

6- We are interested in agnsning your satisfaction regarding your job in the National bank of Egypt. For this purpose you are required to express your perception regarding the following statements related to your satisfaction, using a five point scale. Where one indicates that you strongly disagree (lowest level) with this item and five Indicates that you strongly agree (Highest level), numbers in between resemble various levels of agreement or disagreement

	1: Strongly disagree	2: Disagree	3: Neither agree nor disagree	4: Agree	5: Strongly agree
1- I'm satisfied with overall job.	1	2	3	4	5
2- I'm satisfied with supervisor(s).	1	2	3	4	5
3- I'm satisfied with the bank's policies.	1	2	3	4	5
4- I'm satisfied with support from the bank.	1	2	3	4	5
5- I'm satisfied with opportunities for advancement.	1	2	3	4	5

7- We

are interested in assessing your perception regarding Internal marketing variables for the National Bank of Egypt. Where one indicates that you strongly disagree (lowest level) with this item and five indicates that you strongly agree (Highest level), numbers in between resemble various levels of agreement or disagreement.

	1 Strongly disagree	2: Disagree	3: Neither agree nor disagree	4: Agree	5: Strongly agree
1- Our bank working on the development of its staff to achieve better performance.	1	2	3	4	5
2- Our bank considers develop knowledge and skills of staff as an investment.	1	2	3	4	5
3- The process of developing the knowledge and skills of staff is an ongoing process in our bank.	1	2	3	4	5
4- The bank is keen on the education of its employees "Why are they doing this" and not just "how to accomplish these acts".	1	2	3	4	5
5- In our bank staff receive training to be able to perform the banking service correctly.	1	2	3	4	5
6- This bank is highly flexible deal in meeting the different needs of staff	1	2	3	4	5
7- My achievements appreciated by bank's management	1	2	3	4	5
8- Bank management gives me opportunities for promotion.	1	2	3	4	5

9- Bank management interested in my suggestions leading to change the working environment.	1	2	3	4	5
10. Bank management wishes to give me a better business that is likely to be efficient in the delivery.	1	2	3	4	5
11- The bank management is trying hard to make my work enjoyable as possible.	1	2	3	4	5
12- Supervisors and direct managers are proud that I am part of this bank.	1	2	3	4	5
13- The measurement system of performance and incentives in the bank encouraged to work well.	1	2	3	4	5
14- The bank is keen to measure and reward employee performance that contributes to achieving its vision.	1	2	3	4	5
15- The bank depends on the use of data and information collected from staff to improve their jobs.	1	2	3	4	5
16- The bank informs the staff of the importance of service roles that they do.	1	2	3	4	5
17- Bank staff that provide excellent services, they will get a good reward.	1	2	3	4	5
18- If the bank can attract new employees and pay less than my position, it will not do so.	1	2	3	4	5
19. Bank management show great interest of me.	1	2	3	4	5
20- If I decided to resign, the bank management will convince me to stay.	1	2	3	4	5
21- The bank management is interested in the payment of salary, which I deserved.	1	2	3	4	5