

INTERNAL MARKETING AND INTERNAL CUSTOMER SATISFACTION IN GUARANTY TRUST BANK

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Abstract

This study was earmarked to investigate if internal marketing is in practice in Guaranty Trust Bank (GTB), the challenges encountered, and the impact of internal marketing on internal customer satisfaction. The research design is a cross-sectional study of internal marketing and internal customer satisfaction. In analyzing internal marketing and internal customer satisfaction the ordinary least square estimation method was adopted using the SPSS 20.0. This study concludes that out of the entire items measuring internal marketing only self-motivation, communication, and training have positive and significant relationship with internal customer satisfaction. The study further stated some of the challenges as not re-emphasising and communicating the organization vision clearly and continuously; not often building the skills and knowledge of its employees; lack of independence/autonomy of the employees with regards to work; not rewarding excellence and inflexibility at work place.

Keywords: Communication, Internal Customer Satisfaction, Internal Marketing, Self-Motivation, Training

Introduction

In service rendering, according to Lewis and Entwistle (1990), customer's satisfaction or dissatisfaction can only occur when there is contact with an employee of the firm especially the front line employee. That is to say, external customer satisfaction is impossible to attain without contact with the service provider (Abroub, Hersh & Aladwan, 2011). Indeed for service business which

requires more of labour and personal contact with the customers (internal customers-employees) will most definitely need appropriate strategies (Joseph, 1996). The foregoing discussion begs the question: what is internal marketing? The concept of internal marketing has been given quite a thoughtful time recently by scholars. Aburoub, Hersh, and Aladwan, (2011) defined internal marketing as the practical application of marketing philosophies on people who serve customers (employees). While Cahill (1996) saw internal marketing as a philosophy of treating internal customers who are employees as external customers indeed and building up strategies that will fit human needs and job products. Internal marketing is about being able to attract, develop, motivate and retain qualified employees in order to achieve set goals. One of the many issues that will be facing a manager is the ability to make employee feel motivated and act accordingly with the mindset of realizing organisational goal. Against the above backdrop, the fundamental objectives of this study is to investigate if internal marketing is in practice in GTB; the challenges encountered and the impact of internal marketing on internal customer satisfaction.

Literature Review

The Concept of Customer Satisfaction

Customer satisfaction is defined as a customer's overall evaluation of the performance of an offering to date. Customer satisfaction has been defined by Giese & Cote (2000) as a response which might either be cognitive or affective relating to a specific focus and occurs at a point in time (i.e., purchase experience, post-purchase, and post-consumption).

Schiffman and Karun (2004) described customer satisfaction from the point of view of customers, as the perception of the performance of the products or services when compared to his or her expectation. Swan and Combs (1976) were among the first to argue that satisfaction is associated with performance that fulfills expectation, while dissatisfaction occurs when performance falls below expectations. Kotler (2003) believes that satisfaction is a function of ones' feelings by comparing outcomes with expectations. It can be said that customer satisfaction is a response to what is being perceived in relation to their expectations.

Concept of Internal Marketing

Berry (1981) defined internal marketing as viewing employees as internal customers, viewing jobs as internal products, and then endeavoring to offer internal products that satisfy the needs and wants of these internal customers while addressing the objectives of the organization. Berry and Parasuraman (1991) described internal marketing as having qualified employees who are trained, motivated and retained through job products that satisfy their need. Internal marketing is about treating employees as customers.

Ballantyne et al. (2003) mentioned that "IM is considered to be the process of creating market conditions within the organization to ensure that internal customers' wants and needs are met". Furthermore, some scholars have focused on the

organizations" employees and see them as core stone or assets that should be motivated to execute properly the business when discussing the IM discipline. Also, Kotler and Armstrong (1991) defined IM as "the building of customer orientation among employees by training and motivating both customers-contact and support staff to work as a team".

Internal Marketing Typology

Money and Foreman (1996) came up with a framework of two dimensions having four quadrants describing internal marketing. The two dimensions are 'who is the customer' and 'who is the marketer'. This typology describes a situation where the organization is both the customer and the marketer. This typology pictures a situation where each dimension can concentrate on groups, department or the organization as a whole. The figure below shows the framework describing the four possible situations. Type I describes a situation where the customer and the marketer are different departments; Type II a situation where the customer is the organization and the marketer a department; Type III a situation where the customer is a department and the marketer an organization, and lastly Type IV where both the customer and the marketer are both the organization. This typology simply shows the different scenarios in which internal marketing can be applied and the conditions under which it is most appropriate.

Customer

Department & Department <i>Type I</i>	Department & Organization <i>Type II</i>
Organization & Department <i>Type III</i>	Organization & Organization <i>Type IV</i>

Marketer

Figure 1: Customer Marketer Matrix

Source: Money and Foreman, 1996

It could be said that one of the reasons for internal marketing is to make employees understand that they too are customers of the organization as their input is vital to the achievement of organisational goals and objectives. Employees is assumed to be well acquainted with the organizations' vision and mission, goals and objectives, products and services

as a basis for internal marketing DeBrum (1998). According to Tansuhaj, Randall, and McCullough, (1991), successful application of the concept of internal marketing in an organization will result in more commitment by the organization and the employees, work motivation and employee satisfaction.

Employee Satisfaction

Internal marketing is mostly linked with service organization (Ahmed & Rafiq, 2002) as service organization focuses on consistently delivering better service quality. This brought to the fore the problem of how to ensure that service quality delivered by employees is of consistently high quality. The solution to this was proposed as being employee motivation and satisfaction. This was given credence by Berry, Wall and Carbone (2006) who viewed employees as internal customers that become satisfied by their job products.

Ahmed and Rafiq (2002) posited that to have satisfied customers receiving better quality service is to have a satisfied employee. There is this idea that is believed that by treating employees as customers, especially as direct customers service quality will be improved. In as much as this is appealing, it is not void of problems. Ahmed and Rafiq, (2002) noted that one of such problems could be that the job products offered to them may not be needed but they have no choice in whether to accept it or not. Unlike the external customers, employees rarely have a choice in terms of products offered and may even be forced into accepting these. For example, when an organization institutes a new type of service delivery, it may involve longer working hours, training requirements and increase commitment from staff. Papasolomou and Vrontis (2006) however recognize the huge cost of having employees that are satisfied and that not all firms are to invest in human capital as results will tend to come in the long run.

Empirical Review

Shabbir and Rashid (2014) investigated the impact of internal marketing on employee job satisfaction in higher education institutes of Pakistan. Data were collected from 116 professional from Business Universities of Pakistan through questionnaire based surveys to investigate the impact of (IM) on EJS for the individual's. The analysis involved linear multiple Regression and mean values. The results showed that, overall IM practice has positive influence on EJS.

Gordillo-Benavente and Domínguez-Valdez (2015) objective was to develop a model of internal

marketing for the Polytechnic University of Tulancingo, as a trigger to achieve the commitment of workers was quantitative type, not experimental, transversal descriptive and explanatory type, the hypotheses raised were: management of communication and positively affects attitudes and directly in the internal customer satisfaction and the job of this one satisfaction has a direct and positive effect on internal customer commitment to the organization. it was performed through structural equation model (SEM) and confirmatory factor analysis (AFC): the research instrument comprised the consensus of workers, except UPT directors, was applied. the results obtained were the management of internal communication management attitudes, job satisfaction of internal customers, internal customer loyalty, allow the internal customer commitment to the organization.

Ogunnaike, Oyeniyi, and Adeniji, (2015) investigated internal marketing practices and its relationship with job satisfaction in a Nigerian university environment. Results indicated internal marketing as having resultant effects on three major areas or components; understanding of organizational vision and values, quality delivery of external marketing as well as quality delivery of interactive marketing. It was also established that there was strong and positive relationship between internal marketing and job satisfaction. The research measures showed good psychometric values. These findings were discussed and situated within the Nigerian university environment. It was recommended that the university should place more emphasis on internal marketing practices thereby enhancing the quality delivery of both interactive and external marketing of the university. The university was advised to promote extrinsic job satisfaction among its staff. Areas of further studies were also suggested.

Dülgeroğlu and Taşkin(2015)aimed at analyzing internal marketing in public service sector in Bursa and to propose internal marketing strategies for managers based on the findings. Therefore different public service organizations' employees were reached. As a sampling method quota sampling was chosen because not many of the public service deliverers were eager to participate in such a survey. To collect data, questionnaire method was

selected. Regression analysis was used to analyze the effects on job satisfaction. Results show that colleagues, job enrichment and compensation have significant effect on job satisfaction.

Ismail and Sheriff (2016) examined the effects of internal marketing on job satisfaction among banks employees in Yemen. The independent variable was internal marketing factor represented by several dimensions namely, development, vision, internal communications, rewards and empowerment adopted from the models of Foreman and Money (1995). The dependent variable was job satisfaction factor, represented by several dimensions namely; pay, promotions, supervision, work and co-workers, adopted from Stanton (2002). The study made use of a survey questionnaire distributed to 407 Yemeni bank employees, after which data was analyzed with the help of descriptive statistics, and exploratory factor analysis. Added to this, the study used the structural equation modeling and the findings confirmed that internal marketing has a significant relationship with job satisfaction. In examining model fit, the value of fit statistics (GFI=.95, CFI=.975 and RMSEA=.068) indicated that the hypothesized model fitted the data. Finally, this study contributed positively in the direction of internal marketing factors and its impact on job satisfaction in the banking sector in Yemen.

Rony and Suki (2017) in their study on modeling the relationships between internal marketing factors and employee job satisfaction in Oil and Gas Industry, aimed at assessing the impact of internal marketing factors (e.g., extrinsic and intrinsic employee rewards, leadership, internal. There were 215 complete and usable questionnaires received, and the answers varied among the demographic and functional designation within the oil and gas industry. Multiple regressions were utilized for analysis of data. Results revealed that internal communication is recognized to have the strongest effect on employee job satisfaction in the oil and gas industry. Organizations must emphasize on communicating to all level of employees by setting clear directions and key priorities in the organization, provided that the communications are not misled through upward and downward streams. Furthermore, organizations are to create a space for

employees to give clear instructions via e-mail, paper, telephones, and face-to-face communication. A management can utilize the research results by conducting such internal marketing practices to keep their top rated employees within the organization.

Baran and Arabelen (2017) investigated the effects of internal marketing activities on employees' job satisfaction. In order to reach the aim of the study, as a quantitative research method, the survey method was used. A total of 157 questionnaires were conducted through office employees of container line ship agents in İzmir. 143 usable responses were collected and data were analyzed by SPSS 20.0 software program. Regression analysis was used to examine the effects of internal marketing on job satisfaction. The research findings revealed that the internal marketing (development, vision and communication, and reward system) has a positive effect on job satisfaction of the office employees of container line ship agents in İzmir.

Methodology

Theoretical Framework

The theory underlying the study is the expectancy disconfirmation paradigm. In a highly competitive marketing environment like the banking industry in Nigeria, an understanding of the expectancy disconfirmation paradigm is of substantial effect. The theory was proposed by Oliver (1977, 1980) as a basis for customer satisfaction and implies that customer's pre-purchase expectation about the anticipated performance of a purchased goods and services is the standard against which products/services will be assessed. The outcomes after using a product will be compared against standards which are the expectation. When outcomes from using a product match expectations, then it is said that confirmation has occurred otherwise, it is disconfirmation. Furthermore, a positive disconfirmation could occur between expectations and performance resulting in satisfaction meaning that service to customer has been improved causing satisfaction, negative disconfirmation between expectations and perceptions which causes dissatisfaction

Model Specification

Against the backdrop of the underpinning theory and extant literature, we expect a functional relationship between internal marketing and customer satisfaction of the form:

$$INTCUS_i = \beta(X_i) \quad i = 1, 2 \dots n \quad (1)$$

Where:

$INTCUS_i$ = internal customer satisfaction i

X_i = independent variable i

β = Parameters in formula measure relationship in X_i and display degrees of explanation power about human capital development.

ε = the error term.

The internal customer satisfaction ($INCUSAT$) is the dependent variable and it is influenced by the independent variable, internal marketing ($INTMKT$).

$$INCUSAT_t = \alpha_0 + \alpha_1 INTMKT_t + \varepsilon_t \quad (2)$$

Where:

$INCUSAT$ = internal customer satisfaction

$INTMKT$ = internal marketing

α_i = regression parameters or coefficients to be estimated

ε = error term

And a priori expectations:

$$\alpha_0 \geq 0, \alpha_1 \leq 0, \alpha_2 \leq 0, \alpha_3 \leq 0, \alpha_4 \geq 0 \quad (3)$$

The contrast theory suggests that when actual product performance falls short of customer's expectations about the product, the contrast between the expectations and outcome will cause the consumer to exaggerate the disparity (Yi, 1990). The contrast theory basically is of the view that outcomes different from expectations will bring about disconfirmation experience. The disconfirmation experience is positive when the product is highly evaluated and negative when poorly evaluated. Ballantyne (2003) stated that when the interest of employees and the organization is satisfied only then can we say that internal marketing campaign is successful. He further stated that internal marketing campaign

must be open, fair, co-created through continuous interaction over time and must be increasing.

Research Design

The survey research design was adopted for this study, using cross sectional data. The study employed the use of primary data in its analysis. A structured questionnaire was the instrument used for data collection. The questionnaire is comprised of three sections A, B, and C. Section A measured the classificatory or demographic profile of the respondent with respect to gender, age, tenure (years of experience), highest education obtained, and marital status. Section B has 15 statements on internal marketing practices of the organization. Section C contains 13 statements to elicit information on the level of internal customer satisfaction within the organization. Five points Likert scale ranging from strongly agree (1) to strongly disagree (5) instrument was used for the study. In analysing the existence of internal marketing and its challenges, the descriptive research design was used. The data was analyzed using percentages, mean, correlation and regression analysis via the Statistical Package for Social Science (SPSS) 20.0.

Estimation Results and Discussion of Findings

Descriptive Analysis

Descriptive analyses were conducted in several stages. The first stage is the analysis of personal information also known as bio-data of the respondents. The next stage of descriptive analysis is the analysis on internal marketing. The last stage of descriptive analysis involves information on internal customer satisfaction. Each of the descriptive analysis is interpreted underneath its respective tables.

Analysis of Internal Marketing

Below are responses stated in its original value, percentages and the average mean for the items under the variable of internal customer satisfaction

Table 1: Responses on Internal Marketing

S/N	Internal marketing QUESTION	Frequency					
		SA	A	N	D	SD	\bar{X}
1.	I am offered a vision that I can believe in	42 (70%)	17 (28.3%)	1 (1.7%)	-	-	4.68
2.	Management communicates our organization's vision well	19 (31.7%)	26 (43.3%)	10 (16.7%)	5 (8.3%)	-	3.98
3.	We are prepared to perform well	35 (58.3%)	24 (40%)	1 (1.7%)	-	-	4.57
4.	Our organization view the development of my knowledge and skills as an investment rather than a cost	42 (70%)	18 (30%)	-	-	-	4.70
5.	Skill and knowledge development of employees happens as an ongoing process	18 (30%)	25 (41.7%)	11 (18.3%)	6 (10%)	-	3.92
6.	This organization teaches me "why I should do things" and not just "how I should do things"	37 (61.7%)	23 (38.3%)	-	-	-	4.62
7.	Our organization goes beyond training and educate employees	36 (60%)	23 (38.3%)	1 (1.7%)	-	-	4.58
8.	The performance measurement and reward systems encourage me to work together	38 (63.3%)	22 (36.7%)	1	-	-	4.63
9.	The management measures and rewards employee performance that contributes most to our organization's vision	27 (45%)	26 (43.3%)	5 (8.3%)	2 (3.3%)	-	4.30
10.	The management uses the data gathered from employees to improve their jobs and to develop strategy	28 (48.3%)	22 (37.9%)	7 (12.1%)	1 (1.7%)	-	4.33
11.	Employees are communicated the importance of their service roles	35 (59.3%)	23 (39%)	1 (1.7%)	-	-	4.58
12.	Employees who provide excellent service are rewarded for their efforts	30 (50.8%)	22 (37.3%)	6 (10.2%)	1 (1.7%)	-	4.37
13.	Employees are properly trained to perform their services roles	31 (51.7%)	23 (38.3%)	5 (8.3%)	1 (1.7%)	-	4.40
14.	This organization provides the flexibility to accommodate the differing needs of employees	36 (61%)	23 (39%)	-	-	-	4.61
15.	Emphasis on communicating with employees is stressed	32 (53.3%)	27 (45%)	1 (1.7%)	-	-	4.52

Source: Author's Fieldwork (2016)

From the results above, the frequency scores for Agree and some of Strongly Agree are higher for the variables examined showing that respondents are unanimous about the question put forth. The mean values 4.68, 3.98, 4.57, 4.70, 3.92, 4.62, 4.58, 4.63, 4.30, 4.33, 4.58, 4.37, 4.40, 4.61, and 4.52 are within the normal Likert scale range of 1-5 and all above 3 points. This shows that the respondents unanimously agreed to the statements 1-15 above.

If the average of the above means is further taken, we will have an average of 4.45 which confirms that internal marketing is being practiced in the GTbank.

Analysis of Internal Customer Satisfaction

Below are responses stated in its original value, percentages and the average mean for the items under the variable of internal customer satisfaction

Table 2: Responses of Internal Customer Satisfaction

S/N	Internal Customer Satisfaction QUESTIONS	Frequency					\bar{X}
		SA	A	N	D	SD	
1.	Clear in their written communication	24 (40.7%)	32 (54.2%)	2 (3.4%)	1 (1.7%)	-	4.34
2.	Clear in their verbal communication	35 (58.3%)	22 (36.7%)	1 (1.7%)	1 (1.7%)	1 (1.7%)	4.48
3.	Inform me of the information/services that they can provide	33 (55%)	25 (41.7%)	1 (1.7%)	-	1 (1.7%)	4.48
4.	Keep me informed about the status of my requests	39 (66.1%)	14 (23.7%)	5 (8.5%)	1 (1.7%)	-	4.54
5.	Deliver information/services at the agreed upon date	41 (68.3%)	18 (30%)	1 (1.7%)	-	-	4.67
6.	Provide high quality information/services	39 (65%)	19 (31.7%)	1 (1.7%)	1 (1.7%)	-	4.60
7.	Provide accurate information/services	32 (53.3%)	22 (36.7%)	5 (8.3%)	1 (1.7%)	-	4.42
8.	Provide information/services that I can use	41 (68.3%)	15 (25%)	2 (3.3%)	1 (1.7%)	1 (1.7%)	4.57
9.	Enable me to do my job more effectively	35 (58.3%)	21 (35%)	4 (6.7%)	-	-	4.52
10.	Able to answer my questions	37 (61.7%)	20 (33.3%)	3 (5%)	-	-	4.57
11.	Knowledgeable	35 (58.3%)	23 (38.3%)	2 (3.3%)	-	-	4.55
12.	Approachable	28 (50%)	24 (42.9%)	2 (3.6%)	2	-	4.39
13.	Helpful	35 (62.5%)	16 (28.6%)	4 (7.1%)	1 (1.8%)	-	4.52

Source: Author's Fieldwork (2016)

From the results above, the frequency scores for Agree and some of Strongly Agree are higher for the variables examined showing that respondents are unanimous about the question put forth. The mean values 4.34, 4.48, 4.48, 4.54, 4.67, 4.60, 4.42, 4.57, 4.52, 4.57, 4.55, 4.39, and 4.52 are within the normal Likert scale range of 1-5 and all above 3 points. This shows that the respondents unanimously agreed to the statements 1-13 above.

If the average of the above means is further taken, we will have an average of 4.52 which confirms that the internal customers are satisfied.

Data Analysis

In measuring internal customer satisfaction (the dependent variable) against internal marketing (the independent variable), the ordinary least square technique is used.

Table 3: Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.675 ^a	.456	.271	.238	1.917

The regression result indicates that when considering the entire items measuring internal marketing, there exist a negative and insignificant relationship between with the internal customer's satisfaction and internal marketing. The report showed that only three (rewarding employees', verbal communication, and feedbacks on request) of the variables relating to internal marketing are positive and have significant relationship with internal customer satisfaction. This is affirmed by the T-Statistic of 2.377, 2.632, 2.048 and P-value of 0.022, 0.001 and 0.047 respectively. Also, only two (importance of service roles and provision of flexibility¹⁴) of the variables are negative and have significant relationship with internal customer satisfaction. This is affirmed by the T-Statistic of -3.016, -1.809 and P-value of 0.004 and 0.077 respectively. Also, the Durbin-Watson result showed the absence of autocorrelation.

The correlation matrix of the conceptual variables showed that internal customer satisfaction is positively related to internal marketing (0.287) with P-Value (0.09). Summarily, a two-tail test at 0.10 level of significance indicates that there is a positive and statistically significant relationships between the dependent and the independent variable. With the Cronbach alpha at 0.653, it indicates an acceptable reliability as there is internal consistency between the different items.

Discussion of Findings

This study showed that there exist both positive and negative relationships between the internal customer's satisfaction and internal marketing. The result also indicated that all most of the factors examined against internal customer satisfaction were not significant. however, we found out that on the average internal marketing is strongly practiced in the GT bank and that internal customers are satisfied and that self-motivation, communication, and training have positive and have significant relationship with internal customer satisfaction while skills and knowledge as an ongoing process and performance measurement have a negative but significant relationship with internal customer satisfaction. This is similar to the findings of Baran and Arabelen (2017) were they reported that the internal marketing (development, vision and

communication, and reward system) has a positive effect on job satisfaction.

More so, we found out that for internal customers to be satisfied, management should address certain challenges of internal marketing. Some of these challenges include re-emphasizing and communicating the organization vision clearly and continuously; skills and knowledge of its employees must be constantly built through adequate training; there should be independence/autonomy of the employees with regards to work; excellence must be rewarded; and there should be flexibility at work place.

Conclusion

This study investigated the relationship between internal marketing and customer's satisfaction in the banking system. The positive results indicate that internal marketing can be enhanced to bring about increased levels of awareness and can be integrated into a formal internal marketing programme in order to enhance employee satisfaction. Through the implementation of a formal programme in which internal marketing practices is understood and communicated to employees, it sends a message that the organization cares about their employee's needs.

Policy Recommendations

1. Employees must be trained and encouraged to provide quality service to all customers. When employees have been sufficiently trained about the product or service they offer, they feel more confident, professional and more respected by customers. In addition to product and job related training, employees need to receive soft skills training such as emotional intelligence.
2. For internal customers to be satisfied, management should address certain aspect of internal marketing. These aspects include re-emphasizing and communicating the organization vision clearly and continuously; skills and knowledge of its employees must be constantly built through adequate training; there should be independence/autonomy of the employees with regards to work; excellence must be rewarded; and there should be flexibility at work place.

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