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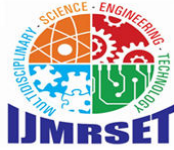
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Role of Internal Marketing in Job Satisfaction of Employees in State Bank of India

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ABSTRACT: Internal marketing is relevant to all organizations and especially critical for a people intensive industry such as services. The study examines the relationship between satisfaction of employee with job, training and skill development activities, work environment, superior support, coworker support and recognition for the work done in State Bank of India in Visakhapatnam city. The present study uses the technique of Confirmatory factor analysis along with SEM to find out the relationship between the internal marketing dimensions and employee job satisfaction. The measurement model revealed that the internal marketing dimensions have positive and significant relationship with employee job satisfaction.

KEYWORDS: Internal Marketing, Job Satisfaction, Banks, Structural Equation Modelling

I. INTRODUCTION

Services have increasingly assumed a more important role in the economic growth and development of countries worldwide. The deregulation of services in many nations during the 1980s, especially in the areas of banking, insurance, telecommunication, transport and healthcare has led to a stiff and intensified competition among various businesses. Increased competition, expectations and changing technological and business propositions made many service organisations to think of a marketing approach to deliver satisfaction to the customers. Therefore, operating in such a changing environment requires the right type of personnel to survive. It is at this point that the concept of internal marketing and internal customer satisfaction arises.

The concept of internal marketing had its origins in conventional marketing, where it has long been recognized that high levels of customer service depend heavily on the personnel who interact with customers. The concept underlines that “employees as customer” of which employees’ needs have to be fulfilled by the business so that it benefits the business by way of improved working morale and commitment while reducing the turnover rate. The employees are in many senses an important part of the service and they represent the fifth 'P' in the services marketing mix. In recent years there has been a shift in emphasis in the study of service provision, from the external customer of the organisation towards the internal customer (i.e. employee).

II. BANKING INDUSTRY

The global banking scenario is currently undergoing radical transformation owing to the liberalization, privatization and globalization measures introduced by economies of world. The Indian banking industry is not an exception. Banks play a very important role in the economic development of every modern state. Traditionally, banking had been restricted from private participation in India and public sector banks had been enjoying complete protection. This scenario has changed since 1991. The decade of 1990s witnessed a vast change in the working of banking sector. The entry of technology has made a tremendous impact and revolutionized the working style of many public sector commercial banks of India by introducing ‘anywhere banking’ and ‘anytime banking’ to meet the growing customer needs.

The banking industry, like many other financial service industries, is facing unprecedented set of challenges such as a rapidly changing market, new technologies, economic uncertainties, fierce competition, and demanding customers.



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Banking is a service industry; therefore, the customer focus and customer service is the differentiating factors. Frontline employees must have Customer orientation to satisfy their customers.

III. REVIEW OF LITERATURE

The concept of internal marketing evolved from the idea that employees constitute an internal market within the organization, which needs to be informed, educated, trained, rewarded and motivated to meet external customers' needs and expectations (Varey & Lewis, 2000). Woodroffe (1995) defined internal marketing as treating both employees and customers with equal importance through proactive programmes 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 instil a more motivated customer contact employee because finally it is the customer contact /front-line employees of the service organization who interacts with the majority of customers and generally handle a wide range of customer transactions.

According to Berry (1981) the concept of internal marketing is viewed "employees as customers", just like external customers, internal customers need to have their needs satisfied. In line with this, Gronroos (1985) urged that the scope of internal marketing must also consist of a work environment that motivates employees to respond to management's demand. He further opined that the internal product consists of a job and a work environment, which motivates the employees to respond favourably to management's demand for customer orientation. Research reveals that the concept and the action of an enterprise's internal marketing upgrade employee job satisfaction (Tanushi et.al., (1991); Rafiq & Ahmed (2000) Conduit and Macondo (2001)) and this in turn improve the organizational performance of the enterprise (Pfeffer and Veiga (1999) Nebeker et.al. (2001)). Therefore, it is suggested that for obtaining external customer satisfaction service firms should first concentrate on their internal customer (employee) satisfaction George (1977).

Preston and Steel (2002) addressed issues related to internal marketing. They opined that recruiting, training, developing and motivating staff is the important components of internal marketing and felt that it is the external marketing impact of each member of the staff that is the central focus of an internal marketing strategy. Naude et al. (2003) developed three latent variables that included person, situation, and person x situation and found that location, age, length of tenure, as well as numerous interaction variables.

Che Ha, Abu Bakar & Jaffar (2007) viewed internal marketing as an important concept where firms apply marketing tools to attract and retain the best employees which enhance the business performance. They identified 12 constructs of internal marketing inter-functional coordination and integration, customer orientation, marketing like approach, job satisfaction, empowerment, employee motivation, quality of service, employee development, and vision of the organization, strategic reward, internal communication and senior leadership.

Masroor and Fakir (2009) investigated the level of job satisfaction and intent to leave among Malaysian nurses. They suggested that the nursing staffs were moderately satisfied with supervisor, job variety, closure, compensation, co-workers and HRM/management policies and therefore exhibits a perceived lower level of their intention to leave the hospital and the job. Natali and Kameswari (2009) opined that service organizations need to attract and retain customers to ensure a sustainable competitive advantage as the employee plays a central role in attracting, building and maintaining relationships with customers. An empirical study conducted on the impact of internal marketing factors on job motivation and job satisfaction in the retail stores revealed that the working conditions and hours, hygiene & sanitation, rest rooms, support from superior, and attitude of colleagues have highest influence on job satisfaction and motivation. Job satisfaction is of vital importance for the growth of any organization. The satisfied employees are the biggest asset to an organization whereas the biggest liability is dissatisfied employees.

Sang et al (2009) found that aspects of job satisfaction like pay, colleagues, supervisors, working conditions, job security, promotion aspects and the nature of work to be the most researched and stated that all these aspects are positively inter-correlated with job satisfaction.



International Journal of Multidisciplinary Research in Science, Engineering and Technology (IJMRSET)

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Panegyrics 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 programmes; application of training inputs to the actual job. Findings indicate that effective training has a direct and positive influence on growth & 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. Yakas and Babak us (2010) examined the nature of relationships between six organizational support mechanisms, a personal resource, and selected psychological and behavioural 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.

Ibrahim et al (2010) identified that the recruitment, development, internal communications, 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 viz. work content, training, work environment, superior support, coworker 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.

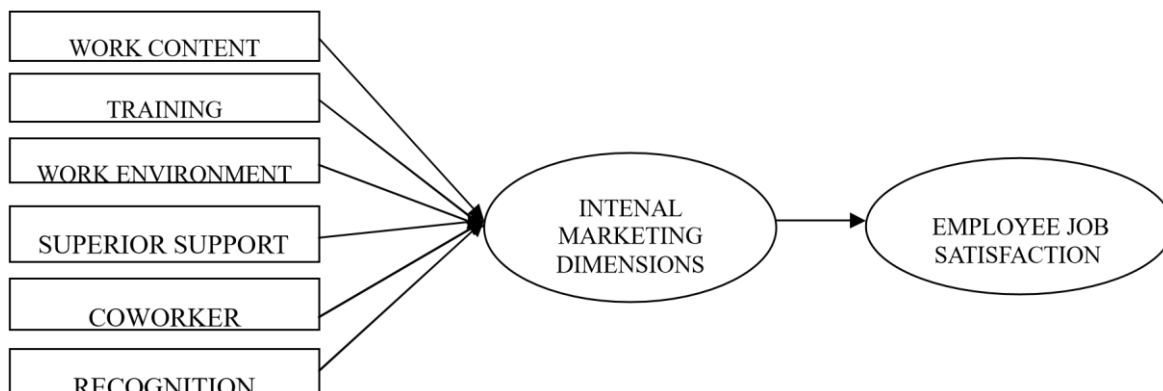


Figure 1 The Research Model for the Internal Marketing Dimensions of Employee Job Satisfaction



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Hypotheses

Based on the research model in figure 1 the following hypothesis is developed.

H₁ = Internal marketing dimensions are positively related to employee job satisfaction.

Research Method

The present study is confined to the selected public sector bank i.e., State Bank of India in Visakhapatnam city. The total number of branches contacted for the study was thirty-eight. The structured questionnaire is administered to front-line (or) customer-contact employees of State Bank of India. The self-selection sampling method, nonprobability sampling technique, is used to collect the data from the employees. Questionnaires were distributed to all the frontline employees (350) but 310 were returned. As ten questionnaires were incomplete, finally 300 questionnaires were used and response rate is 85.71 per cent. 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, monthly income, marital status, years of service at the bank etc. Section B has questions relating to their job, training, working conditions, support from supervisor and colleagues etc.

Statistical Tools

Statistical Package for Social Sciences (SPSS) and AMOS 20 are used for statistical analysis of the collected data. The data is analysed by using the:

- Frequency for the demographic variables.
- Reliability analysis to find out the reliability of the collected data.
- Confirmatory factor analysis (CFA) and Structural Equation Modelling (SEM) to assesses the goodness of fit of the structural models.

IV. RESULTS AND DISCUSSION

Demographic Profile of the Respondents

The profile of the employees with respect to their age, education, marital status, occupation, monthly income and years of service is shown in Table 1. Most of the respondents (35.7 per cent) are in the age group of 41-50 years, 30.3 per cent are above 50 years of age, and 19.0 per cent are in the age group of 31-40 years. Of the total sample respondents 64.7 per cent are male respondents and 35.3 per cent are female respondents. Further 83.7 per cent of the respondents are married and 16.3 per cent are unmarried. With regard to the educational qualifications of the sample respondents it can be seen from the table that 63.0 per cent of the respondents are graduates and this is followed by post graduates with 28.0 per cent.

The table also reveals that 37.0 per cent of the respondents are earning a monthly income between Rs. 25, 001-35,000 followed by 28.3 per cent earning between Rs.35, 001-45,000 and 20.0 per cent earning less than Rs. 25,000.

The table also shows the employees’ years of service in the bank. About 24.3 per cent of the respondents are working in the bank for more than 25 years and 21.0 per cent are with the bank for 1-5 years.

Table 1 Socio-economic Profile of Employees

	Frequency	Percent
Age		
20-30 years	45	15.0
31-40 years	57	19.0
41-50 years	107	35.7

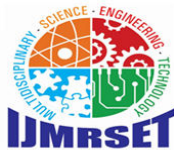


International Journal of Multidisciplinary Research in Science, Engineering and Technology (IJMRSET)

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> 50 years	91	30.3
Gender		
Male	194	64.7
Female	106	35.3
Marital Status		
Married	251	83.7
Unmarried	49	16.3
Educational Qualifications		
Bachelor's degree	189	63.0
Honours degree	2	.7
Post graduation	84	28.0
Professional course	25	8.3
Monthly Income		
< Rs.25,000	60	20.0
Rs.25,001-35,000	111	37.0
Rs.35,001-45,000	85	28.3
Rs.45,001-55,000	39	13.0
> Rs.55,000	5	1.7
Years of Service		
< 1 year	11	3.7
1-5 years	63	21.0
6-10 years	43	14.3
11-15 years	45	15.0
16-20 years	35	11.7
21-25 years	30	10.0
> 25 years	73	24.3

Source Primary Data



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Table 2 shows the inter item correlations for the internal marketing dimensions work content, training, work environment, superior support and co-worker support. The inter item correlations for the work content, training, working environment, superior support and coworker support are shown in Table 2. All the dimensions are positively correlated at the 0.01 level of significance.

Table 2 Correlations

	Work Content	Training	Work Environment	Superior Support	Co-worker Support	Recognition
Work Content	1.000					
Training	.280**	1.000				
Work Environment	.447**	.219**	1.000			
Superior Support	.450**	.164**	.113*	1.000		
Co-worker Support	.707**	.107	.393**	.534**	1.000	
Recognition	.590**	.212**	.257**	.326**	.623**	1.000

** Correlation is significant at the 0.01 level (2-tailed).

* Correlation is significant at the 0.05 level (2-tailed). **Source** Primary Data

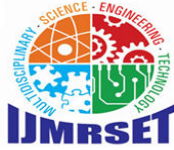
Among the six internal marketing dimensions coworker support is positively correlated with work content (.707), recognition (.623) superior support (.534) at the .05 level of significance. The correlation value obtained for recognition and work content is .590 at the .05 level of significance. It can thus be inferred that the satisfaction of employees with coworker support, recognition, work content and superior support is important as these dimensions of internal marketing enhances employee job satisfaction.

Confirmatory Factor Analysis (CFA)

Confirmatory Factor analysis (CFA) is a multivariate technique to test whether a pre-specified relationship exists between the manifest and latent variables. It is used to provide a confirmatory test of the assumed model. Structural equation modelling (SEM) using AMOS 20 was used to perform the confirmatory factor analysis.

Reliability and Validity of the Measures

The reliability alpha values for the various internal marketing dimensions are shown in Table 4. The obtained Cronbach’s alpha values for work content and training are .7330 and .7152 respectively. Further, the Cronbach’s alpha value for working conditions is .8015, and .7004 for supervisor support and coworker support .7890 and .7243 for recognition. This shows that all the dimensions of internal marketing have a high degree of reliability.



International Journal of Multidisciplinary Research in Science, Engineering and Technology (IJMRSET)

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Table 3 Reliability Coefficients

Variable	Cronbach Alpha
Work Content	.7330
Training	.7152
Work Environment	.8015
Superior Support	.7004
Coworker Support	.7890
Recognition	.7243

Source Primary Data

Model fit

The measurement model indicated an acceptable model fit of the data ($\chi^2 = 56.430$, $df = 9$, $p = 0.000$; $CMIN/DF = 6.270$; $CFI = 0.941$; $RFI = 0.839$; $NFI = 0.931$, $RMSEA = 0.087$). In addition, all the indicators loaded significantly on the latent constructs. The values of the fit indices indicate a reasonable fit of the measurement model with data (Byrne, 2001, pp. 79-86).

Validity of the Measurement Instrument

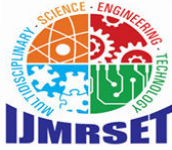
Table 4 shows the Composite Reliability (CR) and Average Variance Extracted (AVE) scores of the different factors of internal marketing scales. Composite reliability (CR) of all the latent variables is greater than the acceptable limit of 0.70 (Carmines and Zeller, 1988). The average variance extracted for all the factors is greater than or equal to 0.5 which is acceptable (Fornell and Larcker, 1981, Hair et al., 2006).

Construct Validity

Construct validity is the extent to which a set of measured variables actually reflects the latent construct they are designed to measure (Hair et al., 2006). **Face validity** for the internal marketing dimensions was established by adopting the measurement items from the existing literature and adapting the same to the present research context.

Table 4 Measurement Model Results for Internal Marketing Dimensions

Constructs	Measurement Items	Standardized Estimates	p value	AVE	CR
Work Content	Q1a	0.743	*	0.5655	0.8376
	Q1g	0.726	*		

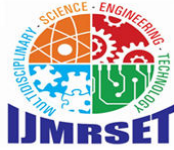


International Journal of Multidisciplinary Research in Science, Engineering and Technology (IJMRSET)

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	Q1h	0.688	*		
	Q1i	0.837	*		
Training	Q2a	0.798	*	0.5657	0.8394
	Q2b	0.813	*		
	Q2d	0.659	*		
	Q2e	0.744	*		
Work Environment	Q4a	0.778	*	0.5632	0.8841
	Q4b	0.709	*		
	Q4d	0.638	*		
	Q4e	0.709	*		
	Q4f	0.890	*		
	Q4h	0.748	*		
Superior Support	Q5a	0.943	*	0.7155	0.8318
	Q5b	0.735	*		
Coworker Support	Q6a	0.992	*	0.764	0.9624
	Q6b	0.747	*		
Recognition	Q7a	0.668	*	0.7655	0.9276
	Q7b	0.907	*		
	Q7c	0.939	*		
	Q7e	0.955	*		

*Implies that the factor loadings are significant at $p < 0.001$



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Convergent validity was assessed by examining the factor loadings and average variance extracted of the constructs as suggested by Fornell and Larcker (1981). All the indicators had significant loadings onto the respective latent constructs ($p < 0.001$) with values varying between 0.638 and 0.992 (Table 4). In addition, the average variance extracted (AVE) for each construct is greater than 0.50 and supports the convergent validity of the constructs.

Discriminant Validity describes the degree to which the operationalisation is not similar to another operationalisation. Fornell and Larcker (1981) stated that the discriminant validity can be assessed by comparing the square root of average variance extracted (AVE) with the corresponding inter-construct squared correlation estimates. From Table 5 it can be inferred that the square root of the AVE values of all the internal marketing factors are greater than the inter-construct correlations which supports the discriminant validity of the constructs. Thus, the measurement model reflects good construct validity.

Table 5 Discriminant Validity for Internal Marketing Dimensions

	Work Content	Training	Work Environment	Superior Support	Coworker Support	Recognition
Work Content	.751					
Training	.171	.752				
Work Environment	.217	.360	.750			
Superior Support	.078	.138	.114	.845		
Coworker Support	.108	.303	.185	.320	.874	
Recognition	.094	.433	.292	.141	.381	.875

Diagonal Values are the Square Root of the AVE Values

Impact of Internal Marketing Dimensions on Employee Job Satisfaction Structural Model

The use of SEM is predicted on a strong theoretical model by which latent constructs are defined (measurement model) and these constructs are related to each other through a series of dependence relationships (structural model). The



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emphasis on strong theoretical support for any proposed model underlies the confirmatory nature of most SEM applications. Path analysis is the process wherein the structural relationships are expressed as direct and indirect effects in order to facilitate estimation. To test the structural relationships, the hypothesised paths were estimated. The results are reported in the table below. The fit of the model is acceptable because the goodness of fit indices is satisfactory. Table 6 summarizes the path coefficients of internal marketing dimensions with employee job satisfaction and significant at the .001 level.

Table 6 Structural Path Co-efficient for Employee Job Satisfaction

Independent		Dependent	Estimate	Results
Work Content	<---	Employee Job Satisfaction	.851**	Accepted
Training	<---	Job Satisfaction	.624**	Accepted
Work Environment	<---	Job Satisfaction	.469**	Accepted
Superior Support	<---	Job Satisfaction	.686**	Accepted
Coworker Support	<---	Job Satisfaction	.747**	Accepted
Recognition	<---	Job Satisfaction	.854**	Accepted

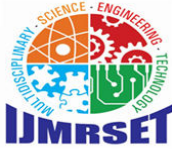
** Indicates Significant at 0.001

The path coefficients of work content, training, work environment, superior support, coworker support and recognition are .851, .624, .469, .686, .747 and .854 respectively and significant at the .001 level. This shows that internal marketing dimensions are positively related to employee job satisfaction and supported the hypotheses.

V. DISCUSSIONS

The internal marketing dimensions that have the highest level of influence on employee job satisfaction is the satisfaction of the employee towards the recognition they receive from their superior or the bank management, recognition works as a good motivator which enhances employee involvement and orientation towards the work. Work content is another dimension of internal marketing that also influences employee job satisfaction. The factor coworker support and superior support also exert their influence on the satisfaction of employees towards their job. The factor satisfaction of employees towards the training they receive 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 turn influences customer satisfaction and increased customer loyalty.



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VI. CONCLUSIONS

This study aimed to assess the level of job satisfaction among employees of the State Bank of India (SBI) and analyse the influence of internal marketing dimensions on their satisfaction. The findings revealed that internal marketing significantly impacts employee satisfaction, emphasizing the need for public sector banks to enhance the quality of internal services to remain competitive and successful.

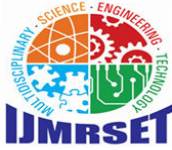
The research supports existing studies (e.g., Hwang and Chi, 2005; Martensen and Grønholdt, 2006; Che Ha et al., 2007; and others) which establish a strong link between internal marketing and job satisfaction. This study offers valuable insights for both theory and practice. Theoretically, it enriches the body of research on internal marketing and its role in employee satisfaction. Practically, it highlights that adopting a comprehensive approach to internal marketing can improve workplace satisfaction and strengthen organizational outcomes. Additionally, the use of a composite formation technique demonstrated its effectiveness in refining the research model, reinforcing the positive relationship between internal marketing and job satisfaction.

VII. DIRECTIONS FOR FUTURE STUDIES

Future studies can examine the individual effects of each of the five internal marketing dimensions on employee job satisfaction with specific reference to public sector banks. It gathers more knowledge as to which of the dimensions should be given priority when developing an internal service quality strategy. A comparative analysis of internal marketing dimensions and employee job satisfaction between the public sector.

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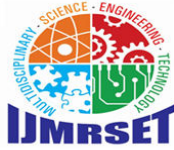
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