
Internal Marketing and Marketing Performance of Selected Commercial Banks in Umuahia, Abia State, Nigeria

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Abstract

The study evaluated the effect of internal marketing on the performance of selected commercial banks in Abia State. The specific objectives considered were to: examine the effect of employee motivation on profitability of selected commercial banks in Abia State; ascertain the effect of employee training on market share of selected commercial banks in Abia State. The study was carried out in Umuahia metropolis of Abia State, Nigeria. Two commercial banks in Umuahia - Sterling Bank Plc and Stanbic IBTC were used as case studies. The population of this study covered the 87 management and staff of the two selected banks in Umuahia metropolis. Data obtained were analyzed with simple regression model through the use of SPSS software @version 20.0. Findings revealed that all the two dimensions of internal marketing considered in the study– employee motivation and employee training were all positive factors impacting on the banks’ marketing performance – market share and profitability. The study recommended the need for bank managers to establish effective plans for the development of internal marketing initiatives, particularly directed towards motivating employees and promoting smooth communication between employees and managers.

Keywords: Internal marketing, marketing performance, banking industry

Introduction

Today’s business environment is experiencing many difficulties due to the increasing competition and changing customer demands, which make obtaining and retaining a dominant position in the market a very hard task. Matching the growing complexity of the business environment requires the organization to provide improved service quality and greater responsiveness to customer and employee demands. Internal Marketing is a concept which emphasizes that employees are a first market (Gronroos, 1990). According to Kotler (2000), internal marketing should be a priority before external marketing. Internal marketing is a planned effort using a marketing-like approach to overcome organizational resistance to change and to align, motivate and inter-functionally co-ordinate and integrate employees towards the effective implementation of corporate and functional strategies, in order to deliver customer satisfaction through a process of creating motivated and customer orientated employees (Rafiq and Ahmed, 1995). In fact, the employees need the right type and level of training to perform their jobs. This can help to reduce ambiguity surrounding their role and help employees to meet the needs of customers more effectively. Caruana and Calleya (1998) have underlined that lack of internal marketing within an organization can be harmful to such organization, resulting in poorer performance arising from inferior service offerings and higher costs. Hence, lack of internal marketing might negatively affect an organization’s market orientation. Kotler (2000) emphasized the priority of internal marketing over external marketing, with the former beginning with the recruitment of suitable individuals to fit positions wherein they are satisfied and eventually inclined to carry out their responsibilities towards achieving customer satisfaction. Berry and Parasuraman (1991) defined internal marketing as viewing employees as internal customers; viewing jobs as internal products that satisfy the needs and wants of these internal customers while addressing the objectives of the firm. This employee satisfaction phase recognizes the complex nature of services marketing and its potential impact on internal marketing in maximizing quality services delivery during buyer-seller interactions.

In the case of banks in Umuahia, Abia State of Nigeria, their front-line employees must interact with the majority of their customers and generally handle a wide range of banking transactions. Because of the importance of the services rendered, these banks must support customer-contact employees in order to acquire communicative sales skills and make them feel comfortable, and satisfied with their job (Boris, et al. 2005). The banking sector is one that relies heavily on customers' patronage and satisfaction, and should be one of the leaders in embracing internal marketing. However, the relationship between of internal marketing and bank performance has not been widely investigated by previous researchers (Ahmed, Rafiq, & Saad, 2003). The extant literature pays a great deal of attention to the performance of banks expressed in terms of competition, concentration, efficiency, market share, and profitability. Homburg and Pflesser (2000) separated market performance from financial performance; while the former includes customer satisfaction and loyalty, the latter can be measured in ROA. Banks must make their employees loyal by first making them happy with their jobs. Thus, bank managers need to know the factors that can determine the organization commitment of employees by making them aware about their customers and competitors, without compromising on the profitability of the bank. Bank managers are still ignorant of the actual importance of internal marketing and its link with the performance of their organizations although some of them do carry out internal marketing activities (Hasen, 2014). Realistically speaking, banks in Nigeria have been employing internal marketing methods but they lack the awareness of its strengths, thereby employing it in an inconsistent and un-strategic way. By considering these interconnected factors and the gap that exists in studies focused on the Nigerian context, the researcher is encouraged to conduct an evaluation of internal marketing and marketing performance of commercial Banks in Umuahia, Abia State, Nigeria.

Objectives of the study

The main objective of this study was to evaluate the effect of internal marketing on the performance of selected commercial banks in Umuahia, Abia State of Nigeria.

The specific objectives of the study were to:

- i. examine the effect of employee motivation on profitability of selected commercial banks in Umuahia, Abia State;
- ii. ascertain the effect of employee training on market share of selected commercial banks in Umuahia, Abia State;

Statement of hypotheses

In order to arrive at statistical conclusion on the issue at stake, the following hypotheses were tested;

HO₁: employee motivation does not have significant effect on profitability of selected commercial banks in Umuahia, Abia State;

HO₂: employee training does not have significant effect on market share of selected commercial banks in Umuahia, Abia State.

Significance of the study

The main aim of the study was to help fill significant gaps in knowledge about internal marketing and performance of Nigerian banks.

In addition to this, the study findings are expected to be of great use to:

Banks: Through the result of this study, banks will be able to provide quality services to their customers and even encourage more people to invest in it, and other financial institutions. The banks in Abia State will also have a benchmark for measuring their internal marketing strategies and their impact on their marketing and financial performances.

Customers: Bank customers will be able to receive better customer service from the respective banks as a result of improvement in service delivery from employees of banks which will come from the findings of this study.

Governments: The study will provide the necessary data to the government to help them in policy formulation and also enable them to be able to control its finances efficiently hence become efficient regulators.

Scholars: The study will help scholars understand further finding on internal marketing and its effects on the performance of Nigerian banks.

Future researchers: Future researchers will be able to add to their research work about internal marketing and gain a better understanding on this field. The findings can also be used in future as reference material.

Scope of the study

This research work was to evaluate the effect of internal marketing on the marketing performance of selected commercial banks in Umuahia, Abia State of Nigeria. The study was an attempt to reveal how internal marketing in these banks can affect their overall marketing performance. Geographically, this research work was carried out in Umuahia metropolis of Abia State with two commercial banks as case studies. The banks were Sterling Bank Plc and Stanbic IBTC. Staff of these banks formed the unit of analysis of the study.

Internal marketing

The concept of internal marketing (IM) entered the literature in the 1970s. The research field has since then gone through major developments and the relevance of internal marketing have many times been questioned both of academics and managers. Today, there are various meanings of what internal marketing actually constitutes. According to Sasser (1976) a successful service company should be capable of first selling the job to its employees prior to selling the service to the clients. In this line of contention, the primary aim behind internal marketing is to acquire motivated and customer conscious employees at the entire organizational levels (George, 1990). People are critical to the success of organizations. Organizations that select, develop, manage and motivate their workforce to produce outstanding business results have an extraordinary competitive advantage that others cannot copy (Nalbantian et al., 2004). The objective of internal marketing is to get motivated and customer conscious employees in order to achieve service excellence. The use of marketing in the IM context suggests an emphasis on the application of marketing techniques, approaches, concepts, and theories aimed at achieving customer satisfaction in the context of internal customers, in order to achieve success in the external market (Gronroos, 1985). Drake et al. (2005) suggested that the effective implementation of marketing techniques internally can create significant bottom-line results. The internal marketing perspective holds that, by treating both employees and customers with the same total dedication to satisfy their needs, the organization can inspire employees to do extra work beyond the call of duty and help to build and sustain a great organization. IM can perhaps be defined as a mechanism for instilling a “people” orientation within an organization as a prerequisite for instilling and strengthening the service, customer, and marketing orientation among organizational personnel. Ahmed and Rafiq (2004) criticised the notion of “employee as customer” since it raises the question of whether the needs of external customers have primacy over those of employees.

Dimensions of internal marketing

All marketing activities done in any organization are performed to attract, retain, and promote customer loyalty within the organization. In order to achieve this, the organization must attempt to achieve internal customer commitment, job satisfaction, and employees striving to win the trust of the managers within the organization. In general, the basic elements of internal marketing can be examined from several different aspects.

Employee Motivation

In most organizations, the situation is that the customers are highly demanding of employees whilst the employees in turn hold high expectations from their jobs as sources of self-actualization and self-development (Rafiq & Ahmed, 1998). Here, internal marketing sought to increase employee motivation by focusing on treating the job as an internal product and try to “sell” it to the employees. This inward-looking philosophy is enhanced by steps which motivate employees to try out the product first. Motivation is incidental to or defined by goal-directed behaviour. Well-motivated people are therefore those with clearly defined goals who take action which they expect will achieve those goals (Erez, 1984). They make effective contributions at work because of strongly developed feelings of behavioural commitment and they acknowledge that their efforts are required to further both the needs of the organization and their own interests (Robinson, 1992). Verhellen (1994) argued that motivation strategies aim to create a working environment and to develop policies and practices, which will provide for higher levels of performance from employees. According to Tarkenton (1986), they will be concerned with measuring motivation to provide an indication of areas where motivational practices need to be improved; ensuring, so far as possible, that employees feel they are valued; developing behavioural commitment; developing an organization climate which will foster motivation; improving leadership skills; job design; compensation and reward management; and the use of behavioural modification approaches.

Employee Training and Development

Foreman and Money (1995) defined employee development as a strategic investment by an organization in training its members. If employees are required to perform their tasks well, they must be armed with the necessary skill and knowledge that is required of them. Piercy and Morgan (1991) said that in order for internal marketing to be effectively employed within an organization, employees must be trained and properly developed to fulfill its service role. With a well-developed workforce, an organization will exploit the full potential of its resource (the employees) thus improving business performance. Those companies failing to offer employees career opportunities, room for advancement and enhancement of skills and knowledge may find it difficult to retain qualified employees. To grow and maintain a workforce that is customer oriented and focused on delivering quality, it is important for an organization to develop its employees to deliver service quality. A focus on development can help them acquire the knowledge and skills they require to perform their roles to optimum levels. To provide quality service, employees need ongoing training in the necessary technical skills,

knowledge and in the process or interactive skills (Varey and Lewis, 2000). Continuing professional development is needed and should not only cover technicalities of work itself but more importantly, the cultivation of customer relations (Cahill, 1995).

Training is specific to the needs of the organization (Crane, 1993). Training helps people to perform better in a job either through improving their fit with the job requirements or through creating a better fit with the overall strategies. Training and development processes are concerned with influencing people to contribute more to the organization and should be applicable to performance in a current or anticipated job, relatively complete its coverage of various job requirements and efficient in a cost/benefit sense (Argyris, 1999).

Marketing Performance

Marketing performance is a measure of contribution of an organizations marketing function to its corporate goals and objectives (Jackson, 2005). It comprises the actual output or results of an organization as measured against its intended outputs (or goals and objectives). According to Richard et al. (2009) performance encompasses three specific areas of firm outcomes: (a) financial performance (profits, return on assets, return on investment, etc.); (b) product market performance (sales, market share, etc.); and (c) shareholder return (total shareholder return, economic value added, etc.). The term Organizational effectiveness is broader. The emerging body of empirical evidence shows an increase in the performance of marketing activities by banks. Marketing departments are facing increased pressure to report on their activities. Improvement of marketing performance and specifically, the ability to highlight the drives has been a major concern to marketing organization. Performance has become an important issue in marketing and remains a vital concern for a large majority of organizations (Morgan, 2002). There is increased pressure on how to improve performance and firms are seeking new methods of making marketing activities more efficient, effective and able to yield higher returns. There has been increasing demand for information relating to marketing, which traditionally has been poorly reported in firm financial statement. Be it as it may, marketing system and market performance in general and profitable customer satisfaction should not be done haphazardly. Rather a systematic plan of action needs to be taken, not only to satisfy the customer and to maximize profit, but also to remain competitively strong at the long run in the business industry. Therefore, there is the need to derive some strategies to achieve these (Kotler and Armstrong, 2006). Therefore, marketing strategy becomes one of the fundamental tools for achieving sales growth, profitability, customer satisfaction as well as to achieve competitive advantage.

Relationship between internal marketing and Marketing Performance

Internal marketing has been found to help organizations in attaining increased marketing performance through their satisfied internal customers (Sheng & Hsin, 2007). Internal marketing is an important driver for marketing performance, financial and non-financial and it has a positive impact on marketing performance (Panigyrakis & Theodoridis, 2009). Tortosa, Moliner, and Sa´nchez (2009) examined the relationship between internal marketing and marketing performance and its impact on internal (influence on the satisfaction of the contact personnel) and external factors (perceived service quality and customer satisfaction). Mehra, Joyal, and Rhee (2011) highlighted the importance of training of employees for improving profitability of the firm because the satisfied and trained employees will be more able to implement quality measures properly to satisfy customers.

The major objective of every business organization including banks is profit maximization which must come through satisfied employees and customers. Tortosa, Moliner, and Sa´nchez (2009) pointed out the challenges faced by organizations in maintaining relationships with their stakeholders among which the employees of that organization are playing most crucial part. When employees are more satisfied and perceive their output to be more than their input, they take it as obligation to increase overall quality standard and profitability of their organization (Tortosa, Moliner, & Sa´nchez, 2009). Internal marketing aims to improve customer consciousness by changing the beliefs of the front-line employees (Ahmed, Rafiq and Saad, 2003). Helman and Payne (1992) believe the objectives of marketing depend on the reason it is being implemented. Internal marketing may be concerned with improving employee routines through internal motivation. Internal marketing may be concerned with ensuring the entire organization understands each department’s function within the organization. The internal marketing function may be aimed at marketing the organizations product or services to customers. Internal marketing aims to improve the overall business process within an organization to ensure that resources to progress the organizations aspiration are made available to the internal customer (Joesph, 1996).

Model of internal marketing

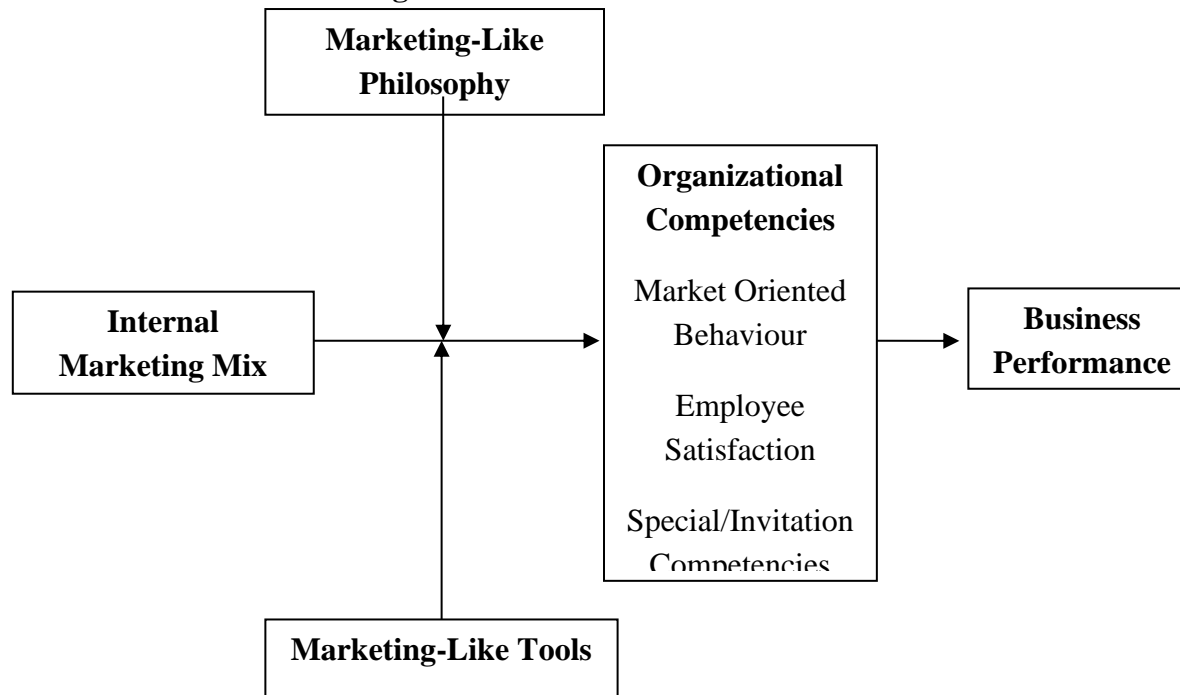


Fig 1. A model of Internal marketing

Source: Ahmed, Rafiq, and Saad, 2003.

The above model by Ahmed, Rafiq and Saad (2003) is comprehensive and one of the best explanations of the Internal Marketing process. They proposed a model for implementing marketing strategies with the help of Internal Marketing. Ahmed and Rafiq (2000) defined Internal Marketing as an Inter-functional Coordination and Integration process involving the application of a market-like approach. The 'term market like approach' means applying external marketing strategies internally, while considering Internal Marketing as a tool to external organizational success. Employee satisfaction leads to service quality which leads to the satisfaction of the organizational customers. Customer satisfaction is an outcome of applying Internal Marketing. Job satisfaction is also acquired when Internal Marketing is applied to internal customers. The above model by Ahmed, Rafiq and Saad (2003) also presents the inter-relationships between the concept of internal marketing, and how it is beneficial to business performance in service firms. Ahmed, Rafiq and Saad (2003) further examined organizational competency as a mediator between the Internal Marketing mix and an organization's performance. Internal marketing aims to enhance the awareness among the employees about their roles and make the organization more market-oriented by active participation in marketing. Summarizing work of Ahmed, Rafiq and Saad (2003), Pervez (2002) explained the need for Internal Marketing by arguing that to have satisfied customers; the firm must also have satisfied employees. Having satisfied employees can be attained by applying a version of external marketing strategies to the internal customers. This model was considered important in the present study since it captured the real essence of the role of internal marketing on organizational performance. That is why internal marketing concept should not be regarded as short-term practice to engage the attention of customers and must be adopted as management philosophy by the organizations.

Empirical review

Khansa et al., (2012) investigated the impact of internal marketing on commercial banks' organization commitment, market orientation, and business performance. Data for the study was collected from 12 commercial banks in Pakistan. Quantitative research approaches were used for data collection and 500 bank employees served as the sample size for the study. Data obtained was further analyzed through the use of inferential techniques on SPSS 18.00. The findings of the study suggested that internal marketing programs had a significant impact on employees' commitment, their market orientation and overall profitability of the firm. In addition, the mediating relationship of organization commitment with internal marketing and market orientation was not supported. Waddah and Nooraini (2016) examined the effects of internal marketing on job satisfaction among banks employees in Yemen. The independent variable used in the study was internal marketing factors represented by; development, vision, internal communications, rewards and empowerment. The dependent variable was job satisfaction factors represented by; pay, promotions, supervision, work and co-workers. 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. The results of this study showed that internal marketing has a positive effect on job satisfaction. Their finding was consistent with that of Huang and Rundle-Thiele (2014) which evidenced a positive internal marketing employee satisfaction relationship.

Amangala and Wali (2013) evaluated the influence of internal marketing strategy on employee performance. More specifically, the study adopted the Greene et al (1994) domains of internal marketing such as: internal marketing promotion and reward systems as the predictor variable, while affective organizational commitment was adopted as the study moderating variable and employee performance as the criterion variable. The study also adopted the quantitative research approach with the use of questionnaire instrument to elicit data from the target population; thereafter 150 employees were systematically selected from 10 service firms in the aviation sector located at the Port Harcourt International Airport of Nigeria. The data generated were also analyzed using the Pearson Product moment Correlation Coefficient and Simple Regression with the support of SPSS version 18. Finding showed that internal marketing promotion has significant and positive impact on employee performance. Also, internal marketing reward systems showed a positive and significant impact on employee performance and a positive correlation was found between affective organizational commitment and employee performance. It recommended for the stakeholders and managers of firms in the Nigerian aviation industry to engage the internal marketing strategy to motivate its employees to be optimally productive.

The Research Design

The study used several methods to make sure that the information was accurate and comprehensive. One of the methods employed was descriptive design so as to define facts in the field accurately. The questionnaire was employed so as to capture all the information accurately. Quantitative and analytical survey methodologies were employed to examine and report the manner in which things were so as to assist in generalization. This was intended to evaluate the effect of internal marketing on the performance of commercial banks in Umuahia, Abia State. The population of this study is made up of the management and staff of the two selected banks in Umuahia metropolis. From the records made available to the researcher through the HR department of the banks, the total number of the staff of the banks was 87 (Sterling Bank Plc 29 and Stanbic IBTC 58). Considering the population size, census was used in the study (Kothari, 2004). The random sample technique of probability sampling was used by the researcher in the study and this was for the fact that it allowed for more statistical evaluation of sampling error. Random sample was used because it gave equal chance of everyone being selected. 87 copies of questionnaire were administered.

Reliability of the Instrument

Cronbach alpha coefficient was used to ascertain the reliability of the constructs with 0.70 as the benchmark (Nunnally, 1978).

Table 1: Reliability Analysis of the Variables.

S/N	Items	No of Items	Cronbach's Alpha
1.	Motivation	5	.838
2.	Training	5	.723
3.	Market share	5	.902
4.	Profitability	5	.785

Source: SPSS Output, 2019

Validity of Instrument

To ensure the validity of the study instrument, the researcher subjected the instrument to the Supervisor's corrections in order to make sure that the instrument was relied upon for consistent measurement.

Method of Data Analysis

The data collected for the study were analyzed based on the stated objectives of the study using simple regression model. All hypotheses were done with the SPSS software version 20.0.

Data presentation and Analysis

Data analyses are presented below.

To examine the effect of employee motivation on profitability of commercial banks in Umuahia, Abia State

Table 2 Simple regression showing the effect of employee motivation on profitability of commercial banks in Umuahia, Abia State

Variable	Coefficients	Std. Error	T-Value
Constant	4.886	0.833	5.864
Employee motivation	0.301	0.078	3.858***
r^2	0.712		
F-statistic	14.011		

Source: SPSS Result, 2019

Note: *** = Significant at 1% level

In Table 2, employee motivation (the input factor) was regressed against profitability (the output factor). The linear function was used in the analysis. This linear functional form turned out to give a better regression fit on the values of R-square, f-statistic and the signs and magnitudes of the coefficient. Employee motivation was statistically found to exert significant and positive influence on the profitability of commercial banks in Abia State. This implies that profitability in the studied commercial banks in Abia State can be influenced by how the bank employees are motivated. As employee motivation increases, profitability also increases and vice versa. This conforms to *a priori* expectation and shows that the existence of motivation of employees among commercial banks can lead to increase in banks' profitability. The f-ratio was 14.011 and significant at the 1% level indicating that the model specification fits correctly. The estimated regression equation shows that the profitability of commercial banks in Abia State is a linear function of employee motivation. The r^2 was 0.712 showing that changes in the explanatory variable (employee motivation) explained about 71% of the variation observed in the dependent variable (profitability of the studied commercial banks in Umuahia, Abia State). This assertion is at the 99% confidence level.

4.2 Effect of employee training on market share of commercial banks in Umuahia, Abia State

Table 3 Regression analysis showing the effect of employee training on market share of commercial banks in Umuahia, Abia State

Variable	Coefficients	Std. Error	T-value
Constant	4.394	0.799	5.500
Employee Training	0.368	0.101	3.643***
r ²	0.853		
F-statistic	15.694		

Source: SPSS Result, 2019

Note: ***= Significant at 1% level

In Table 3, employee training was also found to be statistically significant at the 1% probability level and positively related to increase in market share of commercial banks in Abia State. This indicates that the more bank employees are adequately trained, the more their performance increases the banks market share. This conforms to *a priori* expectation and shows that there is an increased market share that comes from increased staff training. Trained staff contribute more to ensure increase in banks' market share. The f-ratio was 15.694 and significant at the 1% level indicating that the model specification was correct. The r² was 0.851 showing that changes in employee training (the explanatory variable) explained about 85% of the variation observed in the studied bank's market share. This assertion is at the 99% confidence level.

Discussion of result

The essence of the study was to evaluate and establish the nature of effect of internal marketing on the performance of commercial banks operating in Umuahia metropolis of Abia State, Nigeria. Two dimensions of internal marketing – employee motivation and employee training were separately regressed against two dimensions of marketing performance – market share and profitability. The study has revealed and confirmed that employee motivation has a positive effect on the overall profitability of the studied commercial banks in Umuahia, Abia State of Nigeria. This means that the more the banks motivate their employees, the more the motivated staff contribute to increase in profitability. Previous researches have shown that well motivated employees are more productive, creative and channel behaviour towards a goal, which in turn increases their loyalty and organizational profitability. Caruana and Calleya, (1998) specified that employee motivation applies strong and positive influence on firm profitability. Similarly, Conduit and Mavondo, (2001). pointed out that the employee motivation plays a significant role in the improvement of profitability. It was a similar result when the study revealed that employee training exerts significant and positive effect on market share of the studied commercial banks in Umuahia, Abia State. This implies that the more banks' employees are adequately trained, the more their performance increases the banks market share. Also, Mehra, Joyal, and Rhee (2011) have highlighted the importance of training of employees for improving the market share of firms because satisfied and trained employees will be more able to implement quality properly to satisfy customers. Jones et al., (2003) also

suggested that training of organizational employees would increase the performance of the employees and their commitment toward the performance the organization.

Conclusion

Results from the study have indicated that internal marketing dimensions like motivation and training have a positive effect on marketing performance of the Banks. The existence of reasonable periodical salary increase, effective promotional opportunities and recognition of employees' work are motivational items that can strongly impact on profitability. Coordination between training and needs of employees, usage of latest educational tools and methods, comprehensive training and continuous and dynamic training are the training items that can have a strong positive impact on banks' market share.

Recommendations

The study made the following recommendations based on the result of data analysis.

1. It is important for bank managers to establish effective plans for the development of internal marketing initiatives, particularly directed towards enhancing internal communications among their employees, motivating employees and promoting smooth communication between employees and managers. It should also be noted that banks should expend effort to motivate their employees by providing them with benefits, incentives, promotions, training, rewards, empowerment, and integrated internal communications.
2. It is crucial for bank managers to promote the significance of internal marketing policy in terms of what needs to be done and what the employee wants to do in their tasks as this can establish the bank vision, training, internal communication through regular meetings. The bank managers should also provide ongoing response to the feedback obtained from employees – for example, provision of benefits, incentives, promotions, trainings and rewards for employees to improve their job satisfaction levels.

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