

Impact of Internal Marketing Practices on Employee Satisfaction: A case study of State Bank of India

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Abstract

The purpose of this research paper is to examine the impact of Internal Market practices on Employee Satisfaction. Data for the study has been collected through structured questionnaires from 40 employees working in State Bank of India. The results of the study indicated that there exists a relationship between dimensions of Internal Marketing and Employee Satisfaction. Hence keeping in view that the human resources are the most precious assets of any organisation, service providers/Banks are recommended to implement the Internal Marketing strategy in order to enhance satisfaction among the employees. Further, it was also concluded that the dominant dimension of Internal Marketing was found to be Remuneration & Rewards System followed by Training and development and Internal Communication respectively. As per employees, the most important facet of Employee Satisfaction is Employee Loyalty and employees perceive Employee

Relationships and Remuneration, Benefits and Organizational Culture as least important factor of Employee Satisfaction.

Keywords: *Internal Marketing, Internal Marketing dimensions, Employee satisfaction, employees, State Bank of India (SBI).*

1. Introduction

Banking industry has conventionally operated in a quite stable business atmosphere so far whereas in the present scenario the sector is operating under more uncertain and complex environment resulting from the key changes in the global political and economic situation

and the adverse effects of the economic recessions. Thus due to the aforesaid factors, the banks have been compelled to come across innovative ideas to deal with the cut throat competition so as to build core competency and survive through the said circumstances. Hence it has been realized by the majority of banks that working upon improving service quality and nurturing customer relationships provides value beyond that provided by the product itself and that proves to be the main element for surviving in present competition. Thus, the main focus of the majority of the organisations now a day is towards Customer relationship management (CRM) and this focus is a resultant of understanding the significance of loyalty of customer and its impact on business. According to Sasser and Arbeit (1976) and Berry (1981) Internal Marketing (IM) with its distinctive ideas works upon increasing the employees' satisfaction, commitment and loyalty that is vital to deliver high service quality that in turn plays a crucial role in the maintaining and improving the relationship with customers. Internal Marketing extends the functions of the already established marketing concept and its marketing mix but towards the own employees of the organization in which they are observed and treated as customers to improve business effectiveness by improving internal relationships of the organisation (Vary, 1995). Further, it also works upon assuring that all the employees have the necessary skills, capabilities, understanding and commitment in order to deliver value for money as promised to its customers by the company (Barnes et al., 2004) and preparing the staff to behave in a customer oriented style (Gronroos, 1981; George, 1990). Although, the function of Internal Marketing is extremely essential as a vital connection between the external marketing strategies and internal competencies of the organization, not so many organizations use Internal Marketing in practice (Gounaris, 2006). This can be easily concluded from the fact that most of the research on Internal Marketing is

conceptual and the studies towards experimental work are still very limited (Vary, 1995).

Thus the present paper aims at empirically confirming the supposition that Internal Marketing has an impact on Employee Satisfaction by first defining the concepts of Internal Marketing and Employee Satisfaction and proceeds to analyse the projected relationships in a research model.

2. Review of Literature

2.1 Internal Marketing

The concept of Internal Marketing appears to have emerged in 1960s as a way to provide high quality products and services (Rafiq and Ahmed, 2000; Bennett and Barkensjo, 2005) whereas the term Internal Marketing was first used by Berry et al. (1976), then by George (1977), by Thompson et al. (1978, p. 243) and later by Murray (1979). Many definitions of Internal Marketing have been found in the past with some authors considering Internal Marketing as either a concept, a philosophy or a management practice (e.g. Grönroos, 1985; George, 1990; Wilson, 1990 as cited by Lings, 2000). The basis behind Internal Marketing is the idea that by satisfying the internal customers (employees) the business houses will be able to consolidate its human resources and will be placed better to satisfy the needs of its external customers (Berry, 1981) and the rationale behind this is that by fulfilling employees' needs organisations will be positioned to enhance their motivation and commitment, thereby increasing their performance.

Further, Vary (1995) proposed the societal nature of Internal Marketing and stresses that it is not limited only to monetary terms but also includes the concept of managerial consideration that means to the level to which managers develop a work environment of psychological support, cooperation, sociability, responsiveness and respect (Lings, 2004). Ewing and Caruana (1999) and Ahmed and Rafiq (2002) stated that it never means that managers provide unlimited discretionary authority to the employees but simply refers to the degree to which managers recognize treat the staff with self-respect (Lings, 2004). The main crux here is that human resources feel that administration considers and fulfils their needs.

Since its inception in the literature of service marketing, the idea of Internal Marketing has witnessed many changes and developments and has progressed along three interlinked phases. During the first phase in 1970s and the 1980s, the idea "to have satisfied customers, the firm must have satisfied employees" gained importance

and the subject of employee motivation and satisfaction was the major focus of the work (Rafiq and Ahmed, 2000). Motivating employees to provide customer conscious behavior along with satisfying their needs and to encouraging them to do better job was the main emphasis of the second phase of development of Internal Marketing and was put forth by Gronroos (1981). Also, it was proposed by him that Internal suppliers (Organisation) must consider on satisfying the requirements of their internal customers (employees) which concludes all employees are both suppliers and customers to other employees inside the organization. Gummesson (1987) while explaining the aforesaid approach to Internal Marketing termed customer-contact people as "part-time marketers". In the final phase Internal Marketing was considered as a catalyst for any functional or corporate strategy execution and Piercy and Morgan (1991) viewed it as a vehicle that can be used to expedite the implementation of the external marketing strategies. Successful implementation of Internal Marketing practices can lead to significant returns for an organization. Arnett et al., (2002) believes that the organisations can be benefited by Internal Marketing sources in many ways like decline in employee turnover rates, enhancement in service quality, increase in employee satisfaction managing change in organizations and many more.

2.2 Employee Satisfaction

According to Schneider and Brief (1992), Employee Satisfaction is one of the most often studied construct in the organizational sciences. Different researchers have put forth different approaches towards the concept of Employee Satisfaction (Vroom, 1964; Spector, 1997; Statt, 2004; Armstrong, 2006). Employee Satisfaction (often referred to as job satisfaction) has been defined as "a pleasurable or positive emotional state resulting from the appraisal of ones job or job experiences" (Locke, 1976). Further Employee Satisfaction is the comparison of what an employee wants to receive from the organisation and what he/she actually receives (Cranny et al. 1992). In other words we the employee satisfaction may be defined as how pleased an employee is with his or her position in the organisation (Moyes et al., 2008). Furthermore, it is frequently assumed that the satisfied employees are more likely to come up with better outcomes and more effectiveness. The study of Dole and Schroeder (2001) substantiates this which states that improved morale and reduced employee turnover is an outcome of higher levels of satisfaction. Therefore, the organizations must aim to come up to the employee expectations in order to move toward the employee

satisfaction. In addition, emotional state of the employees may also affect their satisfaction. One the other hand, a satisfied employee causes to increase the organizational citizenship as explained by Organ and Ryan (1995) and the organizational citizenship behavior is the resultant of employee satisfaction (Ozdevecioglu, 2003). Thus, the satisfied employees work more enthusiastically and contribute towards the effectiveness of their organizations. To find out the factors by which the employees are satisfied and measuring the employee satisfaction in the organisations is very significant to the success and increases the profitability of the organization for having core competency (Kelley, 2005).

2.3 Internal Marketing and Job Satisfaction

Many researchers have been studying the impact of Internal Marketing on Employee Satisfaction (Rajyalakshmi and Kameswari, 2009). A lot of researches have verified that an organization is able to upgrade Job Satisfaction for employees if it successfully implements Internal Marketing that will in turn lead towards enhancing the performance of the organization (Tansuhaj et al. 1991; Rafiq & Ahmed, 2000; Conduit and Mavondo, 2001). An experimental research carried out to study the relationship of Internal Marketing factors with Job Motivation and Job Satisfaction in the retail stores discovered that working conditions and hours, hygiene & sanitation, rest rooms, support from management and attitude of other employees have maximum impact on Job Satisfaction and Motivation (as cited by Rajyalakshmi and Kameswari, 2012). Another study carried out by Al-Borie (2012) in teaching hospitals in Kingdom of Saudi Arabia to examine the impact of Internal Marketing on Job Satisfaction and Organizational Commitment proved that Internal Marketing had a positive effect on Saudi teaching hospitals physicians' Job Satisfaction and Organizational Commitment. In the said study, the independent variables were Internal Marketing factors represented by variables namely selection and appointment, training and development, organizational support, incentives and motivation, and retention policy. Furthermore the research's findings of a study (Efthymios and Constantinos, 2011) showed that Internal Marketing practices have a positive impact on the Job Satisfaction of hospital staff in Northern Greece. Again, Internal Marketing had a positive influence Job Satisfaction of the nurses (Peltire et al., 2008).

3. Research Methodology

3.1 Sample

The target population of this study was the employees of State bank of India. The survey has been kept un coded and the identity of all the participants has not been disclosed. A total of 50 survey questionnaires were send/mailed out to employees of State bank of India in select states of Northern India. Out of the 50 questionnaires mailed/send/posted, a total of 43 questionnaires were received back after follow-ups. About 3 questionnaires were dropped out due to mostly omitted values. On the whole the response rate was thus 80 percent (40/50), which was considered to be acceptable for ensuing study.

In the above stated literature, it is argued that Internal Marketing has a positive impact on Job Satisfaction and based upon that, hypothesis has been formulated as follows:

H1. There exists a relationship between Internal Marketing practices and Employees Satisfaction.

4. Data Analysis

The constructs in the present research have been framed by using measurement scales adopted from previous studies but some modifications have also been done to the scale in accordance with the aim of the study. Five-point Likert scale with anchors strongly agree (= 1) and strongly disagree (= 5) has been used. The dimensions of Internal Marketing Practices were adopted from the earlier studies of Berry et al. (1976), Lings and Greenley (2005), Hogg et al., (1998), Tsai and Tang, (2008), Rafiq and Ahmed (2000), Ahmed et al., (2003) and Gounaris (2008). For the present study, the dimensions of Internal Marketing used are Remuneration and Reward System, Internal Communication and Training and Development. Further, the dimensions of Employee Satisfaction were adopted from the previous studies of Auer and Antoncic (2011). For the present study, the factors of Employee Satisfaction used are General Satisfaction, Employee Relationships, Remuneration, Benefits and Organizational Culture and Employee Loyalty.

The statistical computer program SPSS for Windows Version 21.0 has been used for the data analysis. In order to ascertain the association between Internal Marketing practices and Employees Satisfaction, Correlation studies and regression analysis have been used.

4.1 Measures of Central tendencies

Table -1

| Factors | Mean | SD (Standard Deviation) | Variance | Reliability (Cronbach's alpha) |
|---|------|----------------------------|----------|-----------------------------------|
| INTERNAL MARKETING | | | | |
| Remuneration and Reward System | 2.52 | 0.540536 | 0.292179 | .810 |
| Internal Communication | 1.94 | 0.346095 | 0.119782 | .858 |
| Training and Development | 2.22 | 0.393803 | 0.155081 | .621 |
| EMPLOYEE SATISFACTION | | | | |
| General Satisfaction | 2.25 | 0.383487 | 0.147062 | .774 |
| Employee Relationships | 1.96 | 0.268524 | 0.072105 | .706 |
| Remuneration, Benefits and Organizational Culture | 1.96 | 0.242063 | 0.058594 | .626 |
| Employee Loyalty. | 2.35 | 0.284763 | 0.08109 | .551 |

The table above shows results of the data obtained from the primary survey of employees at State Bank of India. The results indicate that most of the employees feel that most important Internal Marketing practice is Remuneration & Rewards System adopted by the banks for its employees and as per employees, least important Internal Marketing practice is Internal Communication. Further, the most important facet of Employee Satisfaction is Employee Loyalty and employees perceive the Employee Relationships and Remuneration, Benefits and Organizational Culture as least important factor of Employee Satisfaction.

4.2 Correlation analysis: relationships between the factors

A correlation matrix has been constructed for the factors in the questionnaire in order to understand the degree of association between various underlying variables of the study. A correlation matrix may be defined as a set of correlation coefficients between a numbers of factors. (Kline, 1998).

Table -2

| Correlations | | | |
|--|------------------------|--------------------------------|--------------------------|
| | | INTERNALMARKE TINGPRACTICES | EMPLOYEE SATISFACTION |
| INTERNAL MARKETING PRACTICES | Pearson Correlation | 1 | .518** |
| | Sig. (2-tailed) | | .001 |
| | N | 40 | 40 |
| EMPLOYEE SATISFACTIO N | Pearson Correlation | .518** | 1 |
| | Sig. (2-tailed) | .001 | |
| | N | 40 | 40 |
| **. Correlation is significant at the 0.01 level (2-tailed). | | | |

As shown in the correlation matrix above, it has been indicated that Internal Marketing practices are positively correlated with Employee Satisfaction. The coefficient of correlation between Internal Marketing practices and Employee Satisfaction as indicated above is 0.518.

The below mention correlation matrix specifies the correlation coefficients amongst various variables of Internal Marketing practices and Employee Satisfaction.

Then in the next step, a regression analysis was carried out to further analyze and understand the degree of relationship between various independent and dependent variables of the study.

4.3 Descriptive statistics analysis

Regression analysis: The hypotheses in this study test three practices of Internal Marketing as the independent variables to determine if they have an impact on Employee Satisfaction and regression analysis was employed to test the impact of Internal Marketing practices on Employees Satisfaction

Table -3

| Correlations | | | | | | | | |
|--------------|---------------------|----------|-----------|--------|-------------|-------------|-------------|-------------|
| | | REM MEAN | Comm Mean | TRMEAN | GENSAT MEAN | Emprel Mean | Remben Mean | Employ Mean |
| REM MEAN | Pearson Correlation | 1 | .494** | 0.096 | .647** | .534** | .445** | 0.294 |
| | Sig. (2-tailed) | | 0.001 | 0.557 | 0 | 0 | 0.004 | 0.066 |
| | N | 40 | 40 | 40 | 40 | 40 | 40 | 40 |
| Comm Mean | Pearson Correlation | .494** | 1 | .559** | .482** | .450** | .352* | .350* |
| | Sig. (2-tailed) | 0.001 | | 0 | 0.002 | 0.004 | 0.026 | 0.027 |
| | N | 40 | 40 | 40 | 40 | 40 | 40 | 40 |
| TR MEAN | Pearson Correlation | 0.096 | .559** | 1 | 0.173 | .406** | .403** | .485** |
| | Sig. (2-tailed) | 0.557 | 0 | | 0.285 | 0.009 | 0.01 | 0.002 |
| | N | 40 | 40 | 40 | 40 | 40 | 40 | 40 |
| GENSAT MEAN | Pearson Correlation | .647** | .482** | 0.173 | 1 | .621** | .452** | .441** |
| | Sig. (2-tailed) | 0 | 0.002 | 0.285 | | 0 | 0.003 | 0.004 |
| | N | 40 | 40 | 40 | 40 | 40 | 40 | 40 |
| Emprel Mean | Pearson Correlation | .534** | .450** | .406** | .621** | 1 | .636** | .324* |
| | Sig. (2-tailed) | 0 | 0.004 | 0.009 | 0 | | 0 | 0.042 |
| | N | 40 | 40 | 40 | 40 | 40 | 40 | 40 |
| Remben Mean | Pearson Correlation | .445** | .352* | .403** | .452** | .636** | 1 | .435** |
| | Sig. (2-tailed) | 0.004 | 0.026 | 0.01 | 0.003 | 0 | | 0.005 |
| | N | 40 | 40 | 40 | 40 | 40 | 40 | 40 |
| Employ Mean | Pearson Correlation | 0.294 | .350* | .485** | .441** | .324* | .435** | 1 |
| | Sig. (2-tailed) | 0.066 | 0.027 | 0.002 | 0.004 | 0.042 | 0.005 | |
| | N | 40 | 40 | 40 | 40 | 40 | 40 | 40 |

Model Summary (model fit explanation)

Table -4

| Model | R | R Square | Adjusted R Square | Std. Error of the Estimate | Change Statistics | | | | |
|-------|-------------------|----------|-------------------|----------------------------|-------------------|----------|-----|-----|-------------|
| | | | | | R Square Change | F Change | df1 | df2 | Sig. Change |
| 1 | .518 ^a | 0.268 | 0.249 | 0.20084 | 0.268 | 13.927 | 1 | 38 | 0.001 |

a. Predictors: (Constant), internal marketing practices

ANOVA(explanation of hypothesis)

Table -5

| Model | Sum of Squares | Df | Mean Square | F | Sig. |
|------------|----------------|----|-------------|--------|-------------------|
| Regression | 0.562 | 1 | 0.562 | 13.927 | .001 ^a |
| 1 Residual | 1.533 | 38 | 0.04 | | |
| Total | 2.095 | 39 | | | |

a. Predictors: (Constant), internal marketing practices

b. Dependent Variable: EMPLOYEESATISFACTION

Coefficients (Quantification of model)

Table -6

| Model | Unstandardized Coefficients | | Standardized Coefficients | t | Sig. |
|------------------------------|-----------------------------|------------|---------------------------|-------|-------|
| | B | Std. Error | Beta | | |
| 1 (Constant) | 1.246 | 0.24 | | 5.195 | 0 |
| Internal marketing practices | 0.402 | 0.108 | 0.518 | 3.732 | 0.001 |

a. Dependent Variable: EMPLOYEESATISFACTION

Regression Summary of the impact of Internal Marketing practices on Employees Satisfaction.

The proposed model was adequate as the F-statistics (p-value = 0.000) was significant at the 5 percent level (p ≤ 0.05). This indicated that overall model was statistically significant relationship between Internal Marketing practices and Employee Satisfaction. So this means that there exists a relationship between Internal Marketing practices and Employee Satisfaction.

This may be expressed as follows:

$$Employee\ Satisfaction = 0.518(Internal\ Marketing\ Practice) + 1.246 + \mu(error)$$

The equation above indicates that with a single unit change in Internal Marketing practice, the Employee Satisfaction will undergo a 0.518 unit change.

5. Discussion and Managerial Implications

This study is intended to find out the impact of Internal Marketing in its three different dimensions; Remuneration and Reward System, Internal Communication and Training and Development in State Bank of India on Employee satisfaction.

H1. There exists a relationship between Internal Marketing practices and Employees Satisfaction.

The conclusions of the results of the study as drawn from the data provided above is that Internal Marketing has an impact on Employee Satisfaction in State Bank of India. Thus Internal Marketing must be designed with utmost care with a consideration that the human resources are the most important assets the organisation have in order to have a core competency among the competitors. Thus State Bank of India must be concerned to implement good Internal Marketing System in order to satisfy its employees.

6. Limitation and scope for future research

Some limitations exist in present study which needs to be identified and addressed by future research. This present paper has adopted only three dimensions of Internal Marketing, whereas the future research can undertake many other dimensions such as; leadership, motivation, employee selection, healthy work environment etc that may also have a significant impact on the Employee Satisfaction. Further, the present study has adopted Internal Marketing as a combination of three dimensions and its combined impact on Employee Satisfaction whereas other researchers can study impact of each of these practices differently on Employee Satisfaction. Also the sample size in the study has been very small and thus the results cannot be generalised; the future research can has a larger sample. Also the study has been undertaken in State Bank of India only. Hence, a future scope exists to study the comparison of

impact of Internal Marketing practices on Employee Satisfaction in different banks.

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