

## **Analyzing the Relationships Between Internal Marketing, Job Satisfaction, Relationship Marketing, Customer Orientation and Organizational Performance (Case Study: Maskan Bank)**

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**Abstract:** Maskan bank is the specialized governmental bank in housing finance in Iran. Enhancing its productivity could be precious to public service. The aim of this research was to analyze the relationship between internal marketing, job satisfaction, relationship marketing, customer orientation and organizational performance in the bank. The results showed, internal marketing has positive and meaningful relation with job satisfaction, the relation between job satisfaction with relationship marketing, customer orientation and organizational performance is positive and meaningful and customer orientation has positive and meaningful relation with relationship marketing too. Therefore, the bank should execute internal marketing more and more to increase employees job satisfaction and motivate them in order to pay more attention the customers and become more productive.

**Key words:** Internal marketing, job satisfaction, relationship marketing, customer orientation, organizational performance, Maskan bank, motivate

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### **INTRODUCTION**

Maskan Bank is an Iranian State Housing Bank specialized in financing in order to provide loans to help people who want to build or to buy, residential units. Bank Maskan stabilized in 1939 and started its activities under the name of Bank Rahni Iran. It became the main financer of any residential projects even in urban developing ones. So, it had a big role to shape urban residential areas and have had a great role in housing ownership of many people in Iran. It is also one of the most important sponsors of building products producers. By these wide range of market, it needs an alive diversified banking product making system to offer its costumers and also needs good skillful and educated employees to offer the best services to the costumers.

Therefore, the bank should consider its employees as its most prized assets and behave them like customers and for this purpose, it needs to execute internal marketing.

Internal marketing strategies treat employees as internal customers in order to promote service quality and customer satisfaction with all of the long-term business benefits that this entails. Internal marketing enables enterprises to motivate employees and increase their job

satisfaction which can stimulate their enthusiasm and promote stronger relationships with the firm (Chen and Wu, 2016).

Neither the marketing strategy nor its implementation can be designed without consideration for the internal marketing programme. Successful implementation of this can result in more motivated, satisfied and committed employees. In the end it can also improve business performance.

In banking industry, the importance of planning for attracting new clients and keep them is really necessary and so, the banks emphasis on a long-term relationships with their customers and implement relationship marketing.

Relationship marketing is interaction in networks of relationships (Gummesson, 2002). Relationship marketing refers to all marketing activities directed to establishing, developing and maintaining successful relational exchanges (Morgan and Hunt, 1994).

The objective of internal marketing within RM is to create relationships between management and employees and between functions. The personnel can be viewed as an internal market and this market must be reached efficiently in order to prepare the personnel for external contacts; efficient internal marketing is an antecedent to efficient external marketing (Gummesson,

2002). If companies intend to reinforce their interactions with customers or to increase their organizational performance, traditional marketing approaches are insufficient. This means the product is not the only influential criteria in customer decisions and organizational performance and instead how employees add value to the organization how they represent their organization and how staff can be trained to have a greater customer orientation are all critical issues in this context.

In this research, we want to survey: to recognize the performance of internal marketing in Maskan Bank, to conform how the execute of internal marketing can relate to employee job satisfaction and customer orientation, to recognize how employee job satisfaction can relate to customer orientation, to recognize the relationship between internal marketing and relationship marketing, and to argue how employee job satisfaction, customer orientation and relationship marketing can relate to organizational performance.

#### **Theoretical background and hypothesis development**

**Internal marketing and job satisfaction:** Shah (2014) argued that internal marketing has been linked to job satisfaction work motivation, service quality cooperative behavior, organizational citizenship behavior and customer service customer satisfaction and loyalty and therefore, proposes a more comprehensive model of internal marketing and its effect on firm performance in the manufacturing sector.

According to Barzoki and Ghujali (2013), empirical results on a survey of 650 employees working in Urmia Melli Bank in Iran, internal marketing has positive impact on job satisfaction. Zargarani *et al.* (2013) indicated that implementation of internal marketing plans in human resource management has an important impact on attraction, retention and job satisfaction of employee as internal customers of Mellat Bank.

Chiu *et al.* (2014) also indicated internal marketing has a positive influence on job satisfaction among employees.

Based on the results of these researches about the important relationship between internal marketing and job satisfaction, we hypothesize that internal marketing has relationship with job satisfaction. So, the hypothesis is:

- H<sub>1</sub>: internal marketing has a meaningful relationship with job satisfaction

#### **Internal marketing and customer orientation:**

Deshpande define customer orientation “as the set of beliefs that puts the customer’s interest first while not

excluding those of other stakeholders such as owners, managers and employees in order to develop a long-term profitable enterprise” (Javalgi *et al.*, 2006). Thus, companies should emphasis on employees training and drive them to serve customers well.

Dalvi and Vahidi (2013) indicated internal marketing significantly affects the customer-oriented pro social behaviors.

Bouranta indicate that internal marketing exerts a strong positive influence on market orientation; also the components of internal marketing have a positive influence on customer orientation and the other components of market orientation (Awwad *et al.*, 2011).

Based on the results of these researches, we hypothesize that internal marketing has relationship with customer orientation. Hence, the hypothesis is:

- H<sub>2</sub>: internal marketing has a meaningful relationship with customer orientation

#### **Internal marketing and relationship marketing:**

Rafiq and Ahmed (2000) have defined internal marketing as 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.

Internal marketing emerged from services marketing. Its purpose was to get the front-line personnel who have interactive relationships with external customers to handle the service encounter better and with more independence. The distinction between internal and external marketing becomes blurred.

The objective of internal marketing within RM is to create relationships between management and employees and between functions. The personnel can be viewed as an internal market and this market must be reached efficiently in order to prepare the personnel for external contacts. Based on these studies, we hypothesize that internal marketing has relationship with relationship marketing. So, the hypothesis is:

- H<sub>3</sub>: internal marketing has a meaningful relationship with relationship marketing

#### **Job satisfaction and customer orientation:**

Satisfaction of customer needs characterizes customer orientation in sales and service settings (Brown *et al.* 2002; Saxe and Weitz, 1982). The idea is really helpful for

service industry. Employees who build rapport with their customers experience greater job satisfaction (Gwinner *et al.*, 1998); they perceive more relational value in the friendly, respectful and attentive communication with their customers and are more satisfied with their jobs (Hee *et al.*, 2004). On the other hand, employees generate customer-oriented behavior based on satisfaction with their salary and/or a sense of job achievement (Hoffman and Ingram, 1992; Liaw *et al.*, 2010). So, we suggest the hypothesis:

- H<sub>4</sub>: job satisfaction has a meaningful relationship with customer orientation

**Job satisfaction and relationship marketing:** Argued that we have a circle where customer satisfaction and employee satisfaction are interrelated and they are highly associated with customer loyalty.

According to Buttle, the goal is to promote the development of the new culture, to persuade employees that it is sensible to buy into the new vision and to motivate them to develop and implement RM strategies (Egan, 2004). Since, the employees play a large part in communicating value to the customer whether directly or indirectly, satisfying the employees can lead to an enhanced service to the customer. Therefore, satisfying “internal customers” (employees) is essential for customer loyalty. Thus, we suggest the hypothesis:

- H<sub>5</sub>: job satisfaction has a meaningful relationship with relationship marketing

**Job satisfaction and organizational performance:**

Companies today need employees who can think fast on their feet, innovate, take responsibility and “go with the flow” of change (Crawford, 2002). Some employers are trying to be as flexible with their employees as they are with their customers. The overall aim of this strategy is to develop employees who ‘live the brand’, act as company advocates and ultimately impact positively on corporate profitability. This is based on the view that satisfied employees create satisfied customers who are more loyal and therefore create more profit for the company (Michael, 2002). Kim (2005) carried out a survey about the effects of individual-level factors such as job satisfaction, affective commitment, public service motivation and organizational citizenship behavior on organizational performance in the public sector of Korea and verified that the individual-level factors are important predictors of organizational performance. Based on the researches, we hypothesize that:

- H<sub>6</sub>: job satisfaction has a meaningful relationship with organizational performance

**Customer orientation and relationship marketing:** A customer oriented firm can anticipate its customer’s changing needs and respond to them through continuous innovation from its external focus on collecting, analyzing and disseminating information about customers (Zhou *et al.*, 2009). In the other hand, clearly, there are two main reasons why banks decided to emphasize relationship marketing. First, drastic changes in their environment forced financial institutions to revise their marketing strategies and to stress long-lasting relationships with customers. Second, the search for a new balance in bank’s revenues resulted in an emphasis on relationship marketing (Perrien *et al.*, 1992).

Christopher describe internal marketing as the development of customer-oriented activities by expanding the awareness of staff as to the needs of customers with the ultimate aim of cultivating and maintaining long-term relationships with customers in order to maximize profits (Chen and Wu, 2016). Therefore, Maskan Bank need to pay more attention to the customers and develops the relationship marketing in the competitive situations. Consequently, we hypothesize that:

- H<sub>7</sub>: customer orientation has a meaningful relationship with relationship marketing

**Relationship marketing and organizational performance:**

Adejoke and Adekemi (2012) carried out a research about “the effect of relationship marketing process on bank performance of selected Commercial Banks in South Western Nigeria” and found a positive and significant relationship between relationship marketing and bank performance. Recently, evidence has been provided about the value of long-term customer relationships and on how to improve performance by focusing on customer retention instead of single sales. Therefore, we suggest the hypothesis:

- H<sub>8</sub>: relationship marketing has a meaningful relationship with organizational performance

**Customer orientation and organizational performance:**

Al-alak and Tarabieh conducted a survey of “Gaining competitive advantage and organizational performance through customer orientation, innovation differentiation and market differentiation” and found that, the conceptual model concur with previous research which states

that customer orientation achieves competitive advantage through innovation differentiation and market differentiation which in turn, improve organizational performance as agreed by Zhou *et al.* (2009). Some scholars doubt that customer orientation has a positive effect on business performance. Therefore, we suggest the hypothesis:

- H<sub>9</sub>: customer orientation has a meaningful relationship with organizational performance

## MATERIALS AND METHODS

**Questionnaire design and data collection:** A questionnaire was designed with 54-item for use with frontline employees in Maskan Bank. The questionnaire items are measured by 5-point Likert scales (ranging from 1 = strongly disagree to 5 = strongly agree). Demographic information is gender, education, position, years of

working and age. Two hundred questionnaires were distributed in the branches of the bank and 186 valid samples were collected. Males accounted for 73% of respondents and 75% were 35-40 years old. University graduates accounted for 68% of the sample (Fig. 1).

### Measurement results for research variables

**Descriptive statistic analysis:** Table 1 shows descriptive statistics of the questionnaire items. The results of mode indicate that except for two items of internal marketing, two items of job satisfaction, two items of relationship marketing and four items of organizational performance, most of respondents were agree with the items.

**Factor analysis and reliability test:** For the reliability test, the criteria are item factor loadings >0.6 and cronbach's coefficient alphas >0.7 (Hair *et al.*, 2006).

Table 1: Questionnaire items and descriptive statistics

Questionnaire items	SD	Mean	Mode	Median
<b>Part 1: internal marketing</b>				
My company provides sufficient training programs	1/082	3/31	4	4
Attending the training programs improves my ability to do my job	0/945	3/86	4	4
Training sessions help me to understand current and future customer needs	0/941	3/81	4	3
Managers often offer guidance in solving job-related problems	1/032	3/08	3	3
Two-way information flow across management levels is encouraged	0/987	2/94	4	3
Management encourages the development of innovative strategies, accepting that some may fail	1/024	3/11	4	4
I periodically receive feedback from my superior on my job performance	0/989	3/46	4	4
I am made aware of the overall policies and goals of my company	0/866	3/68	4	4
I am adequately informed about my company's financial position	0/951	3/23	4	3
This company has suitable policies for job promotion	1/034	2/75	3	3
This is the best bank to work for in the industry	0/056	3/23	4	3
We get rewarded when a target is achieved	1/068	3/43	4	4
<b>Part 2: job satisfaction</b>				
I can apply my knowledge and judgment to my job	2/509	3/38	4	4
My job can help me to develop my future career	0/924	3/34	4	4
My job is stable	1/068	3/52	4	4
I feel satisfied with the salary I get compared to the work I do	1/103	3/16	4	4
I feel satisfied with the promotion chances	1/042	2/70	2	3
Company welfare is fine	0/993	3/21	3	3/5
I get a sense of achievement on my job	0/996	3/40	4	4
<b>Part 3: relationship marketing</b>				
My company and customers trust each other	0/921	3/38	4	4
Customers are trustworthy on important things	0/955	3/14	4	3
According to our past business relationship, my company thinks customers are trustworthy	0/903	3/34	4	4
We both try very hard to establish a long-term relationship	0/914	3/74	4	4
We work in close cooperation	0/955	3/55	4	4
We keep in touch constantly	0/946	3/36	4	4
We communicate and express our opinions to each other frequently	0/942	3/30	4	4
We can show our discontent toward each other through communication	0/889	2/92	3	3
We can communicate honestly	1/015	3/34	4	4
We always see things from each other's view	1/004	3/24	4	3
We know how each other feels	0/957	3/19	4	3
We understand each other's values and goals	1/077	3/25	4	4
We keep our promises to each other in any situation	1/018	3/69	4	4
Customers help us out when we have difficulties	0/942	2/64	2	3
We help customers out when they have difficulties	0/971	3/41	4	4

Table 1: Continue

Questionnaire items	SD	Mean	Mode	Median
<b>Part 4: customer orientation</b>				
I enjoy nurturing my service customers	0/842	4/10	4	4
I take pleasure in making every customer feel like he or she is very important	0/859	4/04	4	4
I will do my best to fulfill customer's request	0/789	4/05	4	4
I naturally read the customer to identify his or her needs	0/752	3/99	4	4
I provide service to customers at the right time	0/865	3/99	4	4
I try to anticipate what customers need	0/819	3/79	4	4
<b>Part 5:organizational performance</b>				
Compared to the competitors, the employees of my company have higher productivity	1/139	3/41	4	4
Compared to the competitors, my company is more attractive to people to work for	1/008	2/97	2	3
Compared to the competitors, my company has higher customer satisfaction	1/057	3/14	4	3
Compared to the competitors, my company has higher profitability	0/940	3/08	3	3
Compared to the competitors, my company has higher sales growth rate	1/076	2/91	2	3
Compared to the competitors, my company has higher market share	0/968	2/75	2	3

Table 2: Factor analysis and reliability test

Variables	Factors	Cronbach's ( $\alpha$ )	Eigenvalue	Factor loading
Internal marketing	Internal communication (IM1)	0/830	(45%)5/3	0/76-0/82
	Managerial support (IM2)	0/828	(11%)1/3	0/65-0/82
Job satisfaction	Stability (JS1)	0/554	(50%)3/3	0/67-0/81
	Achievement (JS2)	0/758	(15%)1/1	0/75-0/86
Relationship marketing	Trust (RM1)	0/738	(50%)6/7	0/80-0/85
	Bonding (RM2)	0/853	(9%)1/3	0/87-0/88
	Communication (RM3)	0/552	(7/5%)1/1	0/76-0/89
	Empathy (RM4)	0/818	(6/5%)1	0/82-0/88
	Reciprocity (RM5)	0/525	(4/5%)0/7	0/82-0/88
Customer orientation	Pamper (CO1)	0/856	(72%)4/3	0/88-0/96
	Read needs (CO2)	0/855	(9%)1	0/86-0/90
Organizational performance	Productivity (OP1)	0/758	(54)3/22	0/72-0/90
Market performance OP2		0/773	(14%)1	0/73-0/80

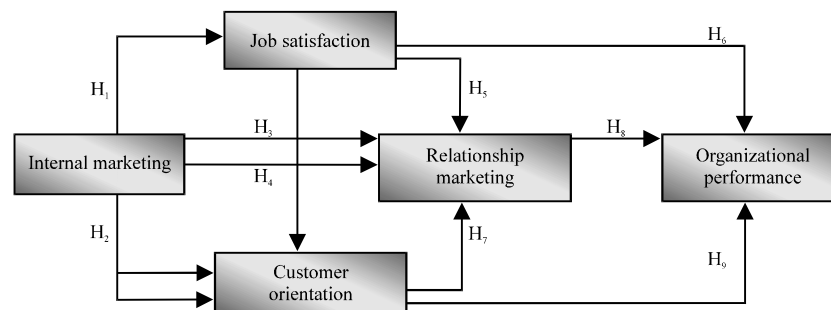


Fig. 1: Conceptual model

The indexes above all met the criteria except for three items, therefore, the reliability and consistency of this questionnaire are suitable (Table 2).

## RESULTS AND DISCUSSION

In the research, the structural equation model was employed to test the relationships between all the research variables in the model. This study used Lisrel 8 to examine the fitness of the research model and the results are shown in Table 3 and Fig. 2. The  $\chi^2$  is 257.72, the ratio of chi-square to the degree of freedom is 4.6, GFI

(Goodness of Fit Index) is 0.80, AGFI (Adjust Goodness of Fit Index) is 0.68, RMR (Root Mean square Residual) is 0.058, NFI (Normal Fit Index) is 0.89 and CFI (Comparative Fit Index) is 0.90. The results show a moderate fit of this model.

Figures 2 and 3 prove that most of hypothesized relationships are supported with the exception that the relationship between internal marketing with customer orientation, the relationship between internal marketing with relationship marketing, the relationship between relationship marketing with organizational performance and the relationship between customer orientation with

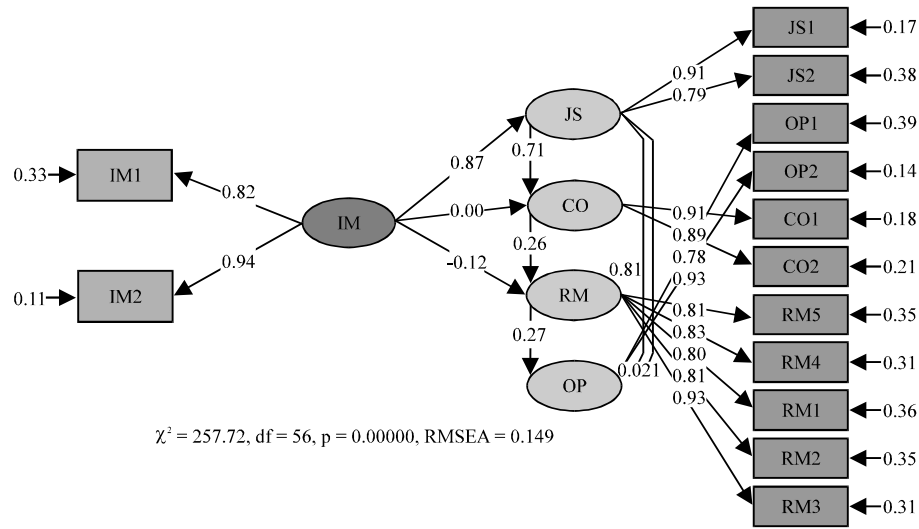


Fig. 2: Standardized coefficients

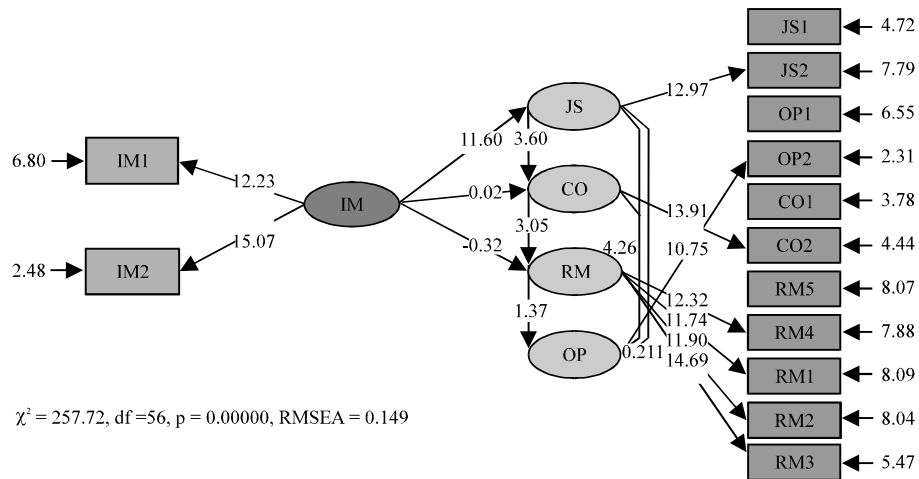


Fig. 3: t-value

Table 3: The result of SEM

Relations	Standardized coefficients	CR
<b>Internal marketing</b>		
IM1 **	0/82	12/23
IM2 **	0/94	15/07
<b>Job satisfaction</b>		
JS1 **	0/91	A
JS2 **	0/72	12/72
<b>Relationship marketing</b>		
RM1 **	0/91	A
RM2 **	0/89	13/91
RM3 **	0/80	11/47
RM4 **	0/81	11/90
RM5 **	0/93	14/69
<b>Customer orientation</b>		
CO1 **	0/83	12/32
CO2 **	0/81	A
<b>Organizational performance</b>		
OP1 **	0/91	A
OP2 **	0/93	13/91

Table 3: Continue

Relations	Standardized coefficients	CR
<b>Paths</b>		
Internal marketing⇒job satisfaction	0/87**	11/60
internal marketing⇒customer orientation	00/0	0/02
Internal marketing⇒relationship marketing	-0/12	-0/82
Job satisfaction⇒customer orientation	0/71**	3/60
Job satisfaction⇒relationship marketing	0/81**	4/26
Job satisfaction⇒organizational performance	0/021**	2/68
Customer orientation⇒relationship marketing	0/26**	3/05
Customer orientation⇒organizational performance	0/50	0/21
Relationship marketing⇒organizational performance	0/27**	1/37
<b>Fit index</b>		
$\chi^2$ :257.72 (p = 0.00)		
(df):56		
<sup>1</sup> GIF		0/80
<sup>2</sup> AGIF		0/68
<sup>3</sup> RMR		0/058
<sup>4</sup> NFI		0/89
<sup>5</sup> CFI		0/90

\*\*CR>1.96, using a level of 0.05 A: the compared parameter; <sup>1</sup>Goodness of fit index; <sup>2</sup>Adjusted goodness of fit; <sup>3</sup>Root mean squared residual; <sup>4</sup>Normal fit index; <sup>5</sup>Comparative fit index

Table 4: Hypothesis and results of the empirical tests

Research hypothesis	Result
H <sub>1</sub> : internal marketing has a significant relationship with job satisfaction	Supported
H <sub>2</sub> : internal marketing has a significant relationship with customer orientation	Not supported
H <sub>3</sub> : internal marketing has a significant relationship with relationship marketing	Not supported
H <sub>4</sub> : job satisfaction has a significant relationship with customer orientation	Supported
H <sub>5</sub> : job satisfaction has a significant relationship with relationship marketing	Supported
H <sub>6</sub> : job satisfaction has a significant relationship with organizational performance	Supported
H <sub>7</sub> : customer orientation has a significant relationship with relationship marketing	Supported
H <sub>8</sub> : relationship marketing has a significant relationship with organizational performance	Not supported
H <sub>9</sub> : customer orientation has a significant relationship with organizational performance	Not supported

organizational performance are insignificant. So, H<sub>2</sub>, H<sub>3</sub>, H<sub>8</sub> and H<sub>9</sub> are not supported. The results of hypothesis testing are showed in Table 4.

## CONCLUSION

The major aims of this study were to analyze the relationships between internal marketing (including training, management support, internal communication and personnel management), job satisfaction, customer orientation (pamper and read need), relationship marketing (trust, bonding, communication, empathy and reciprocity) and organizational performance. There are several conclusions to be drawn from the above discussions. The first conclusion is that internal marketing has a significant relationship with job satisfaction. The results are consistent with previous theoretical results that one of the aims of implementing internal marketing is to satisfy employees. Internal marketing has positive impact on job satisfaction (Barzoki and Ghujali, 2013; Chiu *et al.*, 2014). The SEM results confirm the hypothesis.

The second conclusion is that job satisfaction has significant relationship with customer orientation,

relationship marketing and organizational performance. The SEM results confirm the hypothesis. Reicheld argued that customer satisfaction and employee satisfaction are interrelated and finally lead to customer loyalty. Kim (2005) indicated the effects of individual-level factors such as job satisfaction on organizational performance.

The third conclusion is that customer orientation has a significant relationship with relationship marketing. The results are consistent with previous theoretical results that the customer-oriented activities is the ultimate aim of cultivating and maintaining long-term relationships with customers (Perrien *et al.*, 1992). The SEM results confirm the hypothesis.

## IMPLICATIONS

Based on the results of this research, the bank should improve the internal communication between managers and employees in order to increase job satisfaction. Therefore, employees should know the goals of their bank and receive feedback from their managers on their job performance. Furthermore, the bank should increase the chances of employee's promotion. Enhancing employee's

job satisfaction leads to increase employee's customer orientation. Moreover, since job satisfaction has significant relationships with customer orientation, relationship marketing and organizational performance, it is proposed that Maskan Bank need to pay more attention to the employees and aware them of concept of customer orientation to increase productivity.

### RECOMMENDATION

This research did not consider the impact of organizational structure and organizational culture on employees performance. Future studies may explore the role of the items within internal marketing and customer orientation.

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