



IMPACT OF INTERNAL MARKETING FACTORS WORK CULTURE, ENVIRONMENT, AND ETHICS ON EMPLOYEE JOB SATISFACTION IN RETAIL BANKING

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ABSTRACT

All of a company's workers are its internal clientele in the marketing department, and they're the ones who have to work to make the company succeed. Hence, if the goals of the company are based on external marketing, then people's roles in the company help achieve those goals by interacting with workers, who are all in some way connected to the end user. The internal marketing policies and programs incorporate a variety of planned and targeted employee activities, including but not limited to: development, training, reward, communication, clarity of responsibilities, and employee-employee interactions. According to Islamic banks in Jordan's internal marketing strategy, every single employee is an internal customer who has an obligation to help the bank succeed. Many aspects of an organization's operations are within the purview of internal marketing, including staff dedication, internal communication, incentive programs, management, instruction, and criticism. All of these things are very important because they determine how workers feel about their workplace and how satisfied they are with their jobs overall. Internal marketing strategies that work in retail banking may alleviate stress, boost motivation, and cultivate a feeling of belonging among staff despite the high workloads, performance expectations, and continual client contact. Employees are more likely to have a favorable attitude about work and provide excellent service when they feel encouraged, informed, and appropriately compensated. Productivity, service quality, customer happiness, and staff retention are all organizational outcomes that are positively correlated with employee job satisfaction. People are more likely to go above and above the call of duty when they are happy in their jobs. Satisfaction among bank employees has a direct impact on client experiences and the bank's reputation, which is especially important in the service-based banking industry. Therefore, it is of utmost importance for bank management and lawmakers to comprehend what elements lead to contentment in the workplace. Few empirical studies have looked at how internal marketing affects retail bank employees' happiness on the job, even though this is especially true in developing nations where the practice is gaining traction. According to the research, good internal communication and efficient compensation systems are the main drivers of employee work satisfaction. Therefore, businesses that want happier and more productive workers should concentrate on these areas while keeping their HR policies and procedures open and welcoming to all employees.

Keywords: internal, marketing, factors, work, culture, job, satisfaction, retail, banking

INTRODUCTION

An economy cannot function without the financial industry. Therefore, this industry is crucial to the health of the economy as a whole. In addition to endangering an economy's long-term viability, a failing banking sector increases the risk of a financial crisis, which in turn increases the risk of an economic catastrophe. Nowadays, marketing has become a top priority for most banks as a means of informing customers about the many services and benefits they provide. Since marketing serves as the bridge between financial institutions and their clients, it stands to reason that no bank can thrive without allocating significant resources to this area. These days, banks are always inventing new and exciting methods to attract consumers and keep the ones they already have. In order to attract new consumers, banks nowadays place a strong emphasis on fostering long-term connections with their current clientele. [1]

This highlights the significance of relationship marketing for financial institutions. The focus is on creating a comprehensive map of all client touchpoints and assessing the services given, together with the timing, method, and desired outcomes. According to the following definition, bank marketing is all the activities that aim to meet customers' financial needs and wants as efficiently as possible while also achieving the organizational goals of the bank, more effectively than competitors. They employed every marketing tactic in the book to get people to bank with that specific institution. Creating and maintaining customers entails

performing all the things that make a bank stand out from the competition and make people want to do business with that bank. No matter how well it runs, it will fail if it can't bring in enough money to cover its expenses.[2]

The idea of internal marketing has grown in popularity as a means to improve service quality and customer satisfaction through "treating employees as customers." However, it is now obvious that any kind of organization can utilize internal marketing to support the execution of external marketing strategies. Alternatively, any systemic approach. All of a company's workers are its internal clientele in the marketing department, and they're the ones who have to work to make the company succeed. Hence, if the goals of the company are based on external marketing, then people's roles in the company help achieve those goals by interacting with workers, who are all in some way connected to the end user. The internal marketing policies and programs incorporate a variety of planned and targeted employee activities, including but not limited to: development, training, reward, communication, clarity of responsibilities, and employee-employee interactions.[3-5] Each employee's assigned duty, whether it's reacting to internal customers or some other connection to external consumers, should help the bank reach its goals if those goals are based on the success of external marketing. To achieve its goals and obtain the pleasure of its external customers, a company has to hire talented people, train and develop them, empower them, retain them, care for

them, please them, and maintain them. This is the purpose of internal marketing.

Internal marketing practices

"Employee as an internal customer and a job as a product" is the summary of internal marketing. One definition of internal marketing is "a process of recruiting, motivating, developing, and retaining skilled employees through work-related products and the fulfilment of their needs." To be more specific, internal marketing is "a collection of HR policies and processes that view workers as members of the internal market who need to be taught, educated, developed, and empowered to serve consumers more effectively.[6]

Internal Marketing Factors in Retail Banking:

- **Training and Development:** Staff competency and job happiness are both improved by providing them with skill sets.
- **Rewards and Recognition:** Important motivators include financial reward and public recognition of achievement.
- **Internal Communication:** Having clear and honest communication with employees helps them grasp the organization's aims and makes them feel appreciated.
- **Empowerment and Decision-Making:** Confidence and work satisfaction are enhanced when staff are given the opportunity to make judgments during contacts with customers.
- **Supervisory Support and Leadership:** Less stress and more involvement are the results of participative leadership and encouraging management.
- **Work Environment and Culture:** Overall satisfaction is increased by a supportive, encouraging, and cooperative work environment that is free from hazards.

Internal Marketing Factors On Employee Job Satisfaction in Retail Banking

Effective IM, which is typically characterized as viewing staff as "internal customers," is a strategic need for retail banks since it immediately affects the quality of service offered to external clients. A growing number of companies, especially those in the retail banking industry and other highly competitive service industries, are placing a premium on employee happiness on the job[7]. Customer service, trust, and loyalty are the three pillars upon which banks rest its frontline and support staff. Here, workers are more than just suppliers of goods and services; they are internal consumers whose demands and expectations must be met. There has been a recent uptick in interest in internal marketing as a means to boost morale and productivity in the workplace. This strategy centers on viewing workers as important stakeholders inside the company and implementing policies and procedures that reflect this view [8].

Many aspects of an organization's operations are within the purview of internal marketing, including staff dedication, internal communication, incentive programs, management, instruction, and criticism. All of these things are very important because they determine how workers feel about their workplace and how satisfied they are with their jobs overall.



Internal marketing strategies that work in retail banking may alleviate stress, boost motivation, and cultivate a feeling of belonging among staff despite the high workloads, performance expectations, and continual client contact. Employees are more likely to have a favorable attitude about work and provide excellent service when they feel encouraged, informed, and appropriately compensated. Productivity, service quality, customer happiness, and staff retention are all organizational outcomes that are positively correlated with employee job satisfaction[9-11].

People are more likely to go above and above the call of duty when they are happy in their jobs. Satisfaction among bank employees has a direct impact on client experiences and the bank's reputation, which is especially important in the service-based banking industry.

Therefore, it is of utmost importance for bank management and lawmakers to comprehend what elements lead to contentment in the workplace. Few empirical studies have looked at how internal marketing affects retail bank employees' happiness on the job, even though this is especially true in developing nations where the practice is gaining traction.

Internal organizational techniques have received relatively less attention in the existing literature than customer-oriented marketing methods. To fill this knowledge vacuum, this research looks at how internal marketing aspects affect retail bank employees' happiness on the job. The study's overarching goal is to aid financial institutions in developing HR and IM strategies that boost organizational performance and employee happiness by determining which aspects of IM are most important[12-15].

Instead of focusing just on rewards, internal marketing encourages divisions to work together toward common goals. The idea propagated by internal marketing is that all departments will work together to reach a common objective, which is "customer satisfaction." The majority of the existing research has focused on IM activities via the lens of a novel marketing phenomena that is embedded inside HRM. Think of it as selling a job to your employees as if they were buyers of a product or service; the goal is to motivate them to do a good job, keep them around, encourage them to put the customer first, and get them invested in the company's success.

The mediation link of organization commitment with IM and market orientation may not be sustained, according to Zaman et al. (2012), even if IM programs might significantly affect workers' commitment, market orientation, and overall profitability of a company. The goal of internal marketing is to foster a culture of accountability by making every team member feel like a customer and client at the same time. According to Huang (2003), the goal of internal marketing is to hire, train, and inspire internal employees so that they can better serve customers, as well as to help the marketing department deliver stellar service to those customers. An internal marketing strategy entails making the company's culture more customer-centric and service-oriented. Everyone who works for or with a firm and is therefore intrinsically linked to it is considered part of the internal market. Their significance in marketing stems from the fact

that happy workers and those who have been with the same company for a long time are more likely to have the in-depth knowledge and experience that is essential for satisfying customers and establishing trusting relationships with those customers. Ensuring employee happiness and improving products and services to attain external consumer satisfaction is the fundamental goal of internal marketing, which is a two-way street from internal clients to external clients. Attracting and retaining internal consumers has become an increasingly important goal for service firms.

OBJECTIVES OF THE STUDY

- 1) To study on Internal Marketing Factors in Retail Banking:
- 2) To study on Internal Marketing Factors On Employee Job Satisfaction in Retail Banking

RESEARCH METHOD

The purpose of this survey research was to determine the extent to which IM had an effect on EJS among bank workers. This research presupposes that EJS, the dependent variable, is affected by the six independent variables, which are IM factors. A well-structured questionnaire consisting of 36 items serves as the research instrument. The variables that make up this instrument include employee commitment (1-4), internal communication (5-11), employee reward (12-16), supervision (17-22), training (23-26), feedback (27-30), and EJS (the dependent variable) (31-36). The first section of the questionnaire asks about the bank workers' demographic information, including their age, position, years of experience, and the industry in which the bank operates. The research tool uses scale objects. All of the questions were

asked using a five-point Likert scale, with 5 representing very agree and 1 representing very disagree (1). To learn about the state of variables, descriptive statistics and Pearson's correlation coefficients are utilized. A 1% significance level was used to conduct multiple regressions using the backward elimination approach, which discovered the influence of independent factors on EJS, the dependent variable[16-18].

Validity and reliability of instrument

The questionnaire's IM factor scale questions were arranged after a study of relevant studies that had previously employed comparable variables. The results show that the survey is genuine. Twenty bank workers were randomly selected to define the reliability of the study instrument, which included a questionnaire with a reliability of 0.94, as well as independent variables such as employee commitment, internal communication, employee reward, supervision, training, feedback, and the dependent variable EJS, all with a reliability of 0.86 and a 5% level of reliability determined by the coefficient of Cronbach alpha (>0.70).

Sample size and characteristics

Employees of retail banks in India make up the study's population. The bank personnel are positioned as both supervisors and managers, as well as front line and support staff. Twenty retail banks in southern India were surveyed; eight were public and twelve were private. A convenience sample of 250 workers was used for the survey. A response rate of 91.5% was achieved with 200 completely filled out surveys. The details of the sample are displayed in Table 1[19].

Table 1 Sample details and characteristics (N = 200)

Category	Sub-category	Number of Respondents	Percentage (%)
Gender	Male	128	64.0
	Female	72	36.0
Position	Front-line / Support Staff	142	71.0
	Supervisory / Managerial Staff	58	29.0
Work Experience	Less than 10 years	116	58.0
	10 years or more	84	42.0
Bank Sector	Public Sector Banks	122	61.0
	Private Sector Banks	78	39.0
Total		200	100.0

There is a significant disparity in the demographic and occupational breakdown of the 200 bank workers that made up the sample. The gender ratio in the banking industry is reflective of the general population: 64% men and 36% female. While 29% of respondents are in management or supervisory jobs, the majority (71%) are engaged in front-line

or support roles. With 58% of respondents having fewer than 10 years of work experience, it's clear that we have a younger workforce. A higher proportion of public sector bank personnel (61% vs. 39%) ensures that both public and private sector banks are represented in the sample, albeit the public sector is more heavily weighted[20-25].

RESULT AND DISCUSSION

Table 2 Mean values of variables and SD (N = 200)

Variable	Minimum	Maximum	Mean	Mean (%)	SD
Independent	85	130	120.66	90.04	6.12
Dependent	20	35	25.00	86.20	2.00
Both	105	165	145.67	91.04	6.87

Descriptive statistics show that the 200-person sample had considerable heterogeneity across all three types of variables. Scores on the independent variable vary from 85 to 130, with a mean of 120.66 and a standard deviation of 6.12. This

indicates that respondents usually have a high level of the independent construct. There is less variation in the dependent variable, which has a mean score of 25.00 (mean percentage = 86.20) and a range of values from 20 to 35. A





reduced standard deviation of 2.00 lends credence to the idea that the dependent outcome exhibits moderate variability. Total scores for both factors added together are between 105 and 165, with 145.67 as the higher mean and 91.04% as the mean percentage. A standard deviation of 6.87 indicates a

level of variability that is considered acceptable, without excessive variations. The results show that respondents are consistent across all dimensions and score higher on the combined measure, suggesting a steady and balanced pattern in the sample[26-28].

Table 3 Descriptive statistics of the study (N = 200)

Sample	Category	n	Minimum	Maximum	Mean	Mean (%)	SD	t-value	p-value
Gender	Male	115	108	160	146.41	91.50	6.89	1.922	0.056
	Female	85	127	155	144.41	93.16	6.68		
Position	Front-line / Support staff	118	108	160	145.23	90.76	7.58	-1.135	0.258
	Supervisory / Managerial staff	82	130	156	146.43	93.86	5.35		
Work experience	< 10 years	92	108	159	145.86	91.73	7.40	0.376	0.707
	Ten years or more	108	127	160	145.48	90.92	6.34		
Bank sector	Public sector	123	108	160	145.94	91.21	7.18	0.626	0.532
	Private sector	77	127	160	145.29	90.80	6.44		

For a total of 200 respondents, the table shows a comparison of mean scores across chosen demographic and occupational factors. In terms of gender, 115 male respondents (M = 146.41, Mean % = 91.50) and 85 female respondents (M = 144.41, Mean % = 93.16) had somewhat different mean scores[29]. There is no statistically significant difference at the 5% level, according to the derived t-value (1.922) and p-value (0.056). Regarding rank, there was a slightly higher mean score (M = 146.43) among supervisory or administrative workers (n = 82) than front-line or support staff (n = 118; M = 145.23), but this disparity was not statistically significant (t = -1.135, p = 0.258). With respect to the duration of employment, the mean scores of the 92

respondents with less than 10 years of experience and the 108 respondents with 10 years of experience or more were nearly equal, and the difference between the two groups was determined to be statistically insignificant (t = 0.376, p = 0.707). Public sector employees (n = 123) had a little higher mean score than private sector employees (n = 77) across all banking sectors, but this difference was not statistically significant (t = 0.626, p = 0.532). There appears to be a consistent trend across the sample with respect to the dependent variable; specifically, there is no significant difference between gender, position, years of experience in the workforce, or banking industry[30].

Table 4 The condition of variables (N = 200)

Variables	Items	Minimum	Maximum	Mean	Mean (%)	SD	t-value	Significance
Employee commitment	4	10	20	16.00	80.00	2.10	102.697	0.000
Internal communication	7	18	34	28.61	84.14	2.67	144.742	0.000
Employee reward	5	12	25	19.91	79.64	2.37	113.497	0.000
Supervision	6	17	29	24.12	83.17	2.63	123.836	0.000
Training	4	9	20	15.85	79.25	2.25	95.295	0.000
Feedback	4	8	20	16.14	80.70	2.05	106.545	0.000
Employee job satisfaction (EJS)	6	19	29	25.00	86.20	2.00	168.327	0.000

For several aspects of employee-related behaviors and overall job satisfaction, the table displays descriptive statistics and one-sample t-test findings. There is a significant degree of consensus among respondents, as the mean percentage ratings for all factors vary from 79.25% to 86.20%. The fact that internal communication had a high mean score (M = 28.61; Mean % = 84.14) indicates that workers think the organization's communication channels work. The average percentage for supervision was 83.17, which indicates that people have a favorable impression of the help and direction

they receive from their supervisors. The characteristics of staff dedication, employee incentive, training, and feedback all showed satisfactory levels, with mean percentage ratings around 80%. Consistent answers from workers are suggested by the small standard deviations across variables. Confirming a statistically significant difference between the test value and the observed mean scores, all variables had high t-values (p = 0.000) at the 1% level. The greatest mean percentage (86.20) and t-value (168.327) were observed by employee job satisfaction (EJS), indicating its considerable representation





among respondents. In sum, the results show that a healthy work environment is reflected in organizational activities including communication, supervision, incentives, training,

and feedback, all of which contribute substantially to employee job satisfaction[31].

Table 5 Coefficients of correlation between variables

Variables	Employee Commitment	Internal Communication	Employee Reward	Supervision	Training	Feedback
Employee commitment	–	–	–	–	–	–
Internal communication	0.016	–	–	–	–	–
Employee reward	-0.039	-0.033	–	–	–	–
Supervision	-0.014	-0.042	-0.083	–	–	–
Training	-0.045	-0.028	-0.079	0.129	–	–
Feedback	0.009	0.035**	0.157*	0.009	0.057	–
EJS	-0.102	0.120	0.509**	0.063	-0.064	0.033

There is a mixed bag of associations between EJS and employee-related factors, according to the correlation study. Staff dedication, internal communication, employee compensation, training, and feedback have modest inter-correlations, suggesting that there are few direct links between these characteristics. Employee commitment seems to function autonomously within the organizational setting, since it displays almost no connections with other factors. There is a minor but statistically significant positive correlation between internal communication and feedback ($r = 0.035, p < 0.01$), suggesting that feedback mechanisms are more effective when there is greater communication [32-35]. The reward system is connected to the way feedback is received or given, as evidenced by a considerable and

statistically significant positive association between employee reward and feedback ($r = 0.157, p < 0.05$). Overall job satisfaction is greatly improved by incentive methods, as seen by the greatest correlation ($r = 0.509, p < 0.01$) in the table, which pertains to employee compensation. When examined in isolation, other factors including training, feedback, and supervision all have weak and non-significant associations with EJS, suggesting that they have no direct impact on work satisfaction. All things considered, the results demonstrate that employee reward is the most important element in determining whether or not a person is satisfied with their job. In contrast, other organizational practices have weaker associations, which implies that a more holistic strategy is needed to boost employee happiness [36-38].

Table 6 Regression results of independent variables for testing of hypotheses

Model	Independent Variables	Beta	t-value	Sig.	R square	F value	Sig.
1	Employee commitment	-0.095	-1.580	0.116	0.311	13.228	0.000*
	Internal communication	0.139	2.775	0.006			
	Employee reward	0.453	8.347	0.000			
	Supervision	0.090	1.872	0.063			
	Training	-0.027	-0.477	0.634			
	Feedback	-0.104	-1.577	0.117			
2	Internal communication	0.103	2.159	0.032	0.278	34.641	0.000*
	Employee reward	0.435	8.105	0.000			

*Significant at 5 percent level.

The regression findings show how much the dependent variable may be explained by certain employee-related factors. An R-squared value of 0.311 was produced by entering all six independent variables concurrently in Model 1. This means that after factoring in internal communication, employee reward, supervision, training, and feedback, the dependent variable's variation is explained by 31.1%. An F-value of 13.228 and a p-value of 0.000 show that the model is statistically significant, indicating that it is adequate. Employee incentive ($\beta = 0.453, p = 0.000$) and internal communication ($\beta = 0.139, p = 0.006$) stood out as important factors among the predictors, but employee commitment, supervision, training, and feedback failed to demonstrate a statistically significant impact[39-41].

The second model just incorporates the factors that were found to be relevant in the previous model: internal

communication and employee incentive. The dependent variable's variation is 27.8 percent explained by this model, and it is also statistically significant ($F = 34.641, p = 0.000$). The results show that employee incentive is still the most significant predictor ($\beta = 0.435, p = 0.000$), with internal communication coming in second ($\beta = 0.103, p = 0.032$). According to the findings, the dependent variable is most affected by internal communication and employee reward, with very little influence from other factors. In order to improve outcomes associated with the dependent construct, the results show that reward systems and good communication are crucial[42-43].

Discussion

Employees express high levels of commitment, internal communication, incentive, supervision, training, feedback, and overall work satisfaction across all important organizational aspects, according to the descriptive study. All

indicators had mean percentage scores over 79%, which indicates a pleasant work environment and positive views from employees. The greatest mean percentage among these categories was employee job satisfaction, indicating good overall satisfaction among respondents. Mean scores do not change significantly when compared across demographic characteristics like gender, position, years of experience in the workforce, and banking industry. This shows that both public and private sector bank workers' views and levels of satisfaction are rather consistent across gender, job function, experience level, and overall bank type[44].

Organizational procedures and employee experiences appear to be consistent across these categories, as there are no significant discrepancies. The majority of the associations between the independent variables are found to be weak, according to the correlation analysis. Nevertheless, employee remuneration plays a crucial role in determining satisfaction levels, as it exhibits a robust and statistically significant positive link with employee work satisfaction. It appears that feedback is positively correlated with internal communication as well, suggesting that well-executed communication improves feedback systems in the company. Additional confirmation of these findings is provided by the multiple regression analysis[45-50]. Model 1 finds that employee reward and internal communication are strong predictors of the dependent variable, whereas feedback, training, commitment, and supervision do not. Even after excluding external factors like external communication and employee reward, Model 2 is still statistically significant and accounts for a large amount of the variation. The most important factor influencing employee results is internal communication, followed by employee incentive, which is the strongest predictor[51-53].

Recommendation

- Since incentives have the most noticeable and persistent effect on workers' happiness on the job, companies should make them a top priority when designing new reward systems. It is important to provide employees with both monetary and non-monetary rewards in order to keep them motivated and satisfied. Non-monetary benefits include performance-based incentives, recognition programs, and possibilities for career growth.
- Transparency, clarity, and the timely flow of information across all levels of a company may be achieved via enhancing internal communication methods. Employees may be better understood and engaged via the use of digital communication platforms, feedback channels, and regular meetings. While the regression study did not find supervision, training, and feedback to be significant predictors, their relatively high mean scores suggest they are still crucial supporting elements. In order to keep their employees happy and productive, businesses need keep pouring money into leadership programs, skill-based training, and feedback mechanisms that help them improve.
- Management should implement consistent and inclusive human resource policies that support all workers without bias, considering that no notable variances were seen across demographic and occupational categories.

Workplace equality, consistency, and harmony can be better preserved using this method.

- The study concludes that constant training and supervision, along with an emphasis on strong internal communication and effective incentive systems, may greatly improve organizational effectiveness and employee work satisfaction.

CONCLUSION

With the use of descriptive statistics, correlation analysis, and multiple regression analysis, this study looked at how certain organizational characteristics affected employee job satisfaction. With high mean ratings across all examined variables—employee dedication, internal communication, employee reward, supervision, training, feedback, and overall job satisfaction—the results clearly show that workers usually evaluate their work environment positively. This points to a consistent and encouraging work environment in the banking industry.

Additionally, the data shows that gender, job title, years of experience, and industry in which the bank operates have little bearing on the level of job satisfaction among bank employees. This result shows that organizational procedures are consistent and that different types of employees are happy with their jobs to a comparable degree. Such uniformity is evidence that the industry's standardized approaches to human resource management are producing the desired results.

The most important elements influencing employee work satisfaction, according to correlation and regression data, are internal communication and employee reward. The importance of equitable and inspiring incentive programs in raising employee happiness was highlighted by the fact that employee reward was the most significant predictor. Facilitating openness, trust, and involvement inside the company is another important function of internal communication.

When other elements were taken into account with compensation and communication, they did not have a substantial independent effect on work satisfaction, even though they are crucial to the overall functioning of the organization. Finally, the study shows that good internal communication and efficient incentive systems are the main drivers of employee work satisfaction. Companies that care about their workers' happiness and productivity should work to improve these areas while also fostering an inclusive and consistent HR policy. The results give light on what factors influence workers' happiness on the workplace and provide suggestions for how financial institutions might be more efficient.

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