Internal Marketing (IM) Dimensions and Organizational Commitment (OC) of Universal Banks’ Employees

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Abstract

This correlation study attempted to establish the relationship between banks’ internal marketing dimensions, namely: job satisfaction, understanding and differentiation, training, inter-functional coordination and integration and motivation, and employees’ organizational commitment. The study used the Internal Marketing questionnaire drafted by Farzad, et. al (2008) and the Organizational Commitment Questionnaire (OCQ) by Allen and Meyer (1997). The study revealed that job satisfaction and understanding and differentiation were significantly correlated to employees’ organizational commitment. This implies that employees are committed when they feel satisfied with their jobs and when their individual differences are duly recognized. It was recommended that banks should continue or sustain operating in a clean and appropriately decorated workplace/atmosphere for it makes employees feel satisfied on their jobs; let employees’ suggestions be heard and rationalize employees’ salaries and fringe benefits.

Key words: internal marketing, organizational commitment, bank employees.
1. Introduction

Services have increasingly assumed a more vital role in the economic growth and development of countries worldwide. Services like telecommunication, hotel and hospitality, health and banking had led to a stiff and intensely competitive industry among various business firms. To a great extent, the level of customer satisfaction is embedded at the quality of service rendered by the service providers; hence, without the fundamental contribution of the customer-contact employees who provide the service, external customer-satisfaction cannot be achieved. In the majority of service activities, the customers interact with contact employees, whose roles have become an element of differentiation. Through contact employees’ attitude, they could influence the level of service quality perceived by the customer. For this reason, contact employees and their attitude are often considered as the full service by the consumers, thus, the roles they play are highly relevant to the success of any service organization.

In the case of banks, their front-line employees interact with the majority of customers and generally handle a wide range of banking transactions. Because of the importance of the service provided, bank firms should support customer-contact employees in order to acquire communicative sale skills and make them feel comfortable, and satisfied with their job (Boris, et al. 2005).

As an approach to service management, the concept of internal marketing was proposed. It entailed the application of traditional marketing concepts within the organization in order to improve corporate effectiveness. It was believed that a firm must have satisfied employees in order to have satisfied customers. At the simplest context, the most basic way of achieving employee-satisfaction is to treat employees as customers as well.

Many have contributed to the enrichment of the internal marketing concept. Two of them were Rafiq and Ahmed (2000) who postulated five (5) specific dimensions of internal marketing, namely: job satisfaction, training, understanding and differentiation, inter-functional coordination and integration and motivation. Job satisfaction is derived from the mental and physical satisfaction employees experience in the environment they work in and from the work itself; it also means the extent to which people like or is satisfied or dislike or dissatisfied in their jobs; training is a systematic development of employee knowledge, skills and attitudes required by employees to perform adequately on a given task or job; motivation is the movement of workers to act in a desired manner; it is the attribute that moves us to do or not to do something; inter-functional coordination and integration talks about how the different departments are working as one and thus flow of communication takes place smoothly; lastly, understanding and differentiation emphasizes how the organization fully
recognizes how each employee is unique from the other employees thus listens to what employees have to say, and in essence treat each of them individually.

One of the challenges which organizations face today is building employees’ commitment. Commitment is the relative strength of an individual’s identification with, and involvement in a particular organization. Meyer and Allen (1997), the two authorities in the field of organizational commitment, specified three dimensions of it namely: affective, continuance and normative. Affective commitment is where the employee is seen to be emotionally attached, identified with the organization, and is, therefore, committed to pursue their goals with the organization. Meanwhile continuance commitment views the employee as being less affective and more calculative considering the costs that would result in terms of interests such as pensions and security. On the other hand, normative commitment refers to employees’ feelings of obligation to stay with the organization. Such feelings of obligation result from a process of internalization of normative pressures either prior or following affiliation to an organization.

However, lack of commitment from employees can be detrimental to an organization, resulting in poorer performance arising from inferior service offerings and higher costs. It can, therefore, be said that internal marketing could be the answer to gaining employee commitment, succeeding where traditional internal communications programs have failed. Hence, it became comprehensible that successful marketing can only be implemented if the firm is involved not only in external but also in internal marketing. This ascertainment is where the concept of internal marketing (IM) emerged.

As of 2013, the Philippines’ banking system is healthy and stable. Total resources grew more than three-fold to Php 8.1 trillion in the first quarter from Php 4.4 trillion in 2005. With the phenomenal increase in the country’s population and the increased demand for banking services; speed, service quality employee and customer satisfaction are going to be the key differentiators for each bank’s future success. In Tarlac City, there are thirty-four (34) banks operating and categorized according to their products and services offerings. It is comprised of twenty-three (23) universal banks, five (5) rural banks, one (1) savings bank, one (1) thrift bank, one (1) development bank and three (3) commercial banks. (http://www.philippinedirectory.com/tarlaccity, 2012).

As the banking business continued to flourish in Tarlac City and the entire Philippines, competition became tighter. It is, therefore, imperative for banking institutions to put forth the importance of internal marketing. It appeared interesting to the researcher to closely look on the universal banks’ internal marketing dimensions and their rank and file employees’ organizational commitment.
2. Literature Review

The concept of internal marketing cuts into various aspects of Human Resources Management (HRM) such as motivation, leadership, values and shared vision. It also looks into the aspects of structure, service delivery systems, and procedures. Interestingly, the concept of internal marketing goes beyond the functional limitations and looks at issues in an organizational perspective. This concept has brought about, not a territorial dispute, but a marriage among Marketing, HRM and Operations.

Collins and Payne (1991) affirm that IM “relates to all functions within the organization, but it is vitally concerned with the management of human resources” and describes the application of marketing internally in the organization. By now, it is understood that every department and every person inside an organization is both a supplier and a customer. Also, both supplier and customer must work together “in a manner supporting the company strategy and goals.” IM has been described as a philosophy for managing the organization’s human resources based on a marketing perspective. “A market-oriented human resources manager is more likely to make an impact on the success of a company, considering it tends to be more effective in both demonstrating the relevance of human resources to all the company, helping other managers to increase their productivity”. Marketing provides an “action framework and a practical approach by which the human resource manager can offer effective solutions to key corporate problems.”

Basic activities of internal marketing are: internal information, training of personnel, creating community spirit and motivation. These include elements of personnel administration. Internal Marketing has been seen as a part in the management of personnel resources (Berry 2001; Foreman, et al. 1991). The concept of internal marketing is, thus, multi-disciplinary in its nature.

On the other hand, Coper and Cronin (2000) considered internal marketing as the organization's attempts for education, reward and generally management of human resources for better service offering. They believe that employees constitute primary tools of the organization. Parasuraman (2000) also believes that jobs are internal products especially in service section which satisfy employees’ needs and demands and results in recognizing of the organization's purposes and employees are considered as primary customers of the organization. Performed researches in the field of internal marketing are dividable in the form of four categories. The first viewpoint is human resources' viewpoint. Internal marketing should be integrated with theories, strategies and principles of human resources with due attention to this viewpoint (Joseph, 1996). In the second viewpoint, internal marketing is developing and improving of customer-oriented behavior with employees. In this viewpoint the organization should adopt a framework like the external market and establish a
comprehensive program in order to improve and attract free will of employees in the internal market or the organization. In the third viewpoint, theoreticians such as Berry (1981) and Gruen (1994) believe that products and employees are internal customers of the organization in internal marketing of jobs. The fourth viewpoint is entitled internal transaction. Based on this viewpoint, internal marketing is an exchange relation between the organization and employees for gaining of the organization's purposes in a business environment (Foreman, 1995).

Also, Helman and Payne (2002) stated that as far as internal marketing is concerned, no clear pattern emerges in terms of a distinct set of activities. The concept of internal marketing is used to define a range of both formally organized activities and a range of ad hoc initiatives. They added that “marketing to employees” is the most common form of internal marketing.

But then, a conceptualization of internal market orientation construct (Lings, 2004) was developed and tested empirically later using five dimensions of formal face to face information generation, formal written information generation, informal information generation, information dissemination and responsiveness to information (Lings and Greenly, 2005). This measure was tested and proven psychometrically, to be a valid measure.

This model was later simplified in a study by Gounaris (2006) who reduced the dimensions from five to three, through factor analysis. The construct dimensions identified by Gounaris (2006) study were internal market intelligence, internal intelligence dissemination and responsiveness to the internal market. From the brief survey of conceptualization of internal market orientation, it was obvious that the Gounaris’ three-dimension conceptualization had some methodological advantages, especially in view of its relative simplicity coupled with the fact that it is based on the original market orientation construct developed by Kohli and Jaworski (1990) which consists of the dimensions of gathering marketing intelligence, dissemination of intelligence and responsiveness to the use of the information.

In the same manner, Rafiq and Ahmed postulated five (5) dimensions related to Internal Marketing (IM). These dimensions were job satisfaction, understanding and differentiation, training, inter-functional coordination and integration and motivation.

Kotler (2002) stated that internal marketing is an outgrowth of services marketing. Over the years, internal marketing has gained a very high level of prominence in marketing thought due to its proposed place as a prerequisite to effective external marketing. This is supported by Gorenroos (2000), according to him, successful internal marketing is prerequisite for successful external marketing. He also stated that internal marketing starts with the idea that employees are the first markets for the organization and that internal marketing can be viewed
as an approach for developing interest in customers and marketing among organization personnel. As such, internal marketing is concerned with ensuring understanding and motivation for customer consciousness, thorough management of employee attitudes, internal communications, developing service culture, and training, empowering and enabling employees (Gorenroos, 2000). This point, hence, reassures the previously set proposition of the importance of explicit internal (employee) focus and its balance with external (market) focus (Lings, 1999).

In connection, internal marketing leads towards market orientation through organizational commitment because market orientation cannot be visible in the absence of firm commitment (Awwad & Agti, 2011). Caruana and Calleya (1998) emphasized that lack of commitment will lead towards low performance by providing inferior service offering and higher costs. Internal Marketing impacts the business performance of the organization. It helps in maintaining workforce which is highly satisfied and motivated (Dunne & Barnes, 2000) and this workforce will help in accomplishing the performance targets set by organization.

Organizational commitment is defined as the commitment and/or loyalty of employees with the firm as if they feel obliged to stay with the bank and to work for it in the future as well (Cichy, Cha, & Kim 2009). Meyer and Allen (1997) constructed their three-dimensional component based on observing similarities and differences in organizational uni-dimensional concepts. In general their discussion was that commitment links individual with organization and thus, this link decreases the probability of turnover (Meyer & Herscovitch, 2001). They distinguish three kinds of commitment: (1) Affective commitment: show individual’s affective dependence to organization. Meyer and Allen believe that a person feels effective dependence on organization when the aims and values of organization seem like his/her aims and values and to be convinced that he/she must help organization achieve its goals (Allen & Meyer, 1990). (2) Continuance commitment: it is related to willingness to stay in organization for expenses of its leave and compensation due to stay in organization. Indeed this kind of commitment is created when a person would believe that his abilities are not affordable in the market, or that he lacks necessary skills to compete in the areas of interest. Such employees feel a kind of dependency on their existent organization. Indeed, this kind of commitment included two infrastructures. One is based on degree of person’s willingness about leave of organization and the other is related to distinguishing between available and substitution positions in the case at organization’s leave and expenses from it (Awwad & Agti, 2011: 311) (3) Normative commitment: it reflects staying in the organization as a member of it, so that a person feels his/her staying in an organization is a correct option (Allen & Meyer, 1997; McKenna, 2005). Persons who have high degree of normative commitment feel that they are bound to continue their work (job) in the organization. Indeed normative commitment shows
employee’s belief relative to their responsibility in relation to organization (Stallworth, 2004) and it directs employees to stay in the organization (Chang & Lin, 2008). Main subject of commitment would be willingness to conducting an act by a consistent behavior either explicit or implicit (Meyer & Schoorman, 2001). A subject which is created by negotiation between persons and colleagues is called transaction (Brown, 1996). Value of transaction between a person and organization is consisting of quantity and value of input and output. This emphasizes on calculative commitment (Hacket, 1994). Input means endeavor and professional competence and accepting job risks and output includes realization of expectations and job satisfaction, desirable social communications, job requirements and suitable income (Mottaz, 1988).

3. Methodology

The study used the correlational research design to explore the relationship between internal marketing dimensions (namely: job satisfaction, understanding and differentiation, training, inter-functional coordination and integration and motivation) and organizational commitment (namely: affective, continuance and normative) of universal banks’ employees. Pearson Product Moment Coefficient of Correlation was employed to establish the relationship of the independent and dependent variables in the study. To identify which from among the five dimensions is a predictor to organizational commitment, a simple regression analysis was used in the study.

The study considered the three biggest universal banks (main or head branches) in Tarlac City, namely: Banco de Oro (BDO)- SM Branch, Bank of the Philippine Islands (BPI)-Tarlac- Hi-Way Branch and Metrobank- San Roque Branch.

The entire forty-three (43) rank and file bank employees were requested to answer the questionnaire intended for the study. From the total of forty-three (43) rank and file employee-respondents of the three universal banks as locale of the study, only forty-one (41) questionnaires were retrieved by the researcher. For bank 1, there was one unretrieved questionnaire due to an employee who was on maternity leave; while in bank 2, there was one (1) absent and one (1) discounted questionnaire which had almost unanswered set. The last bank returned a completely-filled out questionnaire by all of its rank and file employees.

The researcher used two sets of validated questionnaires to measure the level of banks’ (1) internal marketing dimensions and (2) organizational commitment of universal bank employees, combined together. The questionnaire included a perceptual measure that was rated on a five-point Likert scale. Each scale item was anchored at the numeral 1; 1 = “strongly disagree”; 5 = “strongly agree”. The research questionnaire was used as the primary data collection method.
The survey questionnaire was divided into three parts: The first part mainly focused on the profile of the respondents in terms of their age, employment status, job position and years in service. The second part consisted of the five (5) dimensions of internal marketing quantified by twenty-five questions (five questions per dimension). The last part covered the questions to measure the respondents’ organizational commitment to which they belong to.

On top of the questionnaire used in the study, an interview was also done by the researcher to make some validation, probing, attesting and some qualification and clarification with regard to the answers provided by the respondents.

For the level of banks’ internal marketing dimensions, the thirty-nine (39) - item questionnaire used by Farzad, Nahavandi and Caruana (2008) was utilized in this study. However, due to some intricacies and issues on the country-setting included in their used questionnaire, this study adopted the instrument with modification to fit in the local setting. The modified questionnaire was pilot tested to a number of respondents outside the coverage area. From a total of thirty-six (36) respondents of the pilot-test, a Cronbach alpha was performed. The result showed a 0.91 reliability score. If a Cronbach alpha for a set of scores turns out to be 0.90, it can be interpreted as 90% reliable and 10% unreliable (Brown, James Dean, 2002).

Before the dry-run test was administered, the researcher consulted Marketing experts for validation of the modified questionnaire for banks’ internal marketing dimensions. To measure banks’ employees-organizational commitment, the 24-item Organizational Commitment Questionnaire (OCQ) of Allen and Meyer (1990) was used.

To determine the level of the bank employees’ internal marketing dimensions and to measure their organizational commitment, the weighted mean was computed. Where is the symbol for the computed weighted mean. The is the sum of all the products of frequency multiplied by the five-point scale used (1-5) divided by the sum of the respondents.

<table>
<thead>
<tr>
<th>Rating</th>
<th>Ranges</th>
<th>Equivalent Adjectival Rating</th>
</tr>
</thead>
<tbody>
<tr>
<td>5</td>
<td>4.45 – 5.00</td>
<td>Strongly Agree (SA)</td>
</tr>
<tr>
<td>4</td>
<td>3.45 – 4.44</td>
<td>Moderately Agree (MA)</td>
</tr>
<tr>
<td>3</td>
<td>2.45 – 3.44</td>
<td>Fairly Agree (FA)</td>
</tr>
<tr>
<td>2</td>
<td>1.45 – 2.44</td>
<td>Moderately Disagree (MD)</td>
</tr>
<tr>
<td>1</td>
<td>1.00 – 1.44</td>
<td>Strongly Disagree (SD)</td>
</tr>
</tbody>
</table>

Furthermore, to respond on statement of problem number 3, bivariate correlation using Pearson’s r coefficient was used in its endeavor to correlate the dimensions of internal marketing and organizational commitment. Where x is the first variable (Internal Marketing Dimensions); y is the second variable (Organizational Commitment); n is the sample size of
the study and \( r \) is the degree of relationship between \( x \) and \( y \). Meanwhile, measuring the effect of each of the internal marketing dimensions as predictor variable to organizational commitment, the researcher made use of simple regression analysis.

### 3.1 Research Questions

In order to look into the internal marketing dimensions and organizational commitment of universal banks’ employees in the city of Tarlac, the following questions have been proposed:

1. How is the level of banks internal marketing (IM) described in terms of the following dimensions:
   1.1. Job satisfaction,
   1.2. Understanding and differentiation,
   1.3. Training,
   1.4. Inter-functional coordination and integration and
   1.5. Motivation?

2. How is the level of the respondents’ organizational commitment described in terms of?
   2.1. Affective,
   2.2. Continuance and
   2.3. Normative?

3. How does the level of internal marketing dimensions correlate with the level of the respondents’ organizational commitment?

### 3.2 Related to the questions were the formulated hypotheses:

H1: There is no significant relationship between internal marketing dimensions and organizational commitment.

H2: Dimensions of internal marketing do not predict organizational commitment of universal bank employees.

### 4. Results and Discussion

<table>
<thead>
<tr>
<th>Variables</th>
<th>Pearson Coefficient (r)</th>
<th>Significance</th>
</tr>
</thead>
<tbody>
<tr>
<td>D1 vs. OC</td>
<td>0.459</td>
<td>0.002</td>
</tr>
<tr>
<td>D2 vs. OC</td>
<td>0.429</td>
<td>0.004</td>
</tr>
<tr>
<td>D3 vs. OC</td>
<td>0.352</td>
<td>0.015</td>
</tr>
<tr>
<td>D4 vs. OC</td>
<td>0.337</td>
<td>0.019</td>
</tr>
<tr>
<td>D5 vs. OC</td>
<td>0.345</td>
<td>0.017</td>
</tr>
</tbody>
</table>

As shown on Table 1, all the five internal marketing dimensions were related when paired with the respondents’ organizational commitment but differed in terms of the degree of significance from one dimension to another.

Yielding the strongest relationship when paired with Organizational Commitment (OC) is dimension 1 (Job Satisfaction) having a coefficient value of 0.459, followed by dimension 2 (Understanding and Differentiation) with 0.429 coefficient value generated. Dimensions 3, 5
and 4 (Training, Motivation and Inter-functional Coordination and Integration), were also considered related to OC with their 0.352, 0.345 and 0.337 computed Pearson’s r coefficient value, accordingly.

Since the five dimensions’ statistical significance was below 0.05, the first null hypothesis which states that “there is no significant relationship between internal marketing dimensions and organizational commitment” was rejected.

The level of employees’ job satisfaction generated from their work varied greatly. The banks’ atmosphere, methods, security and operations affected how employees feel satisfied with their jobs, which in turn was significantly related to employees’ organizational commitment. In addition, the involvement of employees in the decision-making processes and their initiative were also significant for their continuous organizational commitment. Their individual suggestions, recommendations and complaints were also important.

Moreover, training sessions given to banks’ employees can also be correlated to their organizational commitment. Trainings assisted employees in their development of holistic view of organization’s service strategy. It also provided employees with an understanding of the role each individual plays in relation to other individuals; the various functions within the firm; and the customers. Another important dimension is motivation. It is believed that when employees’ motivation increase, their productivity and retention can also increase, absenteeism can be reduced, teamwork can be improved, and more.

On the other hand, inter-functional coordination and integration which facilitated the dissemination and openness of information among the employees in various banks’ department as well as the harmonious relationship were proven to be related with employees’ organizational commitment. Thus, a good inter-functional coordination and integration may function as a necessary ingredient in the implementation of a successful marketing strategy.

The table revealed that there is a significant relationship between universal banks’ internal marketing dimensions and employees’ organizational commitment.

Table 2: Simple Regression of Internal Marketing Dimensions to Universal Banks’ Employees Organizational Commitment

<table>
<thead>
<tr>
<th>Variables</th>
<th>F</th>
<th>Significance</th>
</tr>
</thead>
<tbody>
<tr>
<td>D1</td>
<td>9.620</td>
<td>0.004</td>
</tr>
<tr>
<td>D2</td>
<td>8.135</td>
<td>0.007</td>
</tr>
<tr>
<td>D3</td>
<td>5.078</td>
<td>0.030</td>
</tr>
<tr>
<td>D4</td>
<td>4.620</td>
<td>0.038</td>
</tr>
<tr>
<td>D5</td>
<td>4.858</td>
<td>0.034</td>
</tr>
</tbody>
</table>

Table 2 displays the regression analysis of the five dimensions of banks’ internal marketing as predictors to universal bank employees’ organizational commitment.
As a rule of thumb in regression analysis, .05 significance level and below means that a variable is a predictor to another variable (independent variable to dependent variable), hence, a value higher than .05 significance level is not a predictor to another.

From Table 2, D1 (Job satisfaction) bearing 0.004 significance level and D3 (Training) with 0.030 significance level were good predictors to respondents’ organizational commitment. Bank employees believed that their commitment to their organization was due to job satisfaction they have felt in the bank.

The result of the study supports previous findings of Al-Borie, et.al (2012), Azeem (2010) and Salim, Kamarudin and Kadir (2007). The same way with training, employees believed that their personal and professional growths were anchored at training. For they were pampered with trainings and some developments related to it, hence, they were committed to serve their clients better and so, serving the banks in their utmost commitment.

In addition, D4 (Inter-functional Coordination and Integration) and D5 (Motivation) produced 0.038 and 0.034 computed significance level were also considered predictors of rank and file employees’ organizational commitment. Their commitment was triggered and affected by how the bank departments work with one another harmoniously and coherently. Parallel to inter-functional coordination and integration was employees’ motivation. Bank employees felt committed to their organization when they were motivated. Since banks appreciated their contribution; counted on them; and made them feel belonged, they became committed to their organization in return.

Another predictor to employees’ organizational commitment was D2 (Understanding and differentiation), having 0.007 significance level. This fact explained that employees’ commitment depends on how banks involved them to some concerns needed to be decided upon; listened to their suggestions or criticisms; or even the rationale on where they were designated, were all important to them.

All the five dimensions of internal marketing were below significance level of .05. The second null hypothesis was, therefore, rejected.

The study has many implications, both for the banks’ management and future researchers. In general, all managers must realize the importance of internal marketing dimensions and put as much emphasis as they do on external marketing. This concerns not only bank managers, but all managers, especially within the service industry. Sometimes, managers tend to forget that a satisfying customer-experience is embedded at the service provided by their employees. Managers, therefore, must be aware, and find out how the organization might provide a sustaining internal marketing program. For instance, managers may actively encourage their employees to be involved in whatever the organization is doing, involve them in the decision making process, to be open and honest about their feelings that affect them in the office.
However, this study does not give information in what degree the different dimensions of internal marketing occur in banks, which would be interesting to look further into. A deeper research on job satisfaction, for instance, would be appropriate. Also, the comparison between different types of banks as to their internal marketing dimensions would be relevant.

5. Conclusions and Recommendations

1. Majority of the respondents were satisfied in their job because of clean and appropriately decorated work place.

2. Majority of the respondents were designated on their job placements/position based on their experience.

3. Banks occasionally include “relationship/team building” as part of their training programs.

4. Banks were restrictive on employees’ access to information.

5. Majority of the respondents believed that job security was provided to them by their banks.

6. The respondents’ level of organizational commitment for affective, continuance and normative were all categorized under the “fairly agree” bracket. It was noted that normative or “balancing” commitment was the highest among the three components with grand mean grade of 3.19.

7. All the five dimensions of banks’ internal marketing were related to their employees’ organizational commitment. However, considering the degree of computed statistical significance of the five dimensions, dimension 1 (job satisfaction) and 2 (understanding and differentiation) were the most significantly correlated dimensions paired to bank employees’ organizational commitment. Also, the five dimensions of internal marketing were all predictors to employees’ organizational commitment.

In light of the preceding conclusions of the study, the following are hereby recommended:

1. Banks should continue or sustain operating in a clean and an appropriately decorated work place/atmosphere. It is what makes employees satisfied on their jobs.

2. Banks should rationalize or update employees’ salary and fringe benefits to keep abreast with the current trends on employee needs and motivation.

3. Banks should regularly offer relationship/team building of employees as part of their training. It could be in the form of an activity like group dynamics. This type of activity promotes camaraderie, unity, synergy and rapport among them.

4. The study can be used as reference material to Marketing Management, and Human Resource Management or Management professors and/or students. The study could provide significant data and clearer picture of what Internal Marketing and Organizational Commitment really is all about.

5. The study may serve as framework to replicate similar researches in the future. Other researches may look on the following:

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5.1. Organizational Commitment of Government Employees
5.2. Impact of Internal Marketing to External Marketing
5.3. Organizational Commitment and Job Performance
5.4. Internal Marketing and Labor Turnover
5.5. Organizational Commitment and Customer Satisfaction

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