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Impact of Internal Marketing on Job Satisfaction Among Bank Employees in Yemen

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Abstract

The main purpose of the current study is to examine the effects of internal marketing on job satisfaction among banks employees in Yemen. The independent variable was internal marketing factor represented by several dimensions namely, development, vision, internal communications, rewards and empowerment adopted from the models of Foreman and Money (1995). The dependent variable was job satisfaction factor, represented by several dimensions namely; pay, promotions, supervision, work and co-workers, adopted from Stanton (2002). The study made use of a survey questionnaire distributed to 407 Yemeni bank employees, after which data was analyzed with the help of descriptive statistics, and exploratory factor analysis. Added to this, the study used the structural equation modeling and the findings confirmed that internal marketing has a significant relationship with job satisfaction. In examining model fit, the value of fit statistics ($GFI=.95$, $CFI=.975$ and $RMSEA=.068$) indicated that the hypothesized model fitted the data. Finally, this study contributed positively in the direction of internal marketing factors and its impact on job satisfaction in the banking sector in Yemen.

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Keywords: Internal marketing; job satisfaction; banking sector in Yemen

1. Introduction

Internal marketing has been a topic of interest in the marketing literature for the past forty years with the pioneering allusion to the term coming from Sasser and Arbeit (1980), following Berry's (1980) introduction of the concept. According to Berry (1981), an organization may only be successful if it meets its employees' needs. This is supported by Kotler (2000) who emphasized the priority of



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internal marketing over external marketing, with the former beginning with the recruitment of suitable individuals to fit positions wherein they are satisfied and eventually inclined to carry out their responsibilities towards achieving customer satisfaction.

The internal marketing concept has gone through many changes from the initial conceptualization of employee satisfaction by considering them as customers, and their jobs as products, with the ultimate aim of enhancing service quality (Berry, 1981; Sasser & Arbeit, 1976). It is to ensure that employees' importance is acknowledged by treating them as internal customers (Grönroos, 1981). Internal marketing is significant in boosting employees' provision of optimum services to customers as this will eventually achieve customer satisfaction of the services offered by the company (Lings & Greenley, 2005).

Moreover, the concept of job satisfaction is not a novel one in marketing as it was introduced in the mid-1930s by Hoppock (1937). More specifically, employee job satisfaction stems from the mental and physical satisfaction experienced by the employee in their workplace and in the work itself (Takeda, Ibaraki, Yokoyama, Miyake, & Ohida, 2005). The employees' attitudes and behaviors display the service quality offered to the customers (Tadeka et al., 2005). In other words, job satisfaction indicates the worker's state of perceiving his welfare in the organization.

According to Zeithaml, Bitner and Gremler (2006), employers who take care of their employees' needs, are indirectly taking care of external customers' needs. Hence, to be competitive, successful marketing can be realized if the firms adopt both external and internal marketing (Caruana & Calleya, 1998). The majority of the service organizations in the current times are attempting to meet and exceed customers' expectations to boost shareholders' satisfaction as well as to earn their loyalty (Ballantyne, 2000). Moreover, the employees' role in achieving success in service organizations urges organizations to adopt internal marketing and consider employees as internal customers (Mishra & Sinha, 2014).

In the present study, the researcher examines the effect of internal marketing practices reflected through organizational vision, development, rewards, empowerment and internal communication, upon job satisfaction reflected by pay, work supervision, promotion and co-workers among employees of Yemeni banks.

2. Problem Statement

According to Bouranta and Mavridoglou (2005), few empirical studies have been conducted regarding internal marketing and they attributed this to the lack of models demonstrating the significance of internal marketing among service firms. More recently, a study showed that Yemeni banks suffer from weaknesses related to internal marketing, resulting from ineffective management in terms of interpersonal and technical skills (Al-Jaradi 2014). In the same line of argument, Alawi (2010) refers that the management in Yemeni banks failed to comprehend employee needs because of poor channels of communication between management and employees.

A few studies have been carried out on banking in Yemen but the majority have concentrated on the factors that contribute to banking profitability (Baha, 2013). More specifically, the management of banks are still unaware of the significance of internal marketing. However, this does not mean that banks do not employ internal marketing, as it is evident that they do conduct internal marketing activities. The reality is that Yemeni banks have been applying, without realizing it, internal marketing methods, but not in a consistent, strategic manner (Hasen, 2014). This lack of awareness of the concept coupled with the lack of internal marketing programs adds to the ambiguity concerning the role of internal marketing in the development of job satisfaction levels. So the present study aims to examine the impact of internal marketing on job satisfaction among the employees of the Yemeni banking sector.

3. Literature Review

3.1. Internal Marketing

According to Sasser (1976) a successful service company should be capable of first selling the job to its employees prior to selling the service to the clients. In this line of contention, the primary aim behind internal marketing is to acquire motivated and customer conscious employees at the entire organizational levels (George, 1990). On the basis of the study conducted by Berry and Parasuraman (1991), the personnel are confined to employees and they indicated the requirement of aligning job-product with human needs. They reached to the conclusion that employees should be viewed as customers and the jobs as products – where products have to be attractive, and employees have to be motivated by satisfying their needs and wants. In a related study, Greene, Walls and Schrest (1994) claimed that successful internal marketing depends on the acceptance of the concept by top management down to the menial worker.

The pioneering researcher, who coined the internal marketing concept, was Berry (1981) who posited that employees are customers, and similar to external customers they have needs to be satisfied. He focused on the basic 4Ps approach that addressed the employee's job as the product and employed different forms and formats of price, distribution of place, and promotion to develop the desirability of the product (employment/job). In other words, Berry's method involved developing different types of internal communication and promotional methods to encourage and develop employee's job satisfaction, which in turn lead to customer satisfaction and customer loyalty.

Moreover, each employee should be trained to market the services of the firm in such a way that customer relationship is developed (Grönroos, 1985). The front-line employees should be supported by the rest of the employees. In fact, the main thrust of internal marketing concept is that by treating employees as internal customers, it can be ensured that the more they are satisfied, the more the work force will be customer-centered, market oriented and sales-minded.

In the same line of study, Foreman and Money (1995) proposed a typology of internal marketing for an extensive and new overview of internal marketing and its main role. According to them, internal

marketing has to be considered more than the implementation for the sake of employees, but rather the development of internal customer relationships. In the banking institutions, the adoption of internal marketing culture was examined by Bouranta and Mavridoglou (2005) in their study aiming to minimize the gap in empirical evidence in literature dedicated to the concept. They distributed survey questionnaires among Greek bank managers after which they found that executive perceptions of Greek banks has primarily adopted the notion of internal marketing, and efforts should continue to develop knowledge of internal marketing concept, and its measures owing to its significance to practitioner and theorist circles.

In addition, studies in literature propose varying definitions and descriptions of internal marketing. But in the present study, internal marketing is described as a set of practices used by the Yemeni banks to consider employees as internal customers, and it is facilitated by the bank's vision, development, rewards, empowerment and internal communication as proposed by Berry and Parasuraman (1991). Specifically, Foreman and Money (1995) described vision as short term and long term goals that employees are inculcated with, moreover, they define the development as strategic investment by the organization in training employees. Meanwhile, reward refers to a system created to encourage behaviours, actions and achievements that assists in achieving the business goals of the organization (Hale, 1998), and empowerment refers to providing autonomy to the employees to carry out task-related activities (Bowen & Lawler., 1992). Finally, internal communication refers to ideas-sharing to contribute to the progress of the organization (Gilmore & Carson, 1995).

Finally, in a study carried out by Mishra and Sinha (2014), the authors underlined the difficulties faced by organizations in implementing internal marketing and they contended that employee motivation is required for successful internal marketing. They added that enhanced organizational performance can be enhanced through internal marketing implementation. Prior to employing the marketing strategies, they suggested the motivation of employees. Considering the above review of literature concerning internal marketing, every author provided his own view of the concept, and thus, this calls for the need for more theoretical and empirical studies to shed a light on how internal marketing can be successfully implemented.

3.2. Job satisfaction

Successes in the organization depend on the employees as they are the major determinants and leading factors within it. In relation to this, job satisfaction stems from the perception and evaluation of the employees of their job influenced by their distinct needs, values and expectations that they consider significant (Sempene, Rieger, & Roodt, 2002). In other words, job satisfaction is crucial to employees as well as organizations – where employees who perceive satisfaction in their jobs are expected to be more loyal to the organization and to work hard at achieving the organizational objectives.

According to Farea, (2016) there is a significant relationship between job satisfaction and employees performance in the context of Yemeni firms, this is achieved by the autonomy provided by the employees and their taking part in the process of decision-making. Furthermore the author suggests

that firms' management in Yemen should make their employees aware of the company policies and procedures to resolve their issues and they have to conduct meetings to obtain employee feedback. The firms should also exert effort into employee retraining of new technology as this could mitigate time loss and enhance worker's efficiency.

According to Acker (2004), effective functioning of firms hinges on the job satisfaction level among employees. McCormick and Ilgen (1985) indicated that the job satisfaction concept is a complicated one and other studies (Buckley, Carraher, & Cote, 1992; DeMeuse, 1985; Zedeck, 1987) stated that its dimensions are the most well-known and extensively used measure of the concept itself.

In literature, several job satisfaction definitions have been proposed. For instance, Spector (1997) defined the concept as the way people feel about their jobs and different job aspects and is the level to which people are satisfied or dissatisfied in their jobs. The concept of job satisfaction has multiple dimensions in that a worker may hold different levels of satisfaction concerning his job, administration, pay, among other job aspects (Smith & Kendall, 1969). In another definition, Locke (1976) described job satisfaction as the positive emotional feeling that stems from the appraisal of job or job experiences (p.130). Also, Fisher and Smith (2001) defined it as the attitudes and perceptions of employees of their works, their co-workers, and other psychological aspects of the work surroundings. In the present study, job satisfaction is described as the positive view of employees towards organizations and is a multidimensional concept that stems from the several workplace demands and contributions of the employees (Ravari, Mirzaei, Kazemi, & Jamalizadeh, 2012).

Added to the above, according to the abridged Job Descriptive Index (aJDI), there are different job satisfaction areas, with each being independent and discriminated between by workers. The limitation of the job satisfaction areas to work, pay, promotion, supervision, and co-workers, lead to general outcomes of advantages and disadvantages in the concept itself that can be further examined if needed (Stanton et al., 2002).

3.3. Internal marketing and job satisfaction

The internal marketing concept's major objective is to guarantee that the employees feel that management is concerned about their welfare and needs. The effective implementation of internal marketing is expected to result in positive employee attitudes towards their tasks and this includes job satisfaction (Tansuhaj, Randall, & McCullough, 1991). According to Hwang and Der-Jang, (2005), internal marketing positively impacts job satisfaction in the context of health services, where customer satisfaction was found higher in organizations within which employees perceived internal marketing to generate high quality services to their clients. In Southern Taiwan, Chang and Chang, (2009) examined two hospitals and found internal marketing positively impact on job satisfaction among nurses.

In relation to the above studies, Ahmad and Al-Borie (2012) distributed structured questionnaires to 250 physicians that represented Saudi teaching hospitals. They found that there is positive relationship between internal marketing and job satisfaction and organizational commitment. The authors

recommended studying other service and health sectors in order to develop a model that could be employed in the general service sector, and the inclusion of the employees at all teaching hospitals levels to shed more light on the viewpoints, attitudes, perceptions, overall satisfaction and organizational commitment of the physicians.

Moreover, Ogunnaike, Oyeniyi, and Adeniji, (2012) highlighted that a strong and positive relationship between internal marketing and job satisfaction in Nigerian university environment. They recommended that the university emphasize on internal marketing practices to enhance the quality delivery of interactive as well as external marketing of the institution. They also recommended that the university promote extrinsic job satisfaction among its workers and that future studies should employ a more empirical method of study. Furthermore, it is important to study the relationship between internal marketing and job satisfaction because it will help managers to understand how people work and study general organizational behaviours. (Kessuwan & Muenjohn, 2010).

To remain competitive, banks should understand the requirements of employees for better relations with them as this would result to a long-term valuable relationship based on trust. Added to this, banks have to examine and understand the feelings, needs and wants of employees. To this end, internal marketing reinforces the trust development and growth, satisfaction and commitment among the parties by modifying interactions in a way that bank and employee requirements are met.

3.4. Research Questions

Based on the review of relevant literature, research questions are formulated as follows:

- i. Is the hypothesized full structural model of the impact of internal marketing on job satisfaction validated, and does it fit the data?
- ii. Is there a significant relationship between internal marketing and job satisfaction?

3.5. Conceptual Framework

Based on the study hypothesis, the following conceptual framework in Figure 1 is proposed in order to show the relationships among independent and dependent variables.

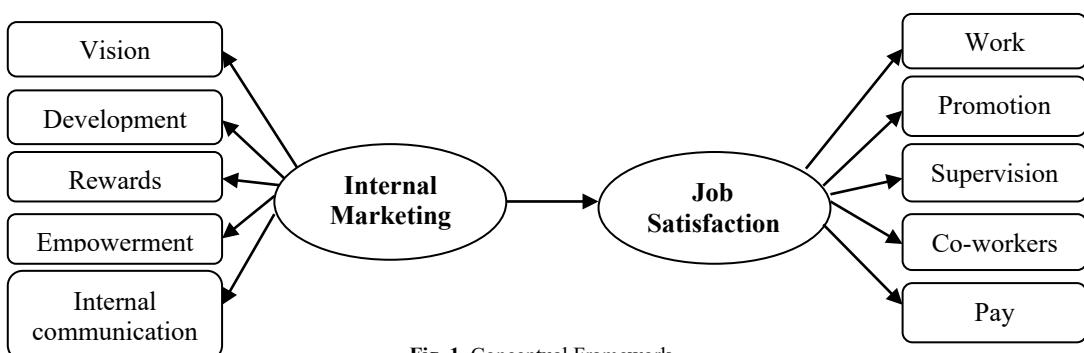


Fig. 1. Conceptual Framework

4. Methodology

This research employed the survey method as the primary data collection procedure, where the study population comprises of employees working in eight banks numbering 2452 employees. More

specifically, the population consists of employees in three primary positions namely top management, middle management and low management. The list of employees was requested from the Yemen Central Bank, after which the respondents in the eight banks were exposed to stratified random sampling based on management level as can be seen in Table 1. Bank employees were conveniently available to participate were included in the sample and consequently, a sample size of 407 was chosen from a total population size of 2452 employees in 8 banks, and 48 branches to fill the questionnaires.

Table 1. Demographic Profile of Respondents

	Variable Name	No	Percentage
Gender	Male	293	72.0
	Female	114	28.0
Age	18 – 25	3	.7
	26-30	53	13.0
	31-35	196	48.2
	36-40	104	25.6
	41-45	37	9.1
	46-50	7	1.7
	51 and Above	7	1.7
Educational level	High school	31	7.6
	Community college	62	15.2
	University degree	289	71.0
	Masters degree	22	5.4
	PhD	3	.7
Length of service in the bank	one year and below	26	6.4
	2-5	155	38.1
	6-9	167	41.0
Management Level	10 years and above	59	14.5
	Top Management	24	6.4
	Middle Management	152	37.3
Work department	Low Management	229	56.3
	Finance & accounts	60	14.7
	Marketing	53	13.0
	Human resources	77	18.9
	Public relations	13	3.2
	Legal Affairs	6	1.5
	Customer services	96	23.6
	Investment	31	7.6
	Information technology	27	6.6
	Banking operations	36	8.8
Total	Other	8	2.0
		407	100%

Moreover, the internal marketing construct was measured through surveys adopted by Foreman and Money (1995), Ellinger and Cseh (2007), Hartline and Ferrell (1996) and Hon and Grunig (1999). More specifically, Foreman and Money's (1995) 15-item questionnaire was combined by the rest of the studies' 13-items, resulting in 28 items measuring five factors namely, vision, development and reward, empowerment and internal communication. As for the job satisfaction construct, the researchers measured it through the items adopted from Stanton, Sinar, Balzer, Julian, Thorosen, Aziz and Smith (2002), the items gauged five various job aspects including work, pay, promotion, supervision and co-workers.

The collected data were analyzed by using structural equation modeling to test the hypothesized relationship between internal marketing as the exogenous variable and job satisfaction as the

endogenous variable. A pilot test was conducted using a convenient sample of 50 respondents in order to test the reliability values of the internal marketing and job satisfaction variables. The Cronbach Alpha reliability value for each measure was above the accepted value $\alpha = .70$.

5. Data Analysis

5.1. Internal marketing (IM)

As shown in Table 2, the instruments of internal marketing was composed of 28 statements (on a five-point Likert scale) on development (8 items), empowerment (7 items) vision and internal communication as one dimension (8 items) and rewards (5 items). None of the items was excluded because all of them were perfectly linked to their underlying factors.

Table 2. Factor Loading of Rotated Component Matrix for Internal Marketing (IM)

Items	1 Development	2 Empowerment	3 Vision & Internal Communication	4 Rewards
Development 5	.761			
Development 4	.755			
Development 2	.749			
Development 6	.749			
Development 3	.735			
Development 1	.705			
Development 7	.679			
Development 8	.657			
Empowerment5		.764		
Empowerment4		.731		
Empowerment6		.702		
Empowerment7		.696		
Empowerment2		.676		
Empowerment1		.586		
Empowerment3		.486		
Vision2			.712	
Vision1			.701	
Internal communication1			.729	
Internal communication4			.617	
Internal communication3			.616	
Internal communication2			.591	
Internal communication5			.508	
Internal communication6			.508	
Reward5				.749
Reward3				.746
Reward4				.736
Reward2				.687
Reward1				.532

The factor analysis predicted internal marketing as a four-factor model for first-order latent variables; development, rewards, and empowerment, and since there is internal coordination and convergence in the meaning of the two factors namely vision and internal communication, the factor analysis considered them as one factor. However, at the testing of the full-fledged structural equation model, both factors, vision and internal communication, were analyzed separately based on the

theoretical model of Foreman and Money (1995), Ellinger and Cseh (2007), Hartline and Ferrell (1996) and Hon and Grunig (1999).

The Bartlett Sphericity Test for internal marketing was statistically significant (Approx. Chi-Square =8185.638; p= .000, < .00), signifying that the interrelationship (multicollinearity) between the items was significant. The value for the KMO measure of sampling adequacy was 0.962, which is considered excellent. Thus, it was concluded that the questionnaire items were suitable for factor analysis.

5.2. Job Satisfaction (JS)

As can be seen in Table 3, the instrument of job satisfaction was composed of 23 statements (on a five-point Likert scale) on co-workers (5 items), supervision (5 items), work (5 items), promotion (5 items) and payment (5 items). The components job satisfaction emerged through EFA component analysis. Previous studies, for example, Stanton et al., (2002), and Fisher (2000) suggested five components for job satisfaction which are: payment, promotion, work, supervision, and co-workers.

Table 3. Factor Loading of Rotated Component Matrix for Job Satisfaction (JS)

Item	1 Co-workers	2 Supervision	3 Component Work	4 Promotion	5 Pay
Co-workers 3	.825				
Co-workers 2	.821				
Co-workers 4	.768				
Co-workers 5	-.705				
Co-workers 1	-.699				
Supervision 5		-.793			
Supervision 2		.787			
Supervision 4		-.781			
Supervision 1		.767			
Supervision 3		.696			
Work 5			-.808		
Work 4			-.781		
Work 3			.730		
Work 2			.695		
Work 1			.629		
Promotion 3				-.846	
Promotion 5				-.839	
Promotion 4				.837	
Promotion 2				.802	
Pay 2					.792
Pay 1					.769
Pay 4					.669

EFA analysis in the current study, using Varimax Rotation, extracted the same five (5) factors. Two items under payment were deleted, but other items were closely linked to their underlying factors. The Bartlett Sphericity Test for job satisfaction was statistically significant (Approx. Chi-Square = 6202.697; p= .000, < .00) signifying that the interrelationship (multicollinearity) between the items was significant. The value for the KMO measure of sampling adequacy was .922, which is considered excellent. Thus, it was concluded that the questionnaire items were suitable for factor analysis.

5.3. Test of the proposed model

After all the constructs and their dimensions and items were exposed to tests, including reliability test (Cronbach's Alpha), and exploratory factor analysis (EFA), the study was deemed to possess reliable and valid constructs and dimensions. Therefore, a full structural model of impact of internal marketing on job satisfaction was formulated. Figure 2 shows one variable hypothesized as an exogenous variable, which is internal marketing, including five dimensions which are, vision, development, rewards, empowerment, and internal communication, based on models of Foreman and Money (1995), Ellinger and Cseh (2007), Hartline and Ferrell (1996) and Hon and Grunig (1999). Figure 2 Also shows that the job satisfaction construct with five dimensions (work, pay, promotion, supervision, and co-workers) is hypothesized as the endogenous construct, based on Stanton, Sinar, Balzer, Julian, Thoresen, Aziz & Smith's (2002) model.

The results of the hypothesized full structural model as shown in Figure 2 reveals that the Chi-square (χ^2) value of the baseline model was 162.563 with df of 34. The Chi-square ratio was 4.78, which was more than 3; GFI was .921, which less than .90, while the required level of fit indicators CFI = .949 and IFI = .950 were more than 0.90 and RMSEA value = .097, was more than .070. These results show that the hypothesized full structural model needed to improve its model-fit indicators.

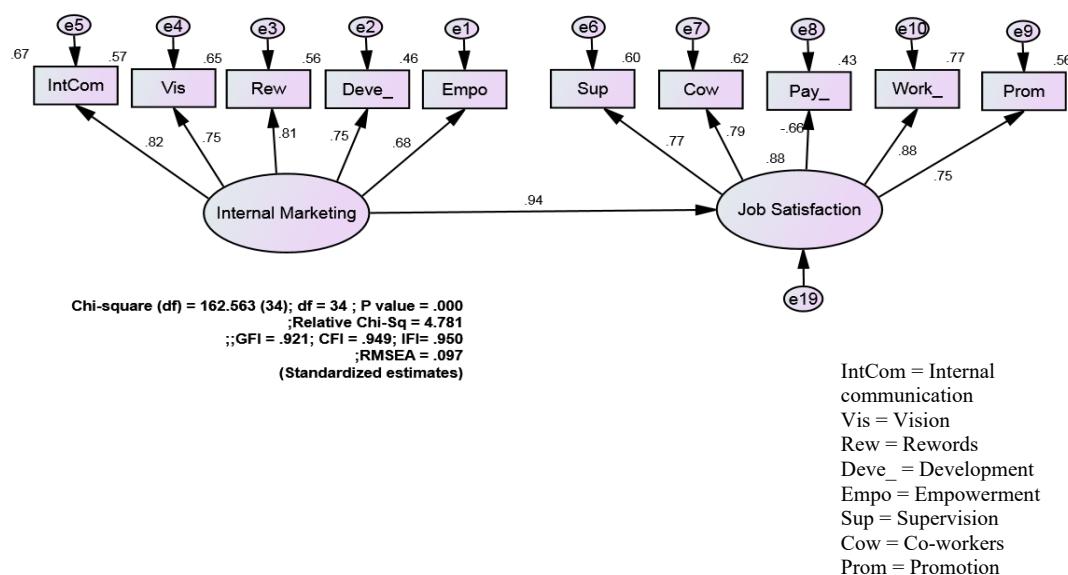


Fig. 2. Baseline Hypothesized Full Structural Model Impact of Internal Marketing on Job Satisfaction

A series of modifications was applied to the model to increase the fit of indicators in the full structural model. Based on the modification indices, error (e2) of internal marketing has a high MI value of error, which was 62.057, and this was considered high since it is greater than 15.0. The correlated measurements error here was between (e2) and (e7). These caused the structural model to have a poor fit.

The results of the hypothesized full structural model revealed that the Chi-square (χ^2) value of modified model was 95. 798 with df of 33. The Chi-square ratio was 2.90, which is less than 3; GFI was .95, which is more than .90 and the required level of fit indicators, CFI = .975 and IFI = .975, were greater than 0.90, and lastly, the RMSEA value was .68, which is less than 0.80. This result showed that the hypothesized full structural model succeeded in fulfilling all the necessary model-fit indicators. Therefore, the model-fit is acceptable. Figure 3 and Table 4 show that all the revised path regression weights and the path of constructs was significant (CR < 1.96). That means that the hypotheses of relationships between variables that were proposed in this model are accepted and supported.

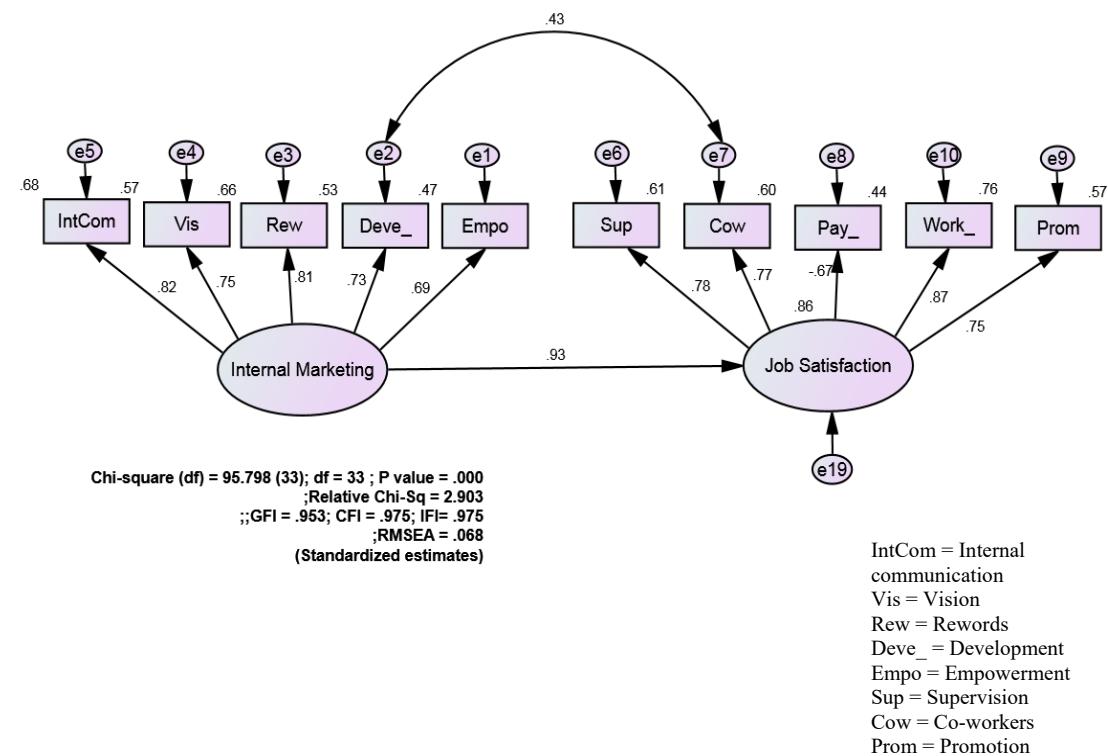


Fig. 3. Modified Hypothesized Full Structural Model Impact of Internal Marketing on Job Satisfaction

Table 4. CFA Results of Factor Loadings, Critical Ratios, and Significant p-Values for Modified Full Structural Model

	Variable	Regression β	S.E.	C.R.	P	H
JS	<---	IM	.927	.088	13.601	*** Supported
Deve_	<---	IM	.731	.079	13.512	***
Vis	<---	IM	.753	.093	13.860	***
Empo	<---	IM	.687			
IntCom	<---	IM	.824	.120	15.015	***
Prom	<---	JS	.754	.052	16.108	***
Pay_	<---	JS	-.666	.055	-13.893	***
Sup	<---	JS	.782			
Cow	<---	JS	.772	.029	16.619	***

Work_	<---	JS	.871	.091	19.249	***
Rew	<---	IM	.814	.205	14.858	***

Internal marketing impacts job satisfaction. The path coefficient internal marketing to job satisfaction is ($\beta=0.93$), indicating that for every one unit increase in internal marketing, its effects would contribute 0.93 of a unit increase in job satisfaction. The result also shows that internal marketing significantly and positively influences job satisfaction ($p=.000$ $p<.01$), supporting the hypothesis of this study.

6. Findings and Discussion

This section presents the results and discussions of significant findings of the study based on the data collected through the survey. So the results of this study showed that internal marketing has a positive effect on job satisfaction, where the path coefficient of internal marketing to job satisfaction was revealed to be 0.93. This indicates that Yemeni bank employees' job satisfaction is influenced by internal marketing. This finding is similar to that reported by Tansuhaj et al., (1991), who revealed that the primary objective of internal marketing is to make sure that employees perceive management's caring for their needs. It goes to reason that the effective internal marketing implementation would lead to positive attitudes among employees towards their work, and this covers their job satisfaction. That means a full structural model of study fits the data, which was collected. Furthermore, the current study has successfully validated the validity and reliability of the questionnaire to measure internal marketing and job satisfaction.

The findings of the current study are similar to that reported by Ogunnaike et al., (2012) who highlighted that a strong and positive relationship between internal marketing and job satisfaction in Nigerian university environment. They suggested that the university stress on internal marketing practices employment to improve its quality of interactive and external marketing delivery. Furthermore, they suggested that the university support extrinsic job satisfaction among employees, and that an empirical study technique should be employed as a new avenue for future studies.

In the same token, Ala'Eddin and Al-Borie (2012) evidenced that internal marketing activities, including selection and appointment, training and development, organizational support, incentives and motivation and retention policy, all positively impact teaching physicians' job satisfaction in Saudi hospitals. The study made use of multiple regression analysis to examine the effect of internal marketing on job satisfaction.

Similar to the above studies, a positive relationship was found between internal marketing and employee satisfaction by Huang and Rundle-Thiele (2014) evidenced a positive internal marketing-employee satisfaction relationship. Their research's main contribution is its application of theoretical outcomes with empirical evidence that established cultural congruence support of internal marketing

and employee satisfaction. The authors also indicated the limitations of their study and avenues for future directions.

This study has made two major contributions in the direction of internal marketing influences on job satisfaction in the banking sector in Yemen. First, the results from this study allow bank managers to reconsider their internal services strategy development, especially in the context of increasing employee satisfaction levels. Secondly, the evaluation of the internal marketing dimensions allows bank managers to improve their internal service quality which leads to development in job satisfaction levels and which in turn influences satisfaction of customer.

6.1. Limitations and future research

The present study scope is limited to one single industry namely the banking service industry. Due to the ambiguity to what level the study findings can be generalized to other industries, the study cautions the generalization of future studies and recommends their application of the model to a larger population in other organizational types (both manufacturing and service industries). The present study's distinction in focusing on a respondent group belonging to one culture may also limit the generalization of the findings to other cultures. Lastly, while the proposed study model is new in Yemen, future studies are recommended to examine the effect of other factors in the same context aside from those already included in the proposed model (e.g., cultural and demographic variables, to name a few).

7. Conclusions and Recommendations

Practically, the study findings offer significant contributions and implications for both practitioner and policy-maker circles alike. The current study sheds some insight into the way internal marketing may be used to enhance the level of job satisfaction among banks employees in Yemen. The findings obtained in the present study are invaluable for bank managers and owners as they could be used to improve job satisfaction level. Thus, this study offers the following recommendations to the banking industry.

First, the study findings could be used to increase the knowledge of bank managers regarding the importance of internal marketing implementation in their banks for the purpose of increasing the level of job satisfaction of employees in the entire levels of administration. In other words, it is important for bank managers to establish effective plans for the development of internal marketing initiatives, particularly directed towards enhancing internal communications among their employees, motivating employees and promoting smooth communication between employees and managers. It should also be noted that banks should expend effort to motivate their employees by providing them with benefits, incentives, promotions, training, rewards, empowerment, and integrated internal communications.

Second, the study findings indicate that managers or owners of banks should employ the required action to support employee job satisfaction in light of their environment before strategy

implementation to enhance job satisfaction level among the employees. For instance, it is crucial for bank managers to promote the significance of internal marketing policy in terms of what needs to be done and what the employee wants to do in their tasks as this can establish the bank vision, training, internal communication through regular meetings. The bank managers should also provide ongoing response to the feedback obtained from employees – for example, provision of benefits, incentives, promotions, trainings and rewards for employees to improve their job satisfaction levels.

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