



**The Effect of Internal Marketing on Employees  
productivity:  
In Case of Commercial Bank of Ethiopia South  
Addis District**

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## **Acronyms**

IM	Internal marketing
CBE	Commercial bank of Ethiopia
SAAD	South Addis Ababa district
SPSS	Statistical Package for Social Sciences
VIF	Coefficient of variation value test
CSO	Customer service officer
CSM	Customer service manager
CRO	Customer credit officer

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### **Abstract**

The importance of internal marketing in the achievement of strategic business objectives in the service industries. This study had major objectives to see the effect of internal marketing on employees' productivity by taking commercial banks of Ethiopia south Addis district as case study. The independent variables are internal marketing element stated by Mohammed and Rafiq which is motivation and satisfaction, customer orientation and satisfaction, internal coordination and integration and market like approach and the dependent variable are employees' productivity. Data was collected structured questionnaires which was self-administered. The response rate was 93%. Data was analyzed by using a correlation and multiple regression presented in tables. The study found out that all of the surveyed commercial banks of Ethiopia south Addis district indicated that each independent variable has a significant relation on the employees' productivity. From the result applying internal marketing in the bank has a positive effect in employees' performance. It is recommended that CBE south addis district should Applying internal marketing strategies as one strategies in order to have satisfied employees, customer oriented, good coordination with in the bank finally the strategies can have a positive result on productive employees. In return if employees are productive the bank can deliver a quality service and easily achieve organizational objective.

## **CHAPTER ONE: INTRODUCTION**

### **1.1 Background of the Study**

For one organization there are two kinds of customers which need high attention: Those are internal customers (employees), and external customers who use the organization's service. Both customers should be treated equally. If they are mistreated, it will be difficult to achieve the objectives of the organization. Most of the time, it's the responsibility of the whole management of a firm in general and the marketing department in particular to apply marketing tools on external customers. In one organization there may be different performance management program. more over employees have complain and seems unsatisfied this will difficulty in performing there best. Practicing marketing theory in internal environment can help the employees to do there best. Internal marketing is considered as 'Viewing employees as internal customers, viewing jobs as internal products that satisfy the needs and wants of these internal customers while addressing the objectives of the organization' Leonard Berry's 1981. It signifies that the organization should constantly endeavor to develop programs and strategies for enhancing employee satisfaction. Besides, the role of internal marketing (to employees), and its effects on employees' satisfaction, productivity, product quality, customer satisfaction and firm performance has not been studied extensively. Based on the above consideration, the researcher conducts the study on the effect of internal marketing on employees' productivity by taking Commercial Bank of Ethiopia South Addis District as case study. The reason why CBE is used as case study the bank has long time experience in banking industry in Ethiopia. Commercial Bank of Ethiopia (CBE) dates back to the establishment of

the State Bank of Ethiopia in 1942. CBE was legally established as a share company in 1963. In 1974, CBE merged with the privately owned Addis Ababa Bank. Since then, it has been playing significant roles in the development of the country. It is the pioneer to introduce modern banking to the country. Currently, it has more than 1,136 branches stretched across the country. It is one of the leading African banks with assets of 359.3 billion Birr as on March 31<sup>th</sup> 2016.

The main target in banking industry is delivering quality of service and be competent in the market. In the presence of a number of banking institutions nowadays, losing public trust is the big challenge for CBE. Accordingly, CBE's mission is to provide sustainable service for customers and become world-class commercial bank by the year 2025. CBE book let (2014/2015) In order to achieve this mission, employees play the pivotal role.

## **1.2 Statement of the Problem**

In banking sector there are three main job done those are payment, deposit mobilization, loan provision those service should deliver effectively and efficient for customers. Due to this in for assuring the quality service employees play main role in provision of service to customers. Hence, there is a need to ensure that they can proficiently deliver the promises made to customers in all service delivery encounter. In any organization human resource department applied different technique to increase the productivity level of their employees. However most of them face with a challenge of employees' low productivity. This fact hinders the achievement of service quality, and company objectives or goals. For achieving those target employees are needed. Because the front office employees of the bank interact with the majority of customers and generally handle a wide range of banking transactions. It is also importance of the service provided, commercial bank of Ethiopia

should support customer-contact employees in order to acquire communicative sale skills and make them feel comfortable and satisfied with their job. But There are different question with in employees that are not full fill regarding internal coordination, motivation package like training, education, scholarship, incentive because of training employees can` t develop customer concisions mind, by this reason they can` t have market like approach. There are different factors which play a pivotal role in achieving the objectives of a certain company and help maintain its strengths. Among these factors, employees are the most important ones. If an organization focuses on internal environment and applying marketing tools with in organization it can have an effect on the service delivered by the organization. More over Organizations which undertake to provide value to their external customers can achieve through the value they have for their internal customer. This will help the company assure service quality. And this in turn will contribute in the satisfaction of external customers. If so, the company will remain competitive in the market. The researcher tries to observe the effect of internal marketing on employees` productivity. Therefore, this paper focuses on identifying the main effect of internal marketing on employees` productivity by using Commercial Bank of Ethiopia South Addis District as a case study.

### **1.3 Research Question**

- Is Motivation and satisfaction are positively related to employees` productivity?
- Dose customer oriented and customer satisfaction have relation with employees` productivity?
- Is Inter functional coordination and orientation have positive effect with employee`s productivity?
- Is Market like approach has a positive effect on employee`s productivity?

- Is there is a relationship between service quality and internal marketing.
- Practicing internal marketing in the organization has main role to improve employees' productivity.

#### **1.4 Objectives of the study**

##### **1.4.1 General objective of the study**

The general objective is to assess the effect of internal marketing by using four element on employees' productivity.

##### **1.4.2 Specific objectives of the study**

- To see the relation Motivation and satisfaction with employees' productivity.
- To see the relation customer oriented and customer satisfaction with employees' productivity.
- To see the effect of Inter functional coordination and orientation have on employee's productivity.
- To see the effect of Market like approach on employee's productivity.
- To see the relationship between service quality and internal marketing.
- To find out the role of practicing internal marketing in the organization to improve employees' productivity.
- 

#### **1.5 Scope of the Study**

The scope of this study is to examine the effect of internal marketing on employees' productivity. To have manageable data and achieve the main objective, this study takes Commercial Bank of Ethiopia South Addis District as case study. Commercial Bank of Ethiopia has more than 1,136 branches stretched across the country. To manage these branches, they are classified in different districts based on their geographical

area. In Addis Ababa there are four districts namely East Addis District, West Addis District, South Addis District, and North Addis District. Under each district, there are several branches with different grades. Presently, there are around 79 branches under South Addis District. Because of time and resource limitation, the data is collected only from selected branches of South Addis District. The study focuses on finding out the effect of internal marketing on employees' productivity based on the extent to which internal marketing is being used in the bank; and employees' response regarding their satisfaction to that effect. The study does not assess the actual performance result of each employee in the selected branches and align it with the effectiveness of internal marketing tools being utilized by the bank. This will be the task of the concerned departments to make continuous assessment of the tools being used and their connection with the performance results of employees. Methodologically, the researcher applies three type of sampling technique in order to have a proper sample size. These are simple random sampling, stratified sampling and convenience sampling.

### **1.6 Significance of the Study**

The research outcome will benefit Commercial Bank of Ethiopia South Addis District to examine its employees' productivity by assessing the mechanism used by the human resource management. It will help to know if the method being used is affecting productivity and the necessity of doing further research for achieving organizational objectives. It will also help CBE management for doing further research on employee's productivity in order to find out if they are contributing their maximum efforts for the achievement of its objectives. It will also contribute for the improvement of the method being used to upgrade the productivity by using internal marketing. In addition to these, it will be used by other

researchers who are interested to conduct future study in relation to this topic as reference.

### **1.7 Organization of the Study**

This research paper consists of five chapters. Chapter one is the introduction part which discusses the back ground of the study, back ground of the organization, statement of the problem, research objective, hypothesis, research question, and definition of the term, scope of the study, significance and organization of the paper. Chapter two is includes the theoretical, empirical research and conceptual frame work. The theoretical part is collected from different books and related materials that have a relation with the research title. In the empirical part, sample researches done by different researchers is consulted. Chapter four is discusses the analysis and discussion part as below. This includes the demographic interpretation of the respondents, reliability measurement, and relation between variable, multiple regression data, and finally the discussion part. Chapter five aims to present the conclusions of the study and to make recommendation. The first section restate the main purpose of the study, followed by a brief discussions of the study. Section three presents the conclusion of the study, recommendation, and finally limitation of the research and direction for further research.

## **CHAPTER TWO: RESEARCH LITERATURE REVIEW**

### **2.1 Definition of the Term**

#### **2.1.1 Conceptual Definition**

**Internal marketing:** a planned effort to overcome organizational resistance to change and to align, motivate and integrate employees towards the effective implementation of corporate and functional strategies. Rafiq and Ahmed (2000).

**Productivity in service sector** can be defined as the ability of a service organization to use its inputs for providing services with quality matching the expectations of customers (Järvinen, Lehtinen, and Vuorinen, 1996). Järvinen, Lehtinen, and Vuorinen (1996)

**Service quality:** Allerd (2001) points out that service quality means to conform with or adapt with requirements, this means that service establishments should create specific requirements and specifications for services it provides.

**Service:** According to Philip Kotler, service is any activity or benefit that one party can offer to another which is essentially intangible and does not result in the ownership of anything.

**Employee's satisfaction** or job satisfaction refers to the feelings employees have towards their job, either overall, or in terms of specific work-related factors (Garcia et al., 2010:69)



### **1.8.2 Operational Definition**

**Internal marketing** is treating employees as customer and applying marketing principle in to internal environment to achieve organizational objective.

**Productivity** is the effective use of resource and efficiency of output.

**Service** is the product offered by the service giver firm which have a unique character like intangibility, inseparable and other.

**Employee's satisfaction** is the internal feeling of employees (positive or negative) which may be known from the records of organization's human resource management.

## **2.2 Theoretical Literature Review**

### **2.2.1 Definition of Internal Marketing**

Berry (1981) first created the term “internal marketing” as “viewing employees as internal customer, and viewing jobs as internal products that satisfy the needs and wants of these internal customers, while addressing the objectives of the organizations.” Later on, Johnson and Seymour (1985) define internal marketing as the tool to create employees' customer oriented behavior. Then, Greenrooms (1994) defines internal marketing as “the organization through enthusiastic action, negotiation, and ways almost like marketing strategies to stimulate the internal market, which is made up of own employees in an effort to strengthen their customer orientation and service awareness.” The internal marketing concept emerged from service marketing. Its concern was to get everyone who was involved in service encounters – the front line or contact staff – to perform better in the interaction with customers (Internal Marketing Directions for Management, Edited by Richard J. Varey and Barbara R. Lewis, 2000, P.27). The term internal marketing is defined by different authors. According to Berry and Parasuraman (1991, p. 151), internal marketing is attracting, developing,

motivating and retaining qualified employees through job-products that satisfy their needs. Internal marketing is the philosophy of treating employees as customers . . . and it is the strategy of shaping job-products to fit human needs.

In other words, in order to achieve external objectives effectively, internal marketing should be undertaken by management to motivate the employees to adopt customer-consciousness and marketing-consciousness by using marketing tools and techniques internally. Rafiq and Ahmed (2000), realizing this notion, suggest another useful definition. They define internal marketing as: a planned effort to overcome organizational resistance to change and to align, motivate and integrate employees towards the effective implementation of corporate and functional strategies (p. 222). According to Barnes & Morris (2000), and Morrison (1996), internal marketing practices mean to retain the most qualified and skilled workers, because these are the assets of any organization. If employees are satisfied, they can better take care of the external customers and high quality customer satisfaction is derived by internal employee's loyalty. If the internal structure of any organization is strong, it can overcome or defend the external factors. It is apparent from the above definitions that internal marketing practices are aimed at attracting and retaining the most qualified and committed employees for the organization. In a service-providing organization, this would translate into eliciting service-oriented behaviors aimed at deriving high customer satisfaction and loyalty (Barnes & Morris, 2000; Morrison, 1996). For the purpose of this study, the definition of internal marketing (IM) as provided by Ahmed and Rafiq (2002:10), and supported by various authors previously mentioned, will be used: "IM is planned effort using a marketing-like approach to overcome organizational resistance to change and to align, motivate and inter-functionally coordinate and integrate employees toward the effective implementation

of corporate and functional strategies in order to deliver customer satisfaction through process of creating motivated and customer-orientated employees”.

### **2.2.2 Objective of internal marketing**

- The purpose of internal marketing is to obtain motivated and customer conscious personnel at every level (George, 1990; George and Grönross, 1989; Grönross, 1981).
- Internal marketing is to get motivated and customer conscious employees in order to achieve service excellence. The use of marketing in the internal marketing context suggests an emphasis on the application of marketing techniques, approaches, concepts, and theories aimed at achieving customer satisfaction in the context of internal customers, in order to achieve success in the external market (Grönross, 1985). A successful internal marketing process produces highly motivated and well-trained customer-support employees, who always do the right things first in the right way, and perform the right behavior when they serve their customer. Thus, organizations use internal marketing activities to improve employees' effort, commitment, involvement and job satisfaction. Also, these employees' outcomes are positively correlated to individual superior performance. Additionally, employees' superior performance contributes to organizational superior performance and will influence external customers' perceptions of service quality. Although internal marketing focuses on organizations' employees as internal customers and attempts to meet their needs, the main goal of internal marketing is to enhance services quality for external customers, to have a loyal base of satisfied clients which contributes to increasing revenues, decreasing costs and building market share and etc. (Arth Prabandh: A Journal of Economics and Management Vol.1 Issue 2, May 2012). To sum it up, internal marketing is important for organizations. This is because the concept of internal

marketing is related with other concepts such as job satisfaction and organizational commitment. Specifically, internal marketing has positive impact on employees' job satisfaction (Hwang and Chi 2005), and organizational commitment (Caruana and Calleya 1998).

### **2.2.3 Approach of Employees towards Internal Marketing**

The internal marketing concept emphasizes that teamwork amongst the employees of the business is a key factor in the development and retention of a successful business strategy (Kale, 2006:3). The establishment of internal marketing implies that the business must have positive relationships with its employees. It is made possible if the business focuses on aspects such as the development of an understanding for the emotions and intellect of employees, the management of employees as individuals, the delivery of personalized products and services to employees, and the establishment and building of a long-term relationship with employees (Roberts-Lombard, 2007:208-210). Grönroos claims that it is not enough to have customer conscious employees for effective service delivery, but that it is also important to have coordination between the frontline employees and back office employees (Peck et al., 1999: 315). To practice service marketing successfully, organizations need to acknowledge the importance on internal market and practice internal marketing successfully. Successful service organizations realize that to create value for customers they must attract, develop, motivate and retain the qualified employees whom excellent service delivery demands. Therefore, internal markets compete aggressively for the right talent (Berry and Parasuraman, 1992: 176-191). The key facilitators are here seen to be supporting management methods, personnel policy, internal training and planning procedures. On the tactical level, the aim is to sell services, campaigns and other marketing efforts and initiatives to the

personnel. Once the employee is also seen as a customer, it is possible to talk of an internal market.

#### **2.2.4 Element of Internal Marketing**

Internal marketing is a means of involving staff at all levels in effective marketing programs by enabling them to understand their role within the marketing process. Internal marketing programs consist of training and staff development, effective internal communications and integration schemes, designed to enhance knowledge and understanding of the overall marketing orientation within the organization. (Sita Mishra, 2010, P. 186). According to Ahmed, P. K. & Mohammed, R. (2002.P. 9), five main elements of internal marketing are identified from the analysis of the key conceptual and empirical literature. These are:

- (1) Employee motivation and satisfaction.
- (2) Customer orientation and customer satisfaction.
- (3) Inter-functional co-ordination and integration.
- (4) Marketing-like approach to the above.
- (5) Implementation of specific corporate or functional strategies

##### **2.2.4.1 Employee's motivation and satisfaction**

Leonard Berry's 1981 seminal article in which he defined internal marketing as 'viewing employees as internal customers, viewing jobs as internal products that satisfy the needs and wants of these internal customers while addressing the objectives of the organization'. A key assumption underlying this view of IM is based upon the notion that 'to have satisfied customers, the firm must also have satisfied employees'. The focus upon employee satisfaction within these new approaches to employee management can largely be attributed to the fact that in the marketing of services much of what customers buy is labor, or human acts of performance.

Consequently, attraction of the best personnel, their retention and motivation becomes of critical importance. This situation occurs most frequently in Service environments in which customers are highly demanding of employees, coupled with employees who in turn hold high expectations from their jobs as sources of self-actualization and self-development. Under these conditions, it was thought that the effect of employing an IM approach would be to create more satisfied customer-contact employees who appreciate clearly the logic and benefit of courteous, empathetic behavior when dealing with customers, and hence lead to greater customer satisfaction.

#### **2.2.4.2 Customer orientation and customer satisfaction.**

The second major step in the development of the IM concept was undertaken by Christian Gronroos, whose starting point was the concern that because contact employees in services become involved in what he termed 'Interactive marketing' it is essential that they are responsive to customers' needs. Gronroos recognized that not only do buyer-seller interactions have an impact on purchasing and repeat purchasing decisions but also, crucially, that buyer-seller interactions provide a marketing opportunity for the organization. To take advantage of these opportunities requires customer-oriented and sales-minded personnel. Hence, the object of IM is, in his view, to 'get motivated and customer-conscious employees'. In this view, it is not sufficient that employees are motivated to perform better (as in the approach of Berry and his followers), but they must also be 'sales minded'. Effective service also requires effective co-ordination between contact staff and backroom support staff. Gronroos also views the IM concept as a means of integrating the different functions that are vital to the customer relations of service companies.

### **2.2.4.3 Inter-functional co-ordination, integration and Marketing-like approach**

Gronroos extended his original definition of IM as a method of motivating personnel towards customer consciousness and sales mindedness, to include the use of marketing-like activities in this pursuit and redefining internal marketing as: “holding that an organization’s internal market of employees can be influenced most effectively and hence motivated to customer-consciousness, market orientation and sales mindedness by a marketing-like internal approach and by applying marketing-like activities internally”. George similarly accepts this position by asserting that IM holds that Employees are “best motivated for service-mindedness and customer oriented behavior by an active marketing-like approach, where marketing-like activities are used internally”. The addition of marketing-like techniques internally moves Gronroos’ definition closer to that of Berry’s definition, in that both sets of approaches stress the need to motivate employees, and advocate the use of ‘marketing-like’ techniques to do it. However, the critical difference between Gronroos’ approach and that of Berry and collaborators is that employees are not treated as customers, as is the case in the latter conceptualization. Internal marketing program includes activity that improve internal communication effectiveness and customer-consciousness among employees as well as contribution higher employees’ motivation and job satisfaction (George, 1990).

### **2.2.4.4 Implementation of specific corporate or functional strategies**

Ahmed and Rafiq (2002:7) state that if strategies are to be implemented effectively, IM should be used as a general tool in the implementation of any such organizational strategy and not just as a vehicle for employee motivation. The authors suggested the premise that IM is therefore the planned effort, through the use of marketing-like tools, to

overcome resistance to change and to align and motivate all employees toward any strategic direction.

### **2.2.5 Relevance of Internal Marketing**

Internal marketing has been defined variedly in the marketing and organizational behavior literature. Gronroos (1981, p. 236) defines it as “. . . selling the firm to its employees.” George and Gronroos (1991, p. 85) suggest that the “internal market of employees is best motivated for service-mindedness and customer-oriented behavior by an active, marketing like approach, where marketing like activities are used internally. Recently, Joseph (1996, p. 55) offered an expanded definition of internal marketing, suggesting that it “. . . is the application of marketing, human resource management, and allied theories, techniques, and principles to motivate, mobilize, co-opt, and manage employees at all levels of the organization to continuously improve the way they serve external customers and each other. Effective internal marketing responds to employee needs as it advances the organization’s mission and goals. In service-providing organizations, the quality of service is embedded in the quality and performance of human resource (HR). Such critical marketing events as “first encounter” and “moment of truth” are the works of frontline employees. In fact, customer satisfaction comes as a result of the success of these critical events. In the success of these events lies the success of an organization (Gremler, Bitner, & Evans, 1994). After all, from the customer’s perspective, the employee represents the firm (Hartline & Ferrell, 1996; H.S. Bansal et al. /Journal of Quality Management 6 (2001) 61–76 Lengnick-Hall & Lengnick-Hall, 1999). Employees therefore, occupy a central stage in the service–profit chain, and management of internal labor markets has become a key factor in creating and sustaining a service organization’s competitive advantage. This suggests that external marketing and the



internal labor market need to be linked. To the best of our knowledge, however, there have been few attempts made to integrate these two vital components of the new service economy. Among the major functional areas of business, marketing and HR are the two main areas that bring people at the forefront of their disciplinary concerns. Nonetheless, they have remained disjointed in their analytical approach, as few attempts to establish theoretical links between the two have been made. Thus, an adequate understanding of service marketing requires a comprehension of this interaction.

#### **2.2.6 Relation between Human Resource Management and Internal Marketing**

According to Armstrong (2010, p. 8), the practice of Human Resource Management (HRM) is concerned with all aspects of how people are employed and managed in organizations. It covers activities such as: Strategic HRM, Human Capital Management, Knowledge Management, Organization Development, Resourcing (Human Resource Planning, Recruitment and Selection, and Talent Management), Performance Management, Learning and Development, Reward Management, Employee Relations and Employee Well-Being. Further, the overall aim of HRM is to enable organizations to be successful through their personnel. According to Glassman and McAfee (1992), Dunne and Barnes (2000), and Varey (2001), considering human resources as internal customers would best be served through the contributions of both the marketing and human resources functions as it reflects the common roots of each discipline within psychological theory. The important role of internal marketing is to breed effective human resources, which imply internal marketing and HRM are closely related to each other. According to CBE to Improve Human Resource

Development a comprehensive HRD strategy had been developed and implemented.

Important accomplishments include:-

- Competency gap analysis, training need assessment conducted;
- Competency directory and a training curriculum developed;
- Agreement signed with international and local consultancy firms and higher education Institutions to provide the developmental training on continuous basis;
- large developmental and technical trainings programs are provided;
- Succession Planning and Career Management System Developed;
- Performance Management System (PMS) developed and implemented. CBE booklet (2014/2015)

### **2.1.7 Productivity**

Successful organizations need employees who will go beyond their usual job duties, providing performance that is beyond expectations. In today's dynamic workplace, where tasks are increasingly done in teams and where flexibility is critical, organizations need employees who will engage in "good citizenship" behaviors, such as making constructive statements about their work group and the organization, helping others in their team, volunteering for extra job activities, avoiding unnecessary conflicts, showing care for organizational property, respecting the spirit as well as the letter of rules and regulations, and gracefully tolerating the occasional work-related impositions and nuisances. Fundamental of organization behavior. According Nancy Langton, Stephen P. Robbins, 2006, p18 Quality in the service sector is very important because customers usually evaluate a given service by its quality. Unlike the manufacturing sector, which measures its output by quantity units and

increases the amount of production by raising output, service sector output often has less interest in the quantity aspect and is normally increased by the attempt to provide higher quality services to the customer, making customer more satisfied. For this reason, service productivity can be defined as the ability of a service organization to use its inputs for providing services with quality matching the expectations of customers. The quality of the service sector consists of humanistic and technical aspects. The output consists of a total service offered in terms of quality and the input includes both tangible and intangible elements (Järvinen, Lehtinen, and Vuorinen, 1996)

### **2.1.8 Practices of Successful Organizations**

According to professor Jeffery Pfeffer of the Stanford Graduate School of Business, the following practices characterize organizations that benefit from how they manage their employees:

- Providing employment security so that employees don't fear loss of jobs.
- Hiring people who have the right skills and abilities.
- Creating self-managed teams that have decision-making power.
- Paying well, and tying pay to organizational performance.
- Providing extensive training for skills, knowledge, and initiative.
- Reducing status differences so that all employees feel valued.
- Sharing information about organizational performance.

As professor Jeffery Pfeffer pointed out, we can assure employees satisfaction by giving a first place for employees. When employees are satisfied, external customers will also be satisfied. Fundamental of organization behavior, Nancy Langton, Stephen P. Robbins (2006) p 19.

### **2.1.9 Internal marketing and service quality**

Front line employees play a key role in anticipating customer need, customize the service delivery and build personalized relationship with

customer effective performance of these activity should ultimately lead to customer loyalty. Internal marketing provides employees with the specialized skills and sensitivity to customer needs which is required to enable them to act in a customer oriented way. Also, it provides employees with a holistic view of the service strategy and with an understanding of the role of each individual in relation to other individuals and the various functions within the firm (Conduit and Mavondo, 2001). Kotler and Armstrong (2006) has developed service marketing's triangle which explain the relation between organization and its employees and customer. In this triangle, they propose three forms of marketing each of which is considered a main factor in success of organization.

**First type;** external marketing that represent organization's relation with customer, and cares for traditional activity

**Second type;** interactive marketing that represent interactive relationship between service provider and customer.

**Third type;** internal marketing that is interested in the relationship between organization and its worker. It means that service organization will train workers motivate them especially these working in direct contact with customer.

## **2.3 EMPIRICAL LITERATURE REVIEW**

### **2.3.1 Effect of internal marketing adoption on the performance of the commercial banks in Egypt,**

This paper investigated the relationships between internal marketing, customer loyalty and business performance with respect to the commercial banks in Egypt. In order to achieve this purpose, two broad hypotheses are formulated to link the dimensions of internal marketing with customer loyalty and bank performance. The study developed a list of eleven internal marketing practices that can be helpful for

organizations when developing a comprehensive internal marketing program. Appropriate measures were identified and data was collected through a questionnaire survey of banks both customers and managers who rated self-completion questions on the basis of their perception. Data analysis showed significant relationships between the research variables. Ahmed Ibrahim Ghoniem and Nahla Hassan El-Tabie, (2012) Findings indicated that internal marketing has a significant effect on the bank performance via customer loyalty. It is recommended that more attention be directed towards enhancing employees' performance through the adoption of the internal marketing strategy to attract and retain external customer patronage.

### **2.3.2 Internal marketing strategy and employee performance**

The purpose of this study is to evaluate the influence of internal marketing strategy on employees' performance. More specifically, the study adopted the Greene et al (1994) domains of internal marketing such as: internal marketing promotion and reward systems as the predictor variable, while affective organizational commitment was adopted as the study moderating variable and employee performance as the criterion variable. The study adopted the quantitative research approach with the use of questionnaire instrument to elicit data from the target population; thereafter 150 employees were systematically selected from 10 service firms in the aviation sector located at the Port Harcourt International Airport of Nigeria; five insider contact men were used to distribute the questionnaire instrument. 126 units of the questionnaire were retrieved as used; the data generated were also analyzed using the Pearson Product moment Correlation Coefficient and Simple Regression with the support of SPSS version 18 to analyze the core data. Finding showed that internal marketing promotion has significant and positive impact on employees' performance. Also,

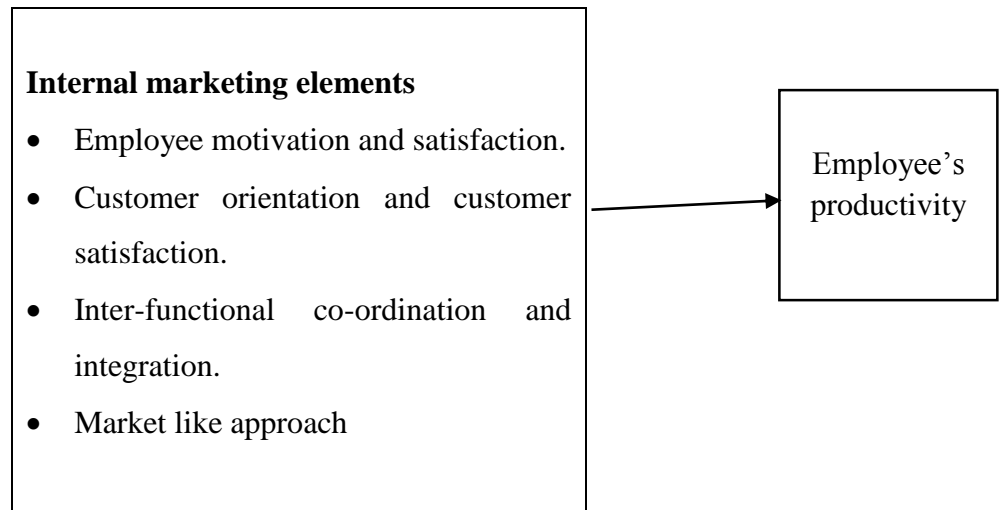
internal marketing reward systems showed a positive and significant impact on employees' performance and a positive correlation was found between affective organizational commitment and employees' performance. Emmanuel. A. Amangala and Andy Fred Wali, (2014)

Therefore, this study has validated that internal marketing strategy is a strong tool for winning employee's commitment to work especially in the Nigeria Aviation sector. It is recommend for the stakeholders and managers of firms in the Nigerian aviation industry to engage the internal marketing strategy to motivate its employees to be optimally productive. Also, the managers of the firm should play the transformational leadership roles to its employees rather than the transactional leadership style which has the possibility of declining employees work performance. The implication of implementing this study recommendations are that employees' performance in terms of productivity will be enhanced.

## 2.4 Conceptual Framework

**Independent variable**

**Dependent variable**



Source: Adapted from Ahmed and Rafiq, 2002 and modified by the researcher

## **CHAPTER THREE: RESEARCH METHODOLOGY**

### **3.1 Research Design**

Descriptive study as well as qualitative and quantitative dimensions are applied as methodology of this research. It is descriptive as the research has to thoroughly understand and examine the accomplishments, impact and mechanisms which help to describe the situations in depth and enable to infer about designed target versus the existing situation.

### **3.2 Source of Data**

In order to achieve the objective of the study, both primary and secondary data obtained from different sources are employed.

#### **3.2.1 Primary data**

The primary source is collected through structured questionnaires, and observation.

#### **3.2.2 Secondary data**

Secondary source is collected from web site, books, journals and other relevant data in order to achieve the general and specific objective of the research.

### **3.3 Target Population**

The target population of this study is employees of CBE Southern Addis District Office and selected Branches from whom the data was collected.

### **3.4 Sampling Design**

Under South Addis District of CBE, there are around 79 branches. All branches perform similar tasks, and share same role in achieving the Company's objectives. So, because of the homogeneity of those branches, the researcher used simple random sampling to select sample district. After selecting the sample district, the researcher used stratified sampling. Because the branches under those district differentiate in their grade level. Accordingly, since there are branches with grade level 1, 2, 3, and 4, the researcher selected the respondents by using stratified



sampling. Finally, since the willingness of respondents is very necessary, the researcher used convenience sampling technique.

### **3.4.1 Sampling Technique**

To get the data for the research, the researcher preferred banking sector because banking sector provides a lot of benefits and facilities to their employees just to ensure their customer satisfaction. There are other reasons for selecting this sector. One of them is that banking people have some knowledge about internal and external marketing; and it's also convenient to collect and analyze the data. There are around 79 branches in South Addis District.

### **3.4.2 Sampling Procedure**

There are four districts in Addis Ababa. These districts homogeneous and perform similar jobs. So, by using simple random sampling, the researcher selected South Addis District as case study. There are around 2500 (in Sep, 2016) employees working in South Addis District of CBE. And there are 79 branches in the District. For the purpose of this research, to get the sample size of these 2500 employees, the researcher used the confidence level of 95% and error of margin 4 %, Z score 1.96, and population proportion 0.5. So, the sample size is 484 employees.

$$S = \frac{X^2 N p (1-p)}{d^2 (N-1) + p (1-P)}$$

S= required sample size

X=z-value (1.96)

N=population size

$$S = \frac{X^2 N p (1-p)}{d^2 (N-1) + p (1-P)}$$

$$(1.96)^2 (2500 * 0.5) (1-0.5) / (0.04)^2 (2500-1) + (1.96)^2 0.5(1-0.5)$$

$$2400 / 4.95 = 484$$

The formula adopts from Krejcie & Morgan (1970). After getting the sample size the researcher used stratify sampling technique to get those

respondents the formula adopts from (<http://stattrek.com>). This is because the branches are classified by their grade level and the number of employees under such different branches varies accordingly.

**Stratified sampling formula:**

$$n_h = N_h/N * n$$

Where:

$N_h$ = is the population size for stratum  $h$

$N$ =Total population size

$n$ =sample size

$n_h$ = is the sample size for stratum  $h$

**Table 1: sample size by using stratified sampling technique**

Grade of Branches	Number of branches	Number of Employees	Total Number of stratified sample
Grade 1	13	100	$100/2500 * 484 = 20$
Grade 2	56	1874	$1874/2500 * 484 = 363$
Grade 3	3	100	$100/2500 * 484 = 20$
Grade 4	7	368	$368/2500 * 484 = 71$
District support office	1	50	$50/2500 * 484 = 10$
Total	79	2500	484

Finally, convenience sampling technique is applied because the willingness of employees is necessary for getting the right data.

**3.5 Data Collection Methodology**

The primary data is collected through different data collection instruments like questionnaire, and observation. The detail of each primary data collection instrument are described as follows. Structured

questionnaire is provided to the selected individuals (CBE employees). Most questions in the questionnaire are close-ended questions and contain different parts. With regard to this primary data collection instrument, structured questionnaire is also undertaken with the management and experts. To manage the time effectively, the secondary data is collected from web site, articles, books and journals.

### **3.6 Data Collection Instrument**

The Primary data is collected by using questionnaire as an instrument. The secondary data is collected from books, websites and other sources.

### **3.7 Method of Data Analysis**

The raw data collected from different sources is analyzed in terms of the study objective already stated or designed previously. The analysis of the data is employed through qualitative and quantitative methods. The data collected through questionnaire is analyzed by using quantitative method percentage, correlation analysis to determine whether exists an association or correlation between the internal marketing element and employees productivity by using SPSS version 20.

### **3.8 Ethical considerations**

Ethical consideration in terms of the study includes securing the bank's permission and consent to access and collect data, and reporting. Regarding ethics during data collection, the questioner was distributed based on the respondents' willingness. All target individuals were self-administered. Accordingly, the researcher was unable to influence respondents in terms of participation or responses. When analyzing data, all complete responses are used in order to ensure an honest representation of data received. Any information that needed to be kept confidential is and will be kept accordingly.

## **CHAPTER FOUR: ANALYSIS AND DISCUSSION**

### **4.1 Demographic Profile of the Respondent**

A self-administered questionnaire was distributed to 484 employees who have a direct contact with external customer in nine commercial banks and district offices. At the end of the process, only 454 questionnaires were returned (i.e. 0.93% response rate). The profile of the employees with respect to their gender, age, position, year of service is shown in Table 1. Most of the respondents (56.23 percent) are in the age group of 20-26 years. 22.63 percent of the respondents are 27-35 years of age, and 21.14 percent are in the age group of 35-42 years. Most of the total sample respondents, i.e. 65 percent are male respondents and the rest 35 percent are female respondents. 297 of the respondents are customer service officers. There are also three credit officers, 62 respondents are accountants, 67 respondents are auditors, 7 respondents are other employees serving in a different capacity, and 18 of the respondent are customer service managers. With respect to year of service, 67 respondents have less than one year of service, 257 respondents have 1-3 year of experience, 90 respondents have 4-5 years of experience, and 40 of the respondents have above 5 year of experience.

**Table 1: Respondents' Demographic Analysis**

	Frequency	%
<b>Gender</b>		
female	159	0.35
male	295	0.65
total	454	100%
<b>Age</b>		
20-26	257	56.23
27-35	100	22.63
35-42	96	21.14
above42	-	-
total	454	100
<b>position</b>		
Manager	0	0
CSO	297	.65
CRO	3	0.006
Account	62	.13
Auditor	67	.15
Other	7	0.015
CSM	18	0.04
total	454	100
<b>Year of service</b>		
Less than one year	67	0.15
1-3 years	257	0.56
4-5 years	90	0.20
Above 5 years	40	0.09
total	454	100

Source: Researchers' Survey, 2016

#### **4.2. Reliability and Validity of the Measures**

For measuring internal consistency Cronbach's alpha values for the various internal marketing element and employees productivity is used. The data are shown in Table 3 below.

**Table 3: Cronbach Alpha for internal marketing elements and employees productivity**

<b>Coefficients Variable</b>	<b>Cronbach Alpha</b>
Motivation and satisfaction	0.81
Customer orientation and satisfaction	0.95
Inter functional coordination and integration	0.95
Market like approach	0.94
Employee productivity	0.90

The obtained Cronbach's alpha value for motivation and satisfaction is .81, and for customer orientation and satisfaction is .95. Further, the Cronbach's alpha value for internal coordination is .95 and .94 for marketing like approach and finally the productivity Cronbach's alpha is .90. This shows that all the element of internal marketing and employee productivity have a high degree of reliability.

#### **4.3 Correlation between internal marketing element and employees' productivity**

The correlation coefficient (indicate in table 4) refers to the correlation between employee`s productivity and the element of internal marketing. Given the focus of the study, the correlation between internal marketing element and employee productivity is important. All correlation between employees productivity and internal marketing element are

positive and statistical significant at a 1% level of significant. The strongest correlation is between customer orientation and satisfaction with employees productivity (r=0.932) and followed by inter functional coordination and integration and employees productivity (r=0.928). Based on the correlation report in table 4, one would expect to find positive regression coefficient when conducting a multiple regression analysis with employee's productivity as the dependent variables and each of the element of internal marketing as independent variables.

**Table 4, correlation between internal marketing element and employee's productivity**

	productivity	Motivation And satisfaction	Customer orientation and satisfaction	Inter functional coordination and integration	productivity
productivity	1				
motivation and satisfaction	<b>.716</b>	1			
Customer orientation and satisfaction	<b>.932</b>	.776	1		
Inter functional coordination and integration	<b>.928</b>	.790	.903	1	
Market like approach	<b>.900</b>	.711	.889	.866	1

Source: primary data

#### **4.5 Multiple Regression Modeling Approach**

As displayed in Table 5, the adjusted R square is 0.90, suggesting that the four internal marketing element explain 90 percent of the variance for the dimension of bankers' productivity. The R value which is .95, which suggest that 95% is the value of the multiple correlation

coefficient between the predictor and dependent variable's.  $R^2$  shows that percentage variance in the dependent variables that can be explained by the predictor, which as per the table is .90. This meet the assumption on of non-zero variance. Based on the fact that the  $R^2$  value the variance in the predictor value, which in this case is not equal to zero. The third value of the adjusted  $R^2$  value can be used to determine how well the model can be generalized, in table 5 shows the difference in the model which means the difference between  $R^2$  and adjusted  $R^2$  is 0.001. The difference is small and it means that if the model were applied to the population, it would account for 0.1 % variance in outcome.

**Table 5: Regression model summery**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.950a	.903	.902	1.421

a. Predictors: (Constant), market like approach, motivation and satisfaction, customer orientation and satisfaction, inter functional coordination and integration

b. Dependent Variable: productivity

Source: primary data

**Table 6: the Anova table**

**ANOVA<sup>a</sup>**

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	8463.183	4	2115.796	1048.495	.000b
	Residual	906.053	449	2.018		
	Total	9369.236	453			



Source primary data

**Table 7: the coefficient value between internal marketing element and employee's productivity**

**Coefficients**

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	colinearity Statistics	
	B	Std. Error	Beta			Tolerance	VIF
(Constant)	2.301	.687		3.350	.001		
Motivation and satisfaction	.105	.033	.076	3.160	.002	.373	2.681
Customer orientation and satisfaction	.204	.054	.263	3.769	.000	.401	2.546
Interfunctional coordination and orientation	.353	.053	.436	6.635	.000	.450	2.063
Market like approach	.410	.039	.342	10.653	.000	.209	4.794

Dependent Variable: productivity

Source: primary data

The ANOVA was conducted at 95% confidence level and this test is interpreted using a 5% significance level. At this chosen level of significance, the test is statistically significant,  $f(1048.5, 454) p = .000$ . This indicates that overall model shows the presence of statistically significant relationship between internal marketing element and employees' productivity. Table 7 indicates that the value of inflation coefficient of variation value test (VIF) for all independent variable is less than 10, and the values range between (4.794) and (2.681). The value of variation coefficient allowed test (tolerance) for all independent variable is greater than 0.05, and the value range between (.373) and (.209). Therefore, it can be said there is no high correlation problem between independent variables. This indicates the existence of statistically significant correlation between the independent variable listed in the table (correlation), and this enhances the possibility of using it in this model. Regression analysis generates an equation to describe the statistical relationship between one or more predictor variables and the response variable. Regression analysis was used to establish the strengths of relationship between employees' productivity (dependent variable) and internal marketing element, that is, (independent variables employees motivation and satisfaction, customer orientation and satisfaction, inter functional orientation and coordination, market like approach.

$$\text{Employees productivity} = .105 + .204 + .353 + .410.$$

The data in table 7 shows that inter functional coordination and orientation, marketing like approach, customer orientation and satisfaction, and motivation and satisfaction has positive effect on banker's productivity. A unit change in each internal marketing element has an effect on employees' productivity. When we analyze market like approach, we can say that there is an increase of 0.410 in productivity in every unit increase in market like approach.

#### **4.6 Discussion**

Many scholars agree on the fact that treating employees as internal customer can maintain employees' satisfaction and this in turn will help employees to deliver the quality of service desired to satisfy external customers. This paper is aimed to see the effect of internal marketing on employees' productivity by using the four internal marketing elements stated by Ahmed Rafiq (2000). From the statistics provided above each internal marketing element is positively related to employees' productivity. A unit change in each internal marketing element will have an effect on employee's productivity positively. A manager must acknowledge that his/her employees are the most important asset they have in order to have a distinctive output whether it is a tangible product or an intangible service and costs of investing in this asset will always be for the benefit of the organization. One of the research findings that can be concluded from the statistics provided above is that motivation and satisfaction are standardized beta coefficient and p-value of (Beta=.105 t=3160). This indicates that motivation and satisfaction are unique predictor of employees' productivity. This implies that to satisfy external customers and have competitive place in the market, CBE has to motivate and satisfy its employees. Other issue is Provision of effective service to customer depends on the effective coordination of performance between frontline employees and back office support employees. Internal marketing plays an important role in the integration of function across organizational boundaries and job performance. Kotler mentions that internal marketing is about building customer orientation among employees by training and motivating both front-line and support staff to work as a team. From the statistics above, we have the data that tells us employee's productivity and customer oriented and satisfaction are positively related with the path coefficient (b=0.204; t=3769). Statistics specify that market orientation has a positive effect on

market performance of the bank (coefficient beta = 0.353; t = 6635) It shows that the positive relation of inter functional coordination and market orientation are adopted within bank. Without people being able or prepared to communicate with each other, there will be no inter-departmental or inter functional co-ordination. Harmonization is needed between different departments, especially between human resource and marketing department, to have a good accomplishment. According to Ahmed and Rafiq (2003), internal marketing can assist in creating a working atmosphere and environment in which employees are valuable to improve service delivery and business performance and long term competitive advantage through the creation of strong organizational cultures. For this reason, Grönroos (1985; p. 42) mentions specifically that IM is about motivating the employees by active marketing-like activities: holding that an organization's internal market of employees can be influenced most effectively and hence motivated to customer-consciousness, market-orientation and sales-mindedness by a marketing-like approach and by applying a marketing-like internal approach and by applying marketing-like activities internally. Statistics specifies that market orientation has a positive effect on employees' performance of the bank (customer satisfaction and customer loyalty). (Coefficient beta =0.410; t =10,653). It shows that the higher the positive market orientation adopted within bank, the higher the market performance. In service organizations, employees are vital part of the services offered to customers and hence, there is a need to ensure that they can proficiently deliver the promises made to customers in all service delivery encounters. Quality of service is not created through the production process as in the factory but was created during the delivery process of service in the form of interaction between consumers in which there are personnel contact with the service providers (Kurtz and Crow, 1998). Internal marketing can assist in creating a working atmosphere

and environment in which employees are valued and able to improve service delivery and business performance and foster long term competitive advantage through the creation of strong organizational cultures (Ahmed & Rafiq, 2003). Customers' feeling of quality of service provided to them by individuals working in banks with whom they become in contract, is affected by level of those worker's performance. Success of external marketing basically depends on individuals with whom the customers intercommunicate. Qualified and well motivating individuals basically participate in creating and magnifying organization's outputs. Internal marketing concept is the mechanism to have a good relation between employees and employer. Applying marketing theory within a bank can help to achieve external marketing. Internal marketing is defined as treating both employees and customers with equal importance through proactive programs in order to achieve the objectives of the organization (Woodruffe, 1995). Therefore, from the above statistical analysis, implementing internal marketing within an organization has a positive role on employees' performance.

## **CHAPTER FIVE: CONCLUSION AND RECOMMENDATION**

### **5.1 Conclusion**

In the service industry, human resources are the only assets that need to be nurtured generously. Many organizations corroborate that their employees are their most valuable resource. For this reason, it is essential that the employee is motivated to consistently deliver a high quality service experience to the customer. The implementation of an internal marketing program ensures that motivation is at the forefront of managements' priorities. Throughout this study, effort have been made to see the effect of internal marketing on employees' productivity. The finding of the study answers the research objective as posed in chapter one. The first objective is the see the relation Motivation and satisfaction with employees' productivity. Enhancing employees felling by applying different Motivational package that can help employees to do their best. But the management should confirm those different package reach the right employees at the right time. Because when employees are motivate and satisfied productive both variables have positive relation .The second objective is to see the relation customer oriented and customer satisfaction with employees' productivity. Because of the intense computation in financial market of Ethiopia employees has to be customer oriented. If employees are Customer oriented employees can satisfied external customer, this means if the service giver and service user have a good interaction it can create an opportunity for the employees to perform a good job for contribute to service user to come back. The third objective is to see the effect of Inter functional coordination and orientation have a positive relation on employee's productivity. Coordination between front office with back office,

coordination between management and employees have significant effect on employees productivity when employees are close to internal information and coordinate with their job they can easily deliver quality service. Because coordination and integration have a significant relation with employees' productivity. The third objective was to find out the effect of internal marketing element on the service quality. From the respondents, internal marketing has a significant effect on bankers' productivity. If the bank practices internal marketing element within the organization, it will have a positive effect on employees' productivity. The last objective of the study is to see the role of internal marketing on employees' productivity. From the correlation table, we can understand there is variation in the effect of internal marketing element on bankers' productivity, and the empirical evidence in this research suggests that internal marketing elements have relations with performance of employees.

## **5.2 Recommendation**

Based on the major findings, which are discussed in the previous sections. Internal marketing have a significant relation with employees' productivity. And also each independent variable has a positive effect on the employees' productivity. Having internal marketing strategies as key strategies in management process can has a positive effect on the employees' performance. Based on the above finding the following recommendation is made. CBE must develop and manage an effective internal communication system aimed at creating awareness, and enhancing understanding among staff regarding internal marketing. CBE South Addis District should convert internal marketing as a strategy into their core operations and systems to meet employees' demands and achieve the bank goals. Their employees shall show their sincere organizational commitment and customer orientation. Effective

internal marketing programs require that the bank is willing to invest in adjusting its culture and in adopting the concept.

- In order to get high service quality

Provision of excellent service to customers is resulted from satisfied employees. When an organization uses internal marketing strategy, it will improve employee's effort, commitment, involvement and job satisfaction and productivity. Additionally, employees' superior performance contributes to bank performance and will influence external customer perception of service quality.

- In order to develop inter functional coordination and market like approach

The management must consider internal environment as a first market. By deploying the marketing tools, the management has to try its best to minimize the gap that can bring challenge for employees to do their best. Especially from the statistics above, we can conclude that those two elements have main significance in employee's productivity. Therefore, CBE should develop and manage an effective internal communication and coordination system aimed at creating awareness and enhancing understanding among staff with regard to internal marketing. This also helps to build market like approach in organization. For this reason, applying internal marketing strategy within the organization can play significant role.

- In order to achieve organizational goal and having competitive advantage

CBE has to apply marketing tools in both internal and external market. Internally, it starts from accepting employees as a customer. The practice of internal marketing in the banking sector can produce a meaning full result in the productivity of employees because internal marketing element and employees' productivity have a positive relation. In order to increase the level of customer retention, organizations put



more attention on satisfying employees' demand, commitment and inspiration in executing their duties. By doing this, the bank can push the employees to change their attitude in providing quality of service to customers.

### **5.3 Limitation and Directions for future researches**

This study took four elements of internal marketing, future research can adopt in each of the element separately and different dimensions such as; leadership, human resources management, and many more dimensions that might affect the employee's productivity. The study result was based on one district of commercial bank of Ethiopia but as I mentioned it before, CBE has more than 1136 branches under different district. Because of time and financial limitation, this research paper only focus on one district. For this reason, future research should apply the study's model on larger population. The other limitation of the research is, data was collected by employing the simple method of structured questionnaires. Had it not been for financial and time limitations, other methods could have been used for collecting data. CBE South Addis District is required to undertake further research in order to find out how much employees productivity is affected by those internal marketing element and to predict the productivity and relation between those elements and employee productivity. This can benefit the bank allowing them to implement internal marketing element in order to get highest advantage from such element.

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## ANNEXES

### ANNEX I: QUESTIONER FOR COMMERCIAL BANK OF ETHIOPIA SOUTH ADDIS DISTRICT ST MARRY UNIVERSITY SCHOOL OF GRADUATE STUDIES DEPARTMENT OF MARKETING MANAGEMENT QUESTIONNAIRE FOR COMMERCIAL BANK OF ETHIOPIA SOUTH ADDIS EMPLOYEES

The Purpose Of This Questionnaire Is To Collect Data For The Consumption Of Academic Research Paper Entitled ‘’The Effect Of Internal Marketing On Employees Productivity’’ As Partial Fulfilment Of The Requirement For MA Degree In Marketing Management. The Information You Are Going To Provide Will Be Use For Only Academic Purpose. So, You Are Kindly Requested To Give Genuine Answer. Pleas `circle` Your Answer.

#### **Part One, General Back Ground**

1. Gender     A. Male                             B. Female
2. Age     A. 20-26                             B. 27-35                             C.35-42                             D. Above 42
3. Position     A .Manager                             B. CSM                             C. CSO  
D.CRO             E .Accountant                             F. Auditor  
G. Other
4. Year Of Service  
A. Less Than 1 years                             B. 1-3 years                             C. 3-5 years  
D. Above 5 Years

**Part two; Question below is related to internal marketing and productivity**

	statement	Strongly disagree	Disagree	Neutral	Agree	Strongly Agree
<b>1</b>	<b>Motivation and satisfaction</b>					
1.1	I Have adequate Knowledge About sufficient My Job	1	2	3	4	5
1.2	I Experience Personal Growth Such As Up Dating Skill And Learning Different Job	1	2	3	4	5
1.3	I'm satisfied with overall the job.	1	2	3	4	5
1.4	My manager encourage me to be my best	1	2	3	4	5
1.5	I Feel Good About Working For CBE Because I Believe Its Service.	1	2	3	4	5
1.6	I'm satisfied with the support from the HR department	1	2	3	4	5
1.7	I think that the incentives and other benefits will influence my performance.	1	2	3	4	5
1.8	My manager motivate us to perform better	1	2	3	4	5
<b>2</b>	<b>Customer orientation and customer satisfaction</b>	1	2	3	4	5
2.1	The Management Promotes The Creation Of Customer Relation	1	2	3	4	5

2.2	I Solve Customer Problem	1	2	3	4	5
2.3	I Truly Believe In The Service My Branch Gives	1	2	3	4	5
2.4	I try to introduce a customer all I can convince him or her to use our service	1	2	3	4	5
3	<b>Inter factional coordination and integration</b>					
3.1	The Management Address Failure And Contacts The Employees To Improve Productivity	1	2	3	4	5
3.2	CBE has internal communication strategies	1	2	3	4	5
3.3	I Receive update information from the management on what is going on my division	1	2	3	4	5
3.4	CBE regularly communicates with us.	1	2	3	4	5
3.5	I feel that there is a great corporation between marketing and human resource department	1	2	3	4	5
4	<b>Marketing like approach</b>	1	2	3	4	5
4.1	CBE use marketing approach to develop different position.	1	2	3	4	5
4.2	CBE recognize the employees as customer of the organization.	1	2	3	4	5
4.3	I as customer of CBE, believe it is important to provide feedback.	1	2	3	4	5
5	<b>Productivity</b>	1	2	3	4	5

5.1	My Attitude As Internal Customer And Employee Of CBE Affect My Productivity?	1	2	3	4	5
5.2	CBE enhances my feeling of self-efficiency	1	2	3	4	5
5.3	I've been provided with the Opportunity to upgrade myself and learn new skills.	1	2	3	4	5
5.4	CBE call for on-the-job empowering of employees who are engaged in improving productivity and quality.	1	2	3	4	5