



**THE EFFECT OF INTERNAL MARKETING ON JOB SATISFACTION
IN CASE OF ZEMEN BANK**

Prepared by: - Mekdes Ayenalem

Advisor: Getie Andualem (Dr.)

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APPROVED BY BOARD OF EXAMINERS

_____	_____	_____
Advisor	Signature	Date
_____	_____	_____
Examiner	Signature	Date
_____	_____	_____
Examiner	Signature	Date

DECLARATION

I, Mekdes Ayenalem, hereby declare that the Master Thesis entitled *Effect of internal marketing on job satisfaction: A Case Study on Zemen Bank* is my original work and has not been presented for a degree in any other university and that all sources of material used for the project have been duly acknowledged.

Declared by: Mekdes Ayenalem

(Researcher Name)

Signature; _____

CERTIFICATION

This is to certify that Mekdes Ayenalem Taye has done this study under the topic “**The Effect of Internal Marketing on Job Satisfaction: In Case of Zemen Bank**”. The study is her original work and all the sources of materials used for the research had been duly acknowledged.

Advisor’s Name

Getie Andualem (Dr.)

Signature

Date

Place

Addis Ababa

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ABSTRACT

The objective of this study was to examine the effect of internal marketing on employee's job satisfaction in the case of Zemen Bank. The population of interest in this study was employees of Zemen bank operating in Addis Ababa. Four dimensions of internal marketing namely: training, empowerment, motivation and internal communication was the independent variables, on the other hand job satisfaction was the dependent variable. The study employed a quantitative study with explanatory research design. Probability sampling (stratified) method was used and employees were selected from each stratum with a random sampling technique. A structured questionnaire on five Likert scale basis was used to collect data and 199 employees were sampled from which 180 respondents returned fully completed questionnaires (90.45% response rate). Both descriptive and inferential (correlation and regression) statistics were utilized using SPSS version 20 to analyze the data. The results indicate that all selected dimensions of internal marketing (training, empowerment, motivation and internal communication) significantly and positively affect job satisfaction. Therefore, if the bank desires to ultimately provide a better service experience for their employees, it is recommended that more attention should be directed toward enhancing employees' job satisfaction. by focusing on these four internal marketing dimensions (training, empowerment, motivation and internal communication).

KEY WORDS: *Internal marketing, Training, Empowerment, Motivation, Internal communication, Job satisfaction.*

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LIST OF ACRONYMS/ABBREVIATIONS

ANOVA Analysis of Variance

IM Internal Marketing

SD Standard Deviation

SPSS Statistical Package for Social Science

VIF Variance Inflation Factor

CHAPTER ONE

1. INTRODUCTION

This chapter consists of background of the study, company background, statement of the problem, research question, objective of the study, significance of the study, delimitation of the study, definition of terms, and organization of the paper are explained here under.

1.1.BACKGROUND OF THE STUDY

In the present era, the world economy is increasingly characterized as a service economy. This is primarily due to the increasing importance and share of the service sector in the economies of most developed and developing countries. In fact, the growth of the service sector has long been considered as an indicator of a country's economic progress. service organizations which are huge corporations operating in such industries as airlines, banking, insurance, telecommunications, and hotels has led to a rigid and intensified competition among various businesses (Kameswari and Rajyalakshmi, 2012).

Consequently, working in such changing environment requires the accurate sort of staff to survive. It is at this point that the concept of internal marketing and internal customer satisfaction arises. Internal marketing refers to all the actions that an organization has to perform in order to develop, train and motivate its employees, so to enhance the quality of the services provided to its customers (Chen et al, 2006).

Internal marketing was first proposed as a solution to the problem of delivering high quality service. According to this concept, the human resource of an organization which affects the quality of customer service being delivered. Internal marketing is part of the marketing strategy with the employee's themselves act as internal customers. It is used as a philosophy for managing human resource of the firm by satisfying their necessities so that they work with utmost dedication and devotion and pave way for the company's success. The fifth "P"

in services marketing mix is People who are a vital constituent to any service provision. If an organization wants to obtain a form of competitive advantage, it needs to recruit the right staff and train them effectively in their service delivery. Recently more emphasis is laid on providing good services to the employees of the organization than its customers.

Now-a-days, employees play a critical role in the achievement of the organizational goals, especially in promoting the quality of services. Internal Marketing (IM) should be a priority before external marketing (Kotler, 2000). IM starts with the organization recruiting the right people in the right position to reach the point where these employees are satisfied and willing to do their job and accomplish customer satisfaction (Al-Hawary, Al-Qudah & Abutayeh, 2013). The key aims of IM are the development of internal and external customer awareness and the removal of functional barriers to achieve organizational effectiveness. This is because lack of commitment from employees can be harmful to an organization, resulting in poorer performance arising from inferior services offerings and higher costs (Payne, 1993).

Internal marketing is a planned effort using a marketing-like approach to overcome organizational resistance to change and to align, motivate and inter-functionally co-ordinate and integrate employees towards the effective implementation of corporate and functional strategies, in order to deliver customer satisfaction through a process of creating motivated and customer orientated employees (Ahmed, 1995).

According to Christopher (2011), effective internal communications can help to ensure efficient and satisfactory service delivery, achieve productive and harmonious working relationships, and build employee trust, respect, and loyalty. Lings (2004) provided the IM orientation that emphasizes on the contact between customers and employees and makes the philosophy of taking employees as customers working at the company as the foundation of creating internal market orientation. He further states that it plays a role to improve the

relationship between the company and its employees and also to enhance the quality of relationship between employees and customers. Furthermore, Lings also pointed out that IM orientation has two important implications. One is the perspective of organization's internal performance that includes employees retaining, motivation and morality, employees' satisfaction and organization's commitment. The other is the perspective of organization's external performance, such as service quality, customers' satisfaction and financial performance (Lings, 2004).

The banking industry is going through drastic revolution worldwide mainly due to the relaxation in economic restrictions, private sector ownerships and growth on worldwide scale. The Ethiopian banking industry is part of all this. Banks are crucial to the fiscal development of present countries. Conventionally, in Ethiopia private participation was limited for banks until EPRDF declared a liberal economy system. In line with this, Monetary and Banking proclamation of 1994 established the national bank of Ethiopia as a judicial entity, separated from the government and outlined its main function. Monetary and Banking Proclamation No.83/1994 and the Licensing and Supervision of Banking Business No.84/1994 laid down the legal basis for investment in the banking sector. Hence, circumstances got changed in the banking sector industry. Technological advancements had an incredible impact on the operations of commercial banks through pioneering the concept of Mobile and Internet banking services in order to fulfill the emerging needs and facilitate clients. Like other economical service industries, the banking industry is facing some unique challenges including unpredictable market, innovations, financial volatility, furious rivalry and needs and desires of consumers. Banking is included in service industry thus its distinguishing factors are its customers and how they are being served. Employees dealing directly with customers should be acquainted with the basic know how of handling and satisfying their customers.

To win the competition and become a big fish the organization must satisfy its customers. Satisfied customer can be achieved if the employees are satisfied (Schultz, 2002; Kotler,

2000; Pitt, Bruwer, Nel and Berthon, 1999), satisfying the employees can be easily achieved through internal marketing. Thus, this study is tried to find out the effect of internal marketing on job satisfaction.

1.2.COMPANY BACKGROUND

Zemen Bank S.C. based in Addis Ababa – Ethiopia, was established in 2006 and has been in operation since 2008. It was founded with 3000+ shareholders with a view to attend to the gap in the market and address the needs of corporate, institutional and high net-worth Individuals in the country. Zemen Bank is the first bank in Ethiopia to offer multi-channel banking (one branch strategy) and become one of the innovative and new dynamic banks of the financial sectors and the banking business in Ethiopia. Trying to change the banking sector way of doing business for good, introducing innovative product and services tailored to the need of the customer with superior customer services backed by advanced technology regardless of what channel the customer choose to use. Zemen bank had branded its products and services in the market place by addressing corporate, institutions & high net worth individuals for the past ten years with limited branches the bank has become one of the profitable and successful financial sectors. The initial paid-up capital of the Bank was approximately Birr 95 million which currently reached more than 300 million. Now a day the bank single branch strategy has been changed to multi branch strategy the very reason of shifting from single to multi banking branch system was the new national bank directive which state that each private banks have to increase their branches by 25% of the base year (Directive No. NBE/40/2016). Currently it has 52 branches, spanning the breadth and width of the country, including more than 28 branches in Addis Ababa.

1.3. STATEMENT OF THE PROBLEM

Internal Marketing helps to ensure that employees are effectively carrying out the organization's programs and policies. An informed staff means one that's more engaged and invested in the organization's outcomes.

According to the Annual Report of National Bank of Ethiopia (2017-18), insurance companies, banks and microfinance institutions are the major financial institutions operating in Ethiopia. Thus, in this profitable industry, it is obvious that companies seek to acquire highly qualified employees, so as to stay profitable in the industry. Capability to retain efficient and experienced workforce in an organization is very crucial for the overall performance of the organizations. The highly satisfied employee serves as the competitive advantage for companies because their performance leads an organization to well accomplishment of its goals. Consequently, the organization should plan a suitable internal marketing strategy to gain better results.

There are many ways to gain satisfaction and different people opted for different ways to search for job satisfaction. Moreover, it is challenging to achieve job satisfaction, because human beings are known for their nature of being difficult to please. Besides, it is also important to evaluate the employees' perception towards the prevailing internal marketing practices currently adopted in the Company, in order to verify that whether the internal marketing is, indeed, valued by the respective employees.

The researcher made a discussion with staffs of Zemen bank S.C thus, their dedication and motivation has decreased in variety of reasons moreover some of employees reasons associated with internal marketing practice. The lack of work commitment and loyalty resulting from ineffective approach in motivating and developing internal communication as well as empowerment is the major factor for reducing the job satisfaction level of employees.

Currently, Zemen bank employs Internal Marketing elements (Training, Internal Communication, employee empowerment and developing employee motivation) in place as a means of satisfying employees. But the problem is while the researcher checked if any research has been conducted by the bank in the area internal marketing and its effect on the job satisfaction of employees previously, however according to Human Resource Division/ Department archive no research has been conducted regarding which type of internal marketing practice is appropriate and which is not until present day, these might highly impact organizational effectiveness and excellence.

Hence, this study aims to fill the gap by examine the effect of internal marketing on employee job satisfaction in case of Zemen Bank S.C.

1.4.RESEARCH QUESTIONS

Based on the data that has been collected, the researcher tried to answer the following research questions:

1. What is the effect of training on employee job satisfaction?
2. What is the effect of empowerment on employee job satisfaction?
3. What is the effect of motivation on employee job satisfaction?
4. What is the effect of internal communication on employee job satisfaction?

1.5. OBJECTIVE OF THE STUDY

1.5.1GENERAL OBJECTIVE

The general objective of the study is to examine the effect of Internal Marketing on job satisfaction of Zemen Bank employees.

1.5.2 SPECIFIC OBJECTIVES

The specific objectives include:

1. To identify the effect of training on employee job satisfaction.
2. To examine the effect of empowerment on employee job satisfaction.
3. To determine the effect of motivation on employee job satisfaction.
4. To examine the effect of internal communication on employee job satisfaction.

1.6 RESEARCH HYPOTHESES

After going through related literatures that connect the dimensions of internal marketing to employee's job satisfaction the following hypotheses were formulated and had been tested.

H₁: Training has a positive and statistically significant effect on employee's job satisfaction.

H₂: Empowerment has a positive and statistically significant effect on employee's job satisfaction.

H₃: Motivation has a positive and statistically significant effect on employee's job satisfaction.

H₄: Internal communication has a positive and statistically Significant effect on employee's job satisfaction.

1.7. SIGNIFICANCE OF THE STUDY

This study helps the management of Zemen Bank to evaluate their internal marketing strategy and fill the gap in order to improve employee Job Satisfaction and retain employees which in return contribute a lot to achieve the overall company objectives and enable the company to obtain competitive advantage. Personnel can be an important differentiation

point against competition (Bell, Menguc & Stefain, 2004). Furthermore, other banks can use the output to assess their organization and evaluate their internal marketing strategies and make the necessary adjustment needed. Besides, the study can also be used as a reference for further related research to be made on service providing organizations.

1.8. SCOPE OF THE STUDY

This study is delimited in terms of the topic and geographic area it covers. Geographically the research focused only on the branches of the bank located in Addis Ababa area. Even though the study would have been more fruitful if it had been conducted widely by including all branches of the bank and all dimensions of internal marketing, nevertheless since there is small number of regional branches most of Zemen Bank employees work within branches of the bank located within Addis Ababa area. Thus, the target populations of this study are employees of Zemen bank who are working in eight branches located in Addis Ababa. Furthermore, even though Internal Marketing has various and different dimensions, the study has focus on only four dimensions; Training, Empowerment, Communication, and Motivation, which are used as an independent variables and job satisfaction as dependent variable.

1.9. DEFINITION OF KEY TERMS

Internal marketing: Internal Marketing is defined 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 firm,” (Berry & Parasuraman, 1991, p.272)

Job satisfaction: is derived from the mental and physical satisfaction employees experience in the environment they work in and from the work itself; it also refers to the attitude and feelings people have about their work. Positive and favorable attitudes towards the job

indicate job satisfaction, Negative and unfavorable attitudes towards the job indicate job dissatisfaction (Armstrong, 2006).

Empowerment: it may be seen as a process where individuals learn to see a closer correspondence between their goals and a sense of how to achieve them, and a relationship between their efforts and life outcomes (Mechanic, 1991).

Training: “is the process of preparing employees to perform their tasks efficiently by providing them with the right knowledge and developing their marketing skills” (Ali, 2010).

Motivation: The development of desire within an employee to perform a task to his/her greatest ability based on that individuals own initiatives (Rudolph & Kleiner, 1989).

Internal Communication: “all forms of communication from management to employees in service organization” (Lovelock & Wright, 1999).

1.10. ORGANIZATION OF THE STUDY

The study is organized into five chapters. The first chapter deals with introductory part consisting of background of the study, statement of the problem, research questions, aim and objectives of the study, significance of the study, scope of the study, limitation of the study and definition of terms of the study. The second chapter review related literatures. In this chapter various theoretical concepts and empirical review that are relates with internal marketing and employee Job Satisfaction issues are discussed and conceptual framework is also presented. The third chapter describe the research methodology employed in this study, including research design, research approach, sampling design, the sources of the data, the data collection tools that are employed and data analysis methods has been discussed. Research findings of the study and related discussions are presented in the fourth chapter. And finally, in the fifth chapter, summaries of major findings, conclusions and recommendations are presented



CHAPTER TWO

2. REVIEW OF RELATED LITERATURE

In this section a range of literatures on key concepts which are essential for the study is reviewed. Concept and definitions of Internal Marketing, elements of internal marketing, employee job satisfaction and conceptual frame work of the study, relationship between internal marketing and employee job satisfaction and internal marketing variables are reviewed.

2.1. THEORETICAL REVIEW

2.1.1. THE ORIGINS OF THE INTERNAL MARKETING

The concept of internal marketing was first derived from the work of Sasser and Arbeit (1976) who stated “personnel is the first market of a service company”. Berry (1981) was the first to give a definition of internal marketing by defining internal marketing as “viewing employees as internal customers, and jobs as internal products that satisfy the needs and wants of these internal customers while addressing the objectives of the organization”. The development of theory on internal marketing can be categorized into three phases (Rafiq & Ahmed, 2000).

Phase 1: Employee motivation and Satisfaction

In the early developmental phase, the majority of the literature on internal marketing focused upon the issue of employee motivation and satisfaction. The major reason behind this was the fact that the roots of the internal marketing concept lie in efforts to improve service quality. Not being automatons, individuals exhibit inconsistencies in the performance of service tasks and as a consequence cause variation in the level of delivered service quality. The problem of “Variability” focused organizational efforts on getting

employees to deliver consistently high quality service. The overall effect of this was to bring to the fore the issue of employee motivation and satisfaction. Viewing Employees as

Internal Customers as Berry's (1991) defined internal marketing is 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. Viewing their Job Offerings as Product and their Employees as Customer forces Managers have to devote the same care to their jobs as they devote to the purchases of their services (Sasser & Arbeit, 1996).

Phase 2: Customer Orientation

This phase was initiated by Gronroos (1981), he suggested that the main aim of internal marketing is to create customer orientation among service employees. He argued that internal marketing should "create an internal environment which supports customer consciousness among the personnel". Gronroos (1985) advocated 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".

Johnson and Seymour (1985) state "internal marketing deals with creating customer oriented behaviors among employees". Kotler (1991) 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". Papasolomou (2006) stated that internal marketing aims to develop customer orientation among employees by defining internal marketing as "a mechanism for instilling a people orientation within an organization as a prerequisite for instilling and strengthening the service, customer, and marketing orientation among organizational personnel". The key difference between the theories of the two phases is that customer orientation conceptualization focuses attention on creating customer

orientation in employees through a process of influencing, rather than satisfying and motivation employees (Rafiq & Ahmed, 2000).

Phase 3: Strategy implementation and Change management

Winter (1985) was the first to give direction to the third phase of development of internal marketing theory; he recognized the role of internal marketing as a technique for managing employees towards achievement of organizational goals. Winter (1985) mentions that the role of IM is that of “aligning, educating and motivating staff towards institutional objectives, the process by which personnel understand and recognize not only the value of the program but their place in it”. George (1990) states that internal marketing is “as a holistic management process which can be used to integrate the multiple functions”.

According to Rafiq and Ahmed (1993) IM is “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”.

Taking into account the above-mentioned three phases and the concepts related to it, employee motivation and satisfaction, customer orientation and strategy implementation and change management stating, different authors propose different definition of internal marketing.

Table 2.1 Internal marketing definitions.

Author	Definition
Qayum and Sahaf (2013:50)	Internal marketing is concerned with viewing employees as internal customers, and jobs as internal products that

Al-Hawary et al. (2013:813)	Internal marketing can be defined as a planned effort using a marketing-like approach to overcome organizational resistance, to change and align, motivate, and inter functionally co-ordinate and integrate employees towards the effective implementation of corporate and functional strategies in order to deliver customer satisfaction through the process of creating motivated and customer-oriented employees.
Kameswari and Rajyalakshmi (2012:47)	Internal marketing is the application of marketing inside an organization to enhance customer focused and customer oriented employees.
Gronroos (2007:389)	Internal marketing is involved with the establishment, maintenance and growth of internal relationships between employees despite their position within the business. Through this process employees must be motivated to deliver a quality service to both internal and external customers of the business.
Kotler and Armstrong (2006:300)	Marketing by a service organization to train and effectively motivate its customer-contact employees and all the supporting service people to work as a team to provide customer satisfaction.
Coper and Cronin (2000)	Internal marketing as the organization's attempts for education, reward and generally management of human resources for better service offering.

Source: Various sources (2021).

Internal marketing for the purpose of this study can thus be defined as:

In this case Zemen Bank employees are viewed as an internal customer market. Internal marketing includes marketing tactics geared towards the attraction, development, retention and inter-functional coordination of employees with the overall objective of enhancing service quality to the customer, even as creating value and satisfaction for the employee.

2.1.2. ELEMENTS OF INTERNAL MARKETING

Scholars have given various variables on the dimension of internal marketing. There is much debate as to the elements that constitute an internal marketing mix and authors cannot agree as to what constitutes internal marketing with elements. There are many proposals about the IM elements provide for the academic literature. Below is dimension of internal marketing used by different scholars.

- Rafiq and Ahmed (1993): Employee motivation and satisfaction; Customer orientation and Customer satisfaction; Inter-functional coordination and integration; Marketing like approach; and Implementation of specific corporate or functional strategies.
- Lings (2004): Employee empowerment, Employee training and skills development, internal communication and Reward.
- Barnes, Fox, and Morris (2004): Knowledge management, Communication, Training and staff retention, Rewards, Leadership and management.
- Gounaris (2006): Selection, Training and development, Incentive systems or Empowerment.
- Ali (2010): Internal communication, Employee recruitment, Employee training, Employee empowerment, internal market research and segmentation and Motivation/rewards.

For the purpose of this study four dimensions which were the most repeatedly stated by the scholars and the relevance of the study are selected.

2.1.2.1. TRAINING

“Training is the process of preparing employees to perform their tasks efficiently by providing them with the right knowledge and developing their marketing skills” (Ali, 2010). The studies show that the investment in training will have tangible results including the

improvement of the attitudes, increase of the skills for promoting the quality of services, and the employees' satisfaction and loyalty (Dubrin, 2004). Training can assist employees in developing a holistic view of a service strategy by providing them with an understanding of the role of each individual in relation to other individuals, the various functions within the firm, and the customers (Cronin & Taylor, 1992).

Foreman and Money (1995) defines employee development as a strategic investment by an organization in training its members. If employees are required to perform their tasks well, they must be armed with the necessary skill and knowledge that is required of them. Piercy and Morgan (1991) say that in order for internal marketing to be effectively employed within an organization, employees must be trained and properly developed to fulfill its service role. With a well-developed workforce, an organization will exploit the full potential of its resource (the employees) thus improving business performance. Those companies failing to offer employees career opportunities, room for advancement and enhancement of skills and knowledge may find it difficult to retain qualified employees.

2.1.2.2. EMPOWERMENT

Empowerment refers to the practice of enabling an individual to think, behave, take action, control work and make decisions in autonomous ways (Samen&Alshurideh, 2012). Through empowerment, employees can make faster decisions which in turn increase productivity, enhance the service experience and improve overall performance (Ueno,2010).

Accordingly, empowerment has received significant attention from scholars due to its impact on organizational effectiveness and competitive advantage in the service industry. Hamborstad and Perry (2011) argue that empowerment should be directed toward enriching employees with the abilities and skills to fulfill customers' requests and needs. When this is done, customer satisfaction can be obtained and linked to organizational success. Consequently, service organizations and practitioners should make more and better efforts

toward providing customer-contact employees with enough empowerment by increasing their information, training, knowledge, and trust.

Many organizations have discovered that to be truly responsive to customer needs, providers need to be empowered to accommodate customer requests and to recover on the spot when things go wrong. Zeithaml, Bitner, Gremler, and Pandit (2006), argue that while the key to empowerment is giving employees authority to make decisions on customer's behalf, it is insufficient when exercised solely. Employees need the knowledge and tools to be able to make these decisions and they need incentives to encourage them to make the right decisions. Flexibility, quick decisions and authority given to staff characterize an empowered organization.

2.1.2.3. MOTIVATION

In most organizations, the situation is that the customers are highly demanding of employees even as the employees in turn hold high expectations from their jobs as sources of self-actualization and self-development (Rafiq& Ahmed, 1998). Here, internal marketing sought to increase employee motivation by focusing on treating the job as an internal product and try to “sell” it to the employees. This inward-looking philosophy is enhanced by steps which motivate employees to try out the product first.

The term motivation has been defined variously by different authorities in the study of Psychology, Management and allied disciplines. According to Cole (2009), motivation is essentially about what drives a person to work in a particular way and with a given amount of effort. To Buford (1995), motivation is a pre-disposition to behave in a purposive manner to achieve specific needs. Obviously, there are divergences in these definitions, though some common threads seem to exist. What is common to the foregoing definitions, among others, is that something has to trigger an employee to perform in an exceptional way. For purpose of this paper, motivation is operationally defined as a set of indefinite factors that cause a person (an employee) to perform his or her duties in a special way. The factors are

described as indefinite because they constantly change with time, as pointed out by Kovach (1987). What is implicit in this definition is that an employee will not work in that special way if he or she is not encouraged (motivated) to do so. An understanding of this definition depends on the appreciation of some existing theories of motivation.

2.1.2.3.1. THEORIES OF MOTIVATION

Among the earliest and well-known researchers in the motivation domain were Homans (1950) and Maslow (1954). The former identified three key elements (activities, interactions and sentiments) as the controlling factors of members in an informal group. Homans (1950) defines activities as the task performed by the members of an informal group. He refers to interactions as the relationship among the members; and explains sentiments as the individual and collective attitudes of these members. Homans regards these three elements as independent because, according to him, a change in any one of them affects the other two elements. Maslow (1954) on the other hand developed the need hierarchy theory. In his theory, Maslow postulated that people's (employees') needs are arranged in a hierarchy in which basic needs generally have to be satisfied before higher needs come to play. Maslow's idea did not escape criticisms and has hence been modified by other theorists notably Alderfer (1969) who introduced the idea of need along a continuum rather than in a hierarchy. Herzberg et al (1987) view motivation with different lenses. Their idea is today known as the Herzberg two-factor theory as it reduces the factors of motivation to two namely intrinsic and extrinsic factors. The former, which includes achievements and recognition, produces job satisfaction, whilst the latter comprising Pay and Promotion and job security is often a source of lack of motivation on the part of employees.

There is also the McClelland Achievement Theory which is based on the idea that the single most important motive is the need for achievement. McClelland (1961) suggests that the need for achievement is a key human motive, which responds to, and is a product of, personal experience and cultural background. This can be indoctrinated by means of training

and other attitude-forming activities. The theory advocates that the three most important employee motivational factors are the need for achievement, the need for power or authority, and the need for affiliation or belonging, in that order. One other theory of motivation which seems to be accepted by most scholars in the present century is the

Adam's Equity Theory.

The basis of this theory, in the work context, is that people make comparisons between themselves and others in terms of their inputs and what outcomes they receive from their inputs. The theory states that when employees perceive an unequal situation, they experience equity tension which they attempt to reduce by appropriate behavior.

Employees may either act positively to improve their performance and /or seek improved rewards, or may act negatively (show lackadaisical attitude to work) on grounds of being under-paid. Logical as they may be, all these theories and several others have their loopholes and are hence seen as inconclusive in contemporary literature, but they provide some interesting insight into employee motivation. They are, in fact, relevant and a useful way to understand employee motivation.

2.1.2.4. INTERNAL COMMUNICATION

Ahmed and Rafiq (2003) identify internal communication as the dissemination of information within the organization to enable the creation of employees with a greater sense of ownership, accountability and responsibility. They further state that when employees are well-informed about the expectations of its customers as well as the condition and health of the organizations, they are more willing to dispense their duties diligently which in turn improves the business performance. They also believe that internal communication is an important element of internal marketing as it is the key factor in creating understanding among employees.

Internal communication is a complex and continuous process through which organizational members create, maintain, and exchange information in the organization. Two important issues need to be addressed with this definition. First, it is important to note that all organizational members participate in this process. Communication is not the sole responsibility or privilege of managers. Even if managers create and send most of the messages, their subordinates and peers create meaning from those messages. Second, while the process is said to be transactional in which all parties enact both sender and receiver roles to create mutual and shared meanings of messages, shared meaning is not always achieved in organizational settings. An effective internal communication is very important tool for the internal marketing, it helps the management to ensure service delivery with high satisfactory level and build employee trust, respect and loyalty (Lovelock & Wright, 1999).

2.1.3. JOB SATISFACTION

The term job satisfaction refers to the attitude and feelings people have about their work. Positive and favorable attitudes towards the job indicate job satisfaction, Negative and unfavorable attitudes towards the job indicate job dissatisfaction (Armstrong, 2006). It can be considered as one of the main factors when it comes to efficiency and effectiveness of business organizations.

The research tells us that job satisfaction is the level of “favorableness or unfavorableness with which workers view their job (Werther& Davis, 1999).” It refers to an employee’s general opinion towards his/her job, such as; a person with high degree of job satisfaction has a positive feeling towards his job, whereas one who is unhappy with the job can grip a negative attitude (Robbins & Coulter, 2005). Some scholars argue that job satisfaction is an emotive reaction to a job condition, which is often decided by how nicely results meet up or exceed expectations, for example, if workers think that they are treated unjustly, receive less remunerations, they are more probably to have a negative feeling toward their work, supervisor or coworkers (Luthans,2005; Manzoor, Usman, Naseem, &Shafiq,2011).

Job satisfaction is important as internal marketing will also serve as a tool for organization to attract, retain and motivate its employees. Thus, it is imperative that employees must be able to relate positively to its job and are “satisfied” users of the internal product, which is the job itself. Job satisfaction is defined a show content an individual is with his or her job. The underlying view of internal marketing is based on the concept that in order for a service organization to have satisfied customers, it must first have satisfied employees (George, 1990).

2.1.4. INTERNAL MARKETING AND JOB SATISFACTION

The relation between internal marketing and job satisfaction had been the concern of many researchers. If an organization implements internal marketing then the organization is upgrading job satisfaction for employees which will lead definitely to enhancing the performance of the organization (Al-Hawary, Al-Qudah, Abutayeh, Abutayeh, & AlZyadat, 2013).

2.2. REVIEW OF EMPIRICAL STUDIES

Previous studies have identified in the context of the internal marketing. Table 2.2 below presents a comprehensive summary of studies into internal marketing with different variables. The model developed in the context of one country may not be applicable in other countries as the institutional, economic and socio-cultural factors may different from region to region or from one sector to another within the same region

Table 2.2 Internal marketing variables.

Research & years of publication	Research Title	Research Result
--	-----------------------	------------------------

Mohammad i et al. (2012).	Internal marketing, job satisfaction, organizational Commitment and customer orientation.	The studied showed that there was significantly positive correlation between internal marketing and customer orientation, and given indirect effect internal marketing has on customer orientation through affecting organizational commitment as a mediatory variable as well as significant positive correlation among them.
Tortosa et al. (2009).	Internal marketing and organizational performance	Internal marketing has an impact on the understanding of the employees and such an understanding can leads to the increase of the quality of services and the increase of the customer satisfaction for received services.
Zaman et al. (2012).	Internal marketing, organization commitment, market orientation and Business performance.	The findings of the study suggested that internal marketing had a significant impact on employees' commitment, their market orientation and overall profitability of the firm. In addition, the mediating relationship of organization commitment with internal marketing and market orientation was not supported.
Vazifehdo ost (2012).	Market orientation, Internal marketing, organizational commitment & organizational Performance.	Empirical findings confirmed that internal marketing, organizational commitment and market orientation have positive direct and indirect effects on bank's both market performance (customer satisfaction and customer loyalty) and financial performance.
Vazifehdo ost (2012).	Market orientation, internal marketing, organizational commitment and organizational Performance.	Empirical findings confirmed that internal marketing, organizational commitment and market orientation have positive direct and indirect effects on bank's both market performance (customer satisfaction and customer loyalty) and financial performance.

Source: various sources (2021).

Several studies on internal marketing have proved that internal marketing has resulted in the development of job satisfaction among employees. This research focuses on the link between IM (training, empowerment, motivation and internal communication) and job satisfaction.

2.2.1. TRAINING AND EMPLOYEE JOB SATISFACTION

Training is one of the most repetitively mentioned dimensions of Internal Marketing; Ahmed and Rafiq (2003), Gounaris (2006) and Tsai and Tang (2008) are among the scholars that identified training is one of the dimension internal marketing can be explained. According to Karen (2007), employee development is defined as a system for assisting employees to develop within their current jobs or advance to fulfill their goals for the future. In the study conducted on the effect of employee development program on employee satisfaction and by Karen (2007), employee satisfaction came from when employees are provided growth and development opportunities and when they are supplemented through fair and equitable human resource practices. All employees should be given equal opportunities for development if they each take ownership for their goals and action plans. It shows a clear link between training and employee job satisfaction, i.e. when people receive relevant and valuable training, they are generally happier in their jobs. Based on the above explanation, training effect can be drawn as;

H1: There is a significant positive relationship between employee training and employee job satisfaction.

2.2.2. EMPOWERMENT AND EMPLOYEE JOB SATISFACTION

Empowerment is an inner incentive state which is defined in relation with jobs and professions including 4 inner imaginations which show people's desires towards their professional roles. These inner imaginations are: meaning, competency, effectiveness, and choice (Thomas & Velthouse, 1990). Based on the above explanation, empowerment effect can be translated as:

H3: There is a significant positive relationship between employee empowerment and employee job satisfaction.

2.2.3. MOTIVATION AND EMPLOYEE JOB SATISFACTION

Motivation can be defined as the development of a desire within an employee to perform a task to his/her greatest ability based on that individual's own initiative (Rudolph & Kleiner, 1989). In the case study conducted on Relationship between Motivation and employee job satisfaction, there is a positive correlation between motivation and employee job satisfaction. That is, motivation increases with increase in employee commitment and vice versa. (Prof.S.K. & Viveki, 2011). Based on the above explanation, motivation effect can be translated as;

H3: There is a significant positive relationship between employee motivation and employee job satisfaction.

2.2.4. INTERNAL COMMUNICATION AND EMPLOYEE JOB SATISFACTION

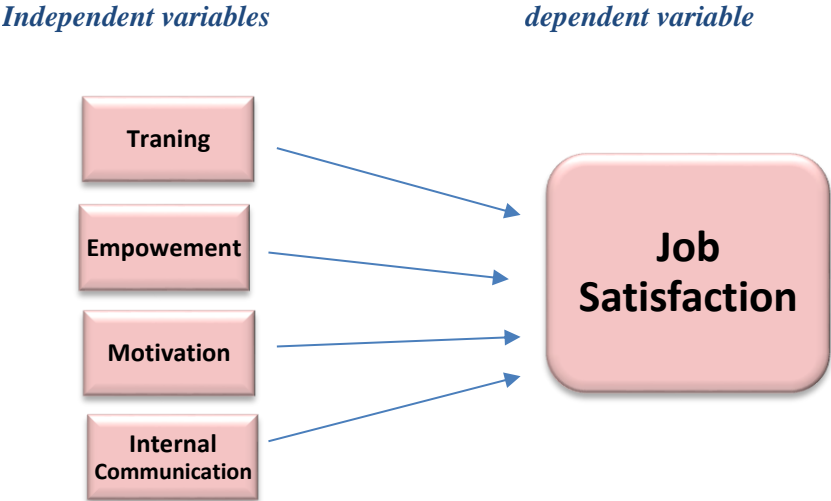
Internal Communication is process whereby people within an organization give and receive messages, it is a vital prerequisite for a well-functioning internal marketing culture. Without people being able or prepared to communicate with each other, there will be no inter-departmental or inter functional co-ordination (Naude & Murphy, 2003). Researches indicate that internal communication is one of the factors which influence employee job satisfaction. With active and assessable communication, employees are better able to understand their job and are more connected to it. This leads to better performance and higher job satisfaction. Anderson and Martin (1995), Downs and Hazen (1977), Madlock (2008), Orpen (1997) and Varona (1996) are among the researchers who studied the relation between communication and employee job satisfaction. With regard to the literature review that has been presented, the following hypotheses can be developed

H4: There is a significant positive relationship between employee communication and employee job satisfaction.

2.3. CONCEPTUAL FRAMEWORK OF THE STUDY

The conceptual framework of this study is developed based on the literature review presented earlier and the models of internal marketing proposed by Ahmed and Rafiq (2000) to support the linkages between internal marketing elements and job satisfaction suggested in this conceptual framework.

Fig 2.1. Conceptual Framework of the study



Source: Modified from Al-Qudah et al. (2013).

CHAPTER THREE

3. RESEARCH DESIGN AND METHODOLOGY

3.1. INTRODUCTION

Research methodology is a way to systematically solve the research problem. It may be understood as a science of studying how research is done scientifically (Kothari,2004). It assumes there is a logical order the researcher needs to follow in order to achieve a certain predetermined result (Jonkerand Pennink, 2010). Thus, this chapter presents the different approaches to the research that have been followed in this study such as the research design, research approach, data collection methods used, how, when, where the data were collected and by what means it was collected.

3.2. RESEARCH DESIGN

The function of research design is to provide for the collection of relevant evidence with minimal expenditure of effort, time and money (Kothari, C. 2014). Explanatory studies are studies with the emphasis to study a situation or problem in order to explain the cause and effect relationship between given variables. In order to accomplish that well defined research problem has to be done and hypotheses need to be stated (Saunders et al. 2003). As the researcher aims to identify which hypothesized factor is the dominant for job satisfaction, the researcher find this research design meet the requirement.

3.3. RESEARCH APPROACH

There are Three basic approaches to research, i.e. quantitative, qualitative and mixed approach. The former involves the generation of data in quantitative form which can be subjected to rigorous quantitative analysis in a formal and rigid fashion. Qualitative approach to research is concerned with subjective assessment of attitudes, opinions and behavior. Research in such a situation is a function of researcher's insights and impressions

(Kothari, 2004). While Quantitative research is a research approach that is formalized and highly structured. Through the study of some specific variables on a great number of objects of investigation, this approach enables the researcher to make universal generalizations. All variables are measured by statistical methods, since the information is transformed in to numerical data and thus easily presentable in figures. Subsequently the objective of this study as specified above is to test the relationships among different variables and due to its explanatory nature, quantitative approach were used for this study.

3.4. POPULATION, SAMPLE DESIGN AND SAMPLINGTECHNIQUE

According to Zikmund (2010), a population is any complete group that shares some set of characteristic. A sample is a subset or some part from a larger population. By using sample, researchers save lot of time and money, get more detailed information, and they are able to get information which may not be available otherwise (Bluman, 2009).

For the purpose of this study, the target population because of time and cost limitation covered only employees who work in Addis Ababa branch. This includes Main branch (11 years of servicing), Bole branch (6 years of servicing), CMC branch (4 years of servicing), Arada branch (3 years of servicing), Birsate Gebreal branch (3 years of servicing), Gotera branch (3 years of servicing), Wello sefer branch (3 years of servicing) and Bole Medhanialem branch (3 years of servicing). The targeted employees were those who had served the bank more than Two years and most branches has just been opened, Hence the focus was on the employees working at branches which have operated more than two years. According to the bank 's human resource department as of March, 2021 the bank has 411 (Four Hundred Eleven) employees under the aforementioned branches, therefore, based on this population the researcher deployed the following formula to determine the sample size as it have the advantage to measure the acceptable error and it's easy to use.

$$n = \frac{z^2 \cdot p \cdot q \cdot N}{e^2}$$

$$e^2 (N-1) + z^2 \cdot p \cdot q$$

Where, P = sample proportion

e = acceptable error

q = 1-p; Z = value on standardized

normal distribution curve corresponding to the level of significance.

N = number of total population n = sample size required; *C.R. Kothari (2004)*

The researcher assumes 95% level of confidence and 5% acceptable error which means $z=1.96$ and $p=0.5$ $q=1-p$ $q=0.5$ $N=411$

$$n = \frac{1.96^2 * 0.5 * 0.5 * 411}{0.05^2 (411-1) + 1.96^2 * 0.5 * 0.5}$$

$$n = 199$$

n=199

Accordingly, the number of the sample items from the total population of 411 employees was 199. Thus in order to determine the number of sample items from each stratum; the researcher used the following formula. Furthermore, a probability random sampling technique adopted because it gives equal chance to everyone in the samples.

Sample size = $\frac{\text{Number of staffs in each stratum}}{\text{Total Population}} \times 199$ (total sample size)

Total Population

Table 3.1 Proportional Distribution of sample to each stratum

Branches	Population	Percentage	Proportional Sample Size
Main Branch	180	43.8	87

Bole Branch	55	13.4	26
CMC Branch	35	8.5	17
Arada Branch	33	8	16
B/Gebreal branch	28	6.8	14
Gotera Branch	30	7.3	15
Bole Medhanalem Branch	27	6.6	13
Wello Sefer Branch	23	5.6	11
TOTAL	411	100	199

Source: (self-developed).

3.5. SOURCES OF DATA

Primary data were collected from the participants using survey questionnaire. Sekaran (2001) suggests that questionnaires are an efficient data collection mechanism provided the researcher knows exactly what is required and how to measure the variables of interest. Questionnaires were administered personally; the instrument used in this study is a close-ended questionnaire.

3.6 DATA COLLECTION PROCEDURES

The research questionnaire was request respondents to rate their level of perception of the six variables on five-point Likert scale basis to obtain firsthand information through direct responses from the employees. The Likert scale is Question type based on a rating scale designed to measure attitudes or reactions. Likert scaling is a bipolar, measuring either positive or negative response to a statement Likert (1932).

The first section gathered information about respondent's profile like age, gender, experience, education etc. and the other section collected data to investigate and examine the attitudes and views of respondents about research question with Likert scale. Internal marketing was examined using 20 items, which contains four dimensions (training, empowerment, motivation and internal communication). Job satisfaction examined using 9 items. The questionnaire was developed and distributed to employee by English language, no need of translation as one of their job requirements is the skill of English language for Zemen Bank employees.

3.7. DATA ANALYSIS

The collected data were checked for its consistency, completeness, missing and other errors before the entry process. A data entry template organized and data entered in to the appropriately designed program for analysis. The collected data were organized and process by using SPSS version 20 statistical software program.

Descriptive analysis such as frequencies, percentages, means and standard deviations were used to summarize and present the data. In addition to this, Pearson's correlation coefficient has been used to show the interdependence and to ascertain whether a statistically significant relationship between the independent and dependent variables and inferential statistics. In addition to this, multiple regression analysis was used to test the significance contribution of each independent variable to the dependent variable.

3.7.1. MODEL SPECIFICATION

The equation of regressions on this study is dependent variable (Job satisfaction) and independent variable (internal marketing: training, empowerment, motivation and internal communication). The basic objective of using regression equation on this study is to make the study more effective at describing, understanding and predicting the stated variables.

The regression equation is as follows:

$$JS = \alpha_1 + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + \beta_4 X_4 + e$$

Where:

JS = Job satisfaction

X1= Training

X2= Empowerment

X3= Motivation

X4= Internal communication e= error term α_1 = the intercept term- constant which would be equal

to the mean if all slope coefficients are 0. β_1 , β_2 , β_3 , and β_4 are the coefficients associated with the average amount the dependent variable increases when the independent variable increases by one standard deviation.

3.8. RELIABILITY AND VALIDITY

3.8.1. RELIABILITY

Reliability is the degree to which what researchers measure is free from random error (Mooi and Sarstedt 2011) and it is concerned with the consistency or stability of the score obtained from a measure or assessment over time and across settings or conditions. If the measurement is reliable, then there is less chance that the obtained score is due to random factors and measurement error (Marczyk et al. 2005). In this study, Chronbach's alpha (α) were be used to test the reliability of the measure. Accordingly, the results showed that empowerment, training, Motivation, internal communication and employee Job satisfaction are all reliable (see table 3.2 below).

Table 3.2 Reliability statistics of the variables

Variable	Cronbach's alpha	No of Items
Training	.795	6
Empowerment	.774	4
Motivation	.799	5
Internal Communication	.782	5
Job Satisfaction	.846	9
Overall items	.910	29

Source: So Source: survey result, (2021)

3.8.2. VALIDITY

Validity refers to whether we are measuring what we want to measure (Mooi and Sarstedt 2011). It is related to research methodology because its primary purpose is to increase the accuracy and usefulness of findings by eliminating or controlling as many confounding variables as possible, which allows for greater confidence in the findings of any given study (Marczyk et al. 2005).

To ensure the validity of the study, the researcher has used expert opinion from academic professors. Also, validity of measure is guarantee using a thorough and adequate literature review. Finally, the questionnaire were revised and corrected based on the feedback collected from experts in the field. Afterwards it was applicable to the objective of the study.

3.9 ETHICAL CONSIDERATIONS

Regarding ethical consideration an attempt has been made to ensure all respondents to keep their identity and responses as confidential in order for all the information to be given in full confidence. The questionnaire was distributed based on willingness of each respondent. In addition, the purpose of the questionnaire was clearly indicated beforehand within questions.

CHAPTER FOUR

4. DATA ANALYSIS AND INTERPRETATION

4.1 INTRODUCTION

This chapter of the research paper organized in the following manner: It consists of the demographic profile of the respondents were presented and analyzed. To facilitate ease in conducting the empirical analysis, the results of descriptive analyses were presented first, followed by the results of Pearson's correlation coefficient and multiple regressions were analyzed. A total of 199 questioners were distributed, and 188 were received back. After excluding 8 invalid questionnaires, a total of 180 valid questionnaires were accepted showing response rate of 90.45%.

4.2 DEMOGRAPHIC PROFILE OF RESPONDENTS

The samples of this study have been classified according to five demographic background information collected during the questionnaire survey. The purpose of the demographic analysis in this research is to describe the characteristics of the sample such as the number of respondents' proportion of males and females in the sample, range of age, marital status, educational level, and service years of respondents of Zemen Bank Employees. The demographic composition of the respondents is summarized in below Table.

Table 4.1 below shows gender of the respondents, when we look at the sex composition, female respondents account for 69 frequency and (38.3%) on the other hand male respondents accounts for 111 frequency and (61.7%) Hence, we can deduce that the majority of the respondents were male.

The same table below shows respondent 's age group in four categories. The majority of employees are between the Ages of 18-25 (85%) next to this, employee Ages of 26-35 (49%) follows 36-45 (28%) age group, 46-55 (14%) and age group, 56 and Above (2.2%) were the fourth and the fifth groups of employees respectively. As we can see age group 18-25 is the most frequent category so, the workforce is young. The marital status of the respondents consists 62.8% single, 31.7 % married and 5 % of the respondents were divorced.

Table 4.1 below reveals the educational level of employees in four categories, respondents who are first degree holders are the highest with 61.7%, the second highest are masters (second degree) holders with 28.9%, the third highest are diploma holders with 7.2% and the last one is high school graduates with 2.2%. indicating the least qualification in Zemen bank is high school graduate.

Years worked in the bank by the employees are shown below in five categories. When we observe years worked, most Employees fall in the group 2-3 years with a 58 frequency and a (32.2%), the second highest employee stay at the Bank is between <= 1 year the group and they are with a frequency 55 and a (30.6%), 4–5 years is the third group which accounts for 27.2 frequency and a (49 %) and 18 (10%) of employee worked 6–10 years. Therefore, one can infer that the experience of the employees is low and the majority of the respondents are those who stayed in the bank for one year or less thus indicating a high employee turnover.

4.1: Demographic Information of Zemen Bank Employees

Demographic Information		Frequency	Percent	Valid Percent	Cumulative Percent
Gender	Male	111	61.7	61.7	61.7
	Female	69	38.3	38.3	100.0
	Total	180	100.0	100.0	

Age	18-25	85	47.2	47.2	47.2
	26-35	49	27.2	27.2	74.4
	36-45	28	15.6	15.6	90.0
	46-55	14	7.8	7.8	97.8
	56 & Above	4	2.2	2.2	100.0
	Total	180	100.0	100.0	
Marital Status	Single	113	62.8	62.8	62.8
	Married	5	31.7	31.7	94.4
	Divorced	9	5.0	5.0	99.4
	Widowed	1	.6	.6	100.0
	Total	180	100.0	100.0	
Level of Education	High School	4	2.2	2.2	2.2
	College Diploma	13	7.2	7.2	9.4
	Bachelor Degree	111	61.7	61.7	71.1
	Masters & Above	52	28.9	28.9	100.0
	Total	180	100.0	100.0	
Service years at Zemen Bank	1 Year & below	55	30.6	30.6	30.6
	2-3 Year	58	32.2	32.2	62.8
	4-5 Year	49	27.2	27.2	90.0
	6-10 Year	18	10.0	10.0	100.0
	Total	180	100.0	100.0	

Source: Survey Data (2021).

4.3. DATA ANALYSIS USING DESCRIPTIVE STATISTICS

In following section, the respondent's opinion is presented in table. The tables contain mean and standard deviation of their response. The mean indicates the average degree of agreement or disagreement by the sample group to different items used in this study, where as the standard deviation describes how the responses are diverse from the mean for a given construct. The higher the mean, the more the respondents (employees of Zemen bank) agree with the statement while the lower the mean the more the respondents disagree with the statement. Measurements of internal marketing dimensions are presented in the following list of tables and the interpretations are under each table.

4.3.1 ZEMEN BANK EMPLOYEES' PERCEPTION ON TRAINING

This part of the paper describes the attitude and views about training levels of Zemen Bank employees. A series of six statements were presented to respondents and respondents were asked to rate their level of agreement with each statement.

The means for the training items construct ranged between 3.26 and 2.27 (1= strongly disagree and 5= strongly agree) and the standard deviation for the training perception construct ranged between 1.003 and 0.865 which show some level of variance. The statement which respondents agree with most was "Zemen Bank has adequate resources to train employees" which is 3.36 the highest mean score value and The statement indicating the least level of agreement was "training is clearly directed at creating the competencies that is important to the business" with the mean score value of 2.27.

The overall mean for the perception of Training is 3.52 (SD= 0.507), this means that in the case of employee's perception on Training majority of respondents towards Training has

average agreement with the statements specified in the below table 4.2. Which indicated that the training practice of the bank is good but it needs to be improved because employee training is required on assisting employees to develop inside their current jobs or advance to fulfill their goals for the future (Karen, 2007).

Table 4.2: Descriptive statistics for attitude of Zemen Bank employees about Training

Training	N	Mean	Std. Deviation
In Zemen Bank training is closely related to the individual needs of each employee.	180	3.15	.988
A newly hired employee will have to find his own answers to the requirement of the job.	180	2.93	1.04
Before the implementation of a major change in service rules I always gets significant training regarding its impact on our daily activities and job description.	180	2.98	.906
If one moved from one task to another, the manager will facilitate to train him/her for a pre-specified period	180	3.25	.996
Zemen Bank has adequate resources to train employees	180	3.26	1.00
Training is clearly directed at creating the Competencies that is important to the business.	180	2.27	.865
Overall level of employees perception about training	180	3.52	.507

Source: Survey data (2021)

4.3.2 ZEMEN BANK EMPLOYEES' PERCEPTION ON EMPOWERMENT

This section of the questionnaire tested the attitude and views about empowerment levels of Zemen Bank employees. A series of four statements were presented to respondents and respondents were asked to rate their level of agreement with each statement.

The means for the empowerment items construct ranged between 2.97 and 3.66 (1= strongly disagree and 5= strongly agree) and the standard deviation for the empowerment perception construct ranged between 1.09 and 1.30 which show some level of variance. The statement which respondents agree with most was “My managers trust me to exercise good judgment.” which is 3.66 the highest mean score value and The statement indicating the least level of agreement was “My managers allow me to take a high degree of initiative” with the mean score value of 2.97.

The overall mean for the perception of empowerment is 3.30(SD= 1.156), this means that in the case of employee's perception on empowerment majority of respondents has slightly above the average agreement level which indicated that the most of the respondents to some extent disagree that the empowerment practice of the bank Satisfy them. Which indicates that Zemen bank should make more and better efforts toward providing employees with enough empowerment by increasing the information given, knowledge and trust.

Table 4.3: Descriptive statistics for attitude of Zemen Bank employees about Empowerment

Empowerment	N	Mean	Std. Deviation
My managers allow me to use my own judgment in solving problems	180	3.02	1.037
My managers encourage me to take initiatives	180	3.12	.858
My managers allow me to take a high degree of initiative.	180	2.97	1.090
My managers trust me to exercise good judgment.	180	3.66	1.300

Overall level of employees perception about empowerment	180	3.30	1.156
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Source: Survey data (2021)

4.3.3. ZEMEN BANK EMPLOYEES' PERCEPTION ON MOTIVATION

This section of the questionnaire tested the attitude and views about motivation levels of Zemen Bank employees. A series of five statements were presented to respondents and respondents were asked to rate their level of agreement with each statement.

The means for the motivation items construct ranged between 2.51 and 3.56 (1= strongly disagree and 5= strongly agree) and the standard deviation for the motivation perception construct ranged between 0.818 and 1.193 which show some level of variance. The statement which respondents agree with most was “My income and the annual increment are based on periodic performance evaluation” which is 3.56 the highest mean score value and The statement indicating the least level of agreement was “The performance measurement reward system encourages employees to work hard.” with the mean score value of 2.51.

The overall mean for the perception of motivation is 3.07(SD=0.707) this indicate that in the case of employee’s perception on motivation majority of respondents towards motivation has a slight agreement with the statements specified in the below table 4.4. which shows that the respondent practically agree that they are motivated. But not motivated enough to be sufficiently stimulated and encouraged to commit their energy to work hard

Table 4.4: Descriptive statistics for attitude of Zemen Bank employees about Motivation

Motivation	N	Mean	Std. Deviation
When I do something extra ordinary I know that I will receive some kind of reward.	180	2.68	1.137

I receive feedback from my supervisor on my job performance regularly.	180	3.42	.818
The incentive given to employees are motivating and on competitive basis.	180	3.20	1.193
The performance measurement reward encourages employees to work hard.	180	2.51	1.141
My income and the annual increment are based on periodic performance evaluation	180	3.56	.834
Overall level of employees perception about motivation	180	3.07	0.707

Source: Survey data (2021)

4.3.4 ZEMEN BANK EMPLOYEE’S PERCEPTION ON INTERNAL COMMUNICATION

This section of the questionnaire tested the attitude and views about internal communication levels of Zemen Bank employees. A series of five statements were presented to respondents and respondents were asked to rate their level of agreement with each statement.

The means for the internal communication items construct ranged between 2.90 and 3.18 (1= strongly disagree and 5= strongly agree) and the standard deviation for the internal communication perception construct ranged between 1.111 and 1.028 which show some level of variance. The statement which respondents agree with most was “The Branch manager’s spend time with their customer service officer, explaining them organization values and how these values affect what the organization expects from each individual employee” which is 3.18 the highest mean score value and The statement indicating the least level of agreement was “Managers are sincerely interested in listening to what employees have to say about their jobs, the problems they have and the solutions that employees suggest” with the Mean score value of 2.90.

The overall mean for the perception of internal communication is 2.88(SD= 0.797), this indicate that majority of respondents towards internal communication has below the average (3.0 over a 5-point scale) statements specified in the below table 4.5. which shows that the internal communication of the bank needs to be improved in order to enhance it is employee's job satisfaction

Table 4.5: Descriptive statistics for attitude of Zemen Bank employees about internal Communication

Internal communication	N	Mean	Std. Deviation
Before any policy and procedures change, my manager informs me phase to phase in advance.	180	2.93	0.981
Managers are sincerely interested in listening to what employees have to say about their jobs, the problems they have and the solutions that employees suggest	180	2.90	1.028
If an employee has a certain personal problem that influences negatively his/her work performance, she/he is encouraged to discuss it with his/her manager.	180	2.96	1.026
Branch manager is never too busy if one of their employees wishes to meet personally	180	2.95	1.053
The Branch manager's spend time with their customer service officer, explaining them organization values and how these values affect what the organization expects from each individual employee	180	3.18	1.111
Overall level of employees perception about internal communication	180	2.88	0.797

Source: Survey data (2021).

4.3.5 COMPARISON OF ZEMEN BANK EMPLOYEES' PERCEPTION ON INTERNAL MARKETING CONSTRUCTS

Table 4.6 below show the overall means of all items in the internal marketing mix constructs for Zemen Bank employees' level of perception. According to the findings of the means Training represented the highest overall mean score (mean= 3.52), meaning that Zemen Bank employees have a tendency towards agree with statements relating the Training compare to other constructs. Empowerment followed with overall mean score of 3.30, next score Motivation (mean= 3.07). The lowest level of agreement was the Internal Communication construct (mean= 2.88).

Table 4.6: Overall mean and standard deviation scores for the internal marketing mix

Constructs	N	Mean	Std. Deviation
Training	180	3.52	.5073
Empowerment	180	3.30	1.56
Motivation	180	3.07	.7074
Internal communication	180	2.88	.7973

Source: Survey data (2021)

4.4 CORRELATION ANALYSIS

In this study Pearson's correlation coefficient was used to determine whether there is significant relationship between training, empowerment, motivation and internal communication with job satisfaction. The following section presents the results of correlation on the relationship between independent variables and dependent variable.

4.4.1 CORRELATION ANALYSIS FOR INTERNAL MARKETING- JOB SATISFACTION

Table 4.7 below indicates that the correlation coefficients for the relationships between job satisfaction and its independent variables are linear and positive ranging from weak to moderate correlation coefficients

Table 4.7 Correlation analysis for IM-Job satisfaction

CORRELATIONS						
		Training	Empowerment	Motivation	Internal communication	Job satisfaction
Training	Pearson Correlation	1	.297**	.642**	.382**	.540**
	Sig. (2-tailed)		.000	.000	.000	.000
	N	180	180	180	180	180
Empowerment	Pearson Correlation	.297**	1	.262**	.197**	.355**
	Sig. (2-tailed)	.000		.000	.008	.000
	N	180	180	180	180	180
Motivation	Pearson Correlation	.642**	.262**	1	.471**	.653**
	Sig.(2-tailed)	.000	.000		.000	.000
	N	180	180	180	180	180
Internal communication	Pearson Correlation	.382**	.197**	.471**	1	.439**
	Sig.(2-tailed)	.000	.008	.000		.000
	N	180	180	180	180	180
Job satisfaction	Pearson Correlation	.540**	.355**	.653**	.439**	1
	Sig.(2-tailed)	.000	.000	.000	.000	
	N	180	180	180	180	180

****.** Correlation is significant at the 0.01 level (2-tailed).

*****. Correlation is significant at the 0.05 level (2-tailed).

Source: Survey data (2021)

As it is clearly indicated in table above, significant correlation between training and employee job satisfaction ($r=0.54$, $p<0.01$). This implies that increasing training is associated with increase employees' job satisfaction and training has a significant and positive relation with job satisfaction. The correlation analysis indicates that there is a positive correlation exist between empowerment and employee job satisfaction ($r=0.35$, $p<0.01$). Motivation has a significant and positive relation with employee job satisfaction ($r=0.65$, $p<0.01$). Internal communication has a positive relation with job satisfaction ($r=0.43$, $p<0.01$).

4.5. REGRESSION ANALYSIS

4.5.1. ASSUMPTIONS OF REGRESSIONS ANALYSIS

Multiple Regressions is a statistical technique that allows us to predict someone's score on one variable on the basis of their scores on several other variables. Then, the following assumptions test should be done (Pallant, 2005).

i. Sample size: Different authors tend to give different guidelines concerning the number of cases required for multiple regressions. Tabachnick and Fidell (2001) give a formula for calculating sample size requirements, taking into account the number of independent variables to use: $N > 50 + 8m$ (where m = number of independent variables). In this study four independent variables had existed and cases were 411. Therefore, the study satisfied sample size assumption.

ii. Linear relationships: Job satisfaction is assumed to be linearly related with internal marketing elements; meaning the dependent variable job satisfaction is assumed to be impacted with changes in internal marketing elements (the independent variables). The relationship between the two variables should be linear. This means that at a scatter plot of scores should be a straight line (roughly), not a curve (Pallant, 2005). The scatter plots of this study show that there is almost linear relationship between the variables. The plots do

not show any evidence of non-linearity; therefore, the assumption of linearity is satisfied. Please see appendix Three the p- plot diagram.

iii. No or little multicollinearity: Multicollinearity is used to describe correlation among independent variables. If there is high correlation between two or more predictor variables, may cause problems when trying to draw inferences about the relative contribution of each predictor variable to the success of the model (Pallant, 2005). Multicollinearity in this study was tested using Variance Inflation Factor (VIF) value and tolerance value (see table 4.8 below). If VIF value is around 1 and not more than 10, it can be concluded that there is no multicollinearity between independent variable in the regression model (Pallant, 2005).

Table 4.8: Multicollinearity of Internal Marketing elements

Dependent Variable: Job satisfaction		
Model	Collinearity Statistics	
	Tolerance	VIF
Training	.563	1.775
Empowerment	.899	1.112
Motivation	.525	1.904
Internal communication	.764	1.309

Source: Survey data (2021)

iv. Normality Test: Study used two methods of assessing normality; graphically (Normal Probability Plot) and numerically (Skewness and Kurtosis). In the Normal Probability Plot it will be hoped that points will lie in a reasonably straight diagonal line from bottom left to top right. This would suggest no major deviations from normality. Appendix three depicted that the scores are normally distributed.

Numerically, the evaluation of normality in the data analysis began with exploring the skewness and kurtosis values of the elements of internal marketing mix and job satisfaction.

Skewness and kurtosis values greater than 1 and less than -1 are considered being abnormally distributed (Gamst, Meyers, & Guarino, 2008). Table 4.9 below summarizes the skewness and kurtosis values of the constructs. The skewness and kurtosis values for the internal marketing mix elements, namely, training, empowerment, motivation and internal communication were all below 1 and greater than -1 indicating that the data is normally distributed for these elements. The job satisfaction also showed skewness and kurtosis value of less than 1, and is therefore normally distributed.

Table 4.9: Summary of skewness and kurtosis statistic

Constructs	Skewness	Kurtosis
Training	-.078	-.802
Empowerment	-.078	-.802
Motivation	-.078	-.802
Internal communication	-.078	-.802
Job satisfaction	-.078	-.802

Source: Survey data (2021).

v. Homoscedasticity: Homoscedasticity is the variability in scores for variables of independent should be similar at all values of variable dependent. In order to ensure the fulfillment of this relationship between independent variable and dependent variable, the variance of dependent variable values must be equal at each value of independent variables (Hair, 2010). For a basic analysis it is worth plotting ZRESID (Y-axis) against ZPRED (X-axis), because this plot is useful to determine whether the assumptions of random errors and homoscedasticity have been met. Decision rule: If there were certain variant, such as organize shaping dot (waves, fuse and narrow), therefore no homoscedasticity happened. If there were not certain variant, and dots spreads above and below 0 numbers in axis Y, then homoscedasticity did happened (Pallant, 2005). The scatter plots show that there is

homoscedasticity. Thus the assumption is reasonably supported in this study. Please see appendix Three the scatter plot diagram.

vi. No auto correlation: - Regression analysis is based on uncorrelated error/residual terms for any two or more observations (Kothari, 2004). This assumption is tested for each regression procedure with the Durbin-Watson test, which test for correlation between variables residuals. The test statistic can vary between 0 and 4 with a value of 2 meaning that the residuals are uncorrelated (Field, 2009). A value greater than 2 indicates a negative correlation between adjacent residuals, whereas a value below 2 indicates a positive correlation. As a general rule, the residuals are independent (not correlated) if the Durbin-Watson statistic is approximately 2 (see table 4.10 below), and an acceptable range is 1.50 - 2.50 (Muluadam, 2015). In this study the Durbin-Watson value was 1.968, which is very close to 2, therefore it can be confirmed that the assumption of independent error has almost certainly been met.

Table 4.10: Model summary of Durbin Watson

MODEL SUMMARY					
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.702 ^a	.493	.481	4.37754	1.968

a. Predictors: (Constant), Internal Communication, Training, Empowerment, Motivation;

b. Dependent Variable: Job satisfaction

Source: Survey data (2021)

4.6. RELATION BETWEEN INTERNAL MARKETING AND JOB SATISFACTION

In this survey, four hypotheses were developed to study the impact of internal marketing dimensions on job satisfaction. For the purposes of determining the extent to which the explanatory variables (internal marketing elements such as, training, empowerment,

motivation and internal communication) were examined on the dependent variable job satisfaction using multiple regressions. Regression analysis was employed after the study met the regression assumptions. The significance level of 0.05 with 95% confidence interval was used.

Table 4.11: Model summary for IM-Job satisfaction

MODEL SUMMARY				
del	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.702 ^a	.493	.481	4.37754

a. Predictors: (Constant), Internal Communication, Training, Empowerment & Motivation

b. Dependent Variable: Job satisfaction

Source: Survey data (2021)

The regression model presents how much of the variance in the measure of Job satisfaction is explained by the underlying internal marketing elements. the value of R² shows that how much of the variance in the employee motivation is explained by the model (Pallant, 2001). R (.702^a) is the correlation of the independent variables with the dependent variable after all the inter correlations are taken in to account. The summary in the table explained, the Adjusted R² is .481 or 48.1 % of variance that explained the employee job satisfaction in terms of internal communication, training, Motivation and empowerment and the other 51.9 % is due to other variables not included in the model.

Table 4.12: ANOVA Result for IM-Job satisfaction

ANOVA ^a						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	3259.443	4	814.861	42.523	.000b
	Residual	3353.507	175	19.163		
	Total	6612.950	179			
a. Dependent Variable: Job satisfaction						
b. Predictors: (Constant), Internal communication, Training, Empowerment, Motivation						

Source: Survey data (2021)

The ANOVA tells us whether the model, overall, results in a significantly good degree of prediction of the outcome variable (Field, 2005). Since the significance result on the ANOVA table is 0.000 which is $p < 0.05$, the regression analysis proved the presence of a good degree of prediction. The contribution of each dimension can be seen from the results of multiple regressions in the coefficient table below.

Table 4.13: Coefficients of IM- Job Satisfaction

COEFFICIENTS					
Model	Unstandardized Coefficients		Standardized Coefficients	t	sig.
	B	Std. Error	Beta		
(Constant)	5.520	1.796		3.072	.002
Training	.225	.107	.151	2.111	.036
Empowerment	.269	.092	.166	2.923	.004
Motivation	.693	.115	.447	6.020	.000
Internal communication	.220	.098	.137	2.231	.027
Dependent Variable: Job satisfaction					

Source: Survey data (2021)

The objective of the regression in this study is to find out an equation that could be used to find the impact of predictors on dependent variable.

$$\text{Job Satisfaction} = 5.520 + 0.225X_1 + 0.269X_2 + 0.693X_3 + 0.220X_4$$

The hypothesis test results based on standardized coefficient beta and P-value to test whether the hypothesis to reject or accept. As shown from above Table 4.13 training of Zemen Bank, P value is significant ($P < 0.05$) and the beta value is positive (beta= .225). Therefore, the result supported the initial hypothesis and infers that training has a significant and positive effect on job satisfaction of Zemen Bank employees. With regards to empowerment of Zemen Bank, P-value is significant ($P < 0.05$) and the beta value is positive (beta= .269). Therefore, the result supported the initial hypothesis and infers that empowerment has a significant and positive effect on job satisfaction of Zemen Bank employees. The same is true for motivation of Zemen Bank, P-value is significant ($P < 0.05$) and the beta value is positive (beta= .693). Therefore, the result supported the initial hypothesis and infers that motivation has a significant and positive effect on job satisfaction of Zemen Bank employees. Regarding to internal communication of Zemen Bank, P-value is significant ($P < 0.05$) and the beta value is positive (beta= .220). Therefore, the result supported the initial hypothesis and infers that internal communication has a significant and positive effect on job satisfaction of Zemen Bank employees.

4.7 DISCUSSION OF THE RESULT

The study aimed at verifying the effect of internal marketing on job satisfaction of employees. Training, empowerment, internal communication and Motivation were selected as internal marketing dimensions and job satisfactions was selected as a dependent variable because they have been repeatedly used by various researchers as it has been clearly indicated in literature review part. For the purpose of this study four hypotheses were developed, brief discussion on each hypothesis is given below.

H1. There is a positive relation between Training and Job Satisfaction.

The research finding shows that there is a positive relation between employees training and Job satisfaction, many researchers studied the effect of training on employee's job satisfaction and how the training related to job satisfaction and proved the theory to be true. Among the studies conducted, a study conducted on the effect of employee development program on job satisfaction and employee retention by Karen (2007) was taken as example. When people receive relevant and valuable training, they are generally happier in their jobs. When that training is carried to the next level and becomes overall development, employees tend to feel even more valued by their employers. They are not only given the tool to do their jobs well, but they are also given opportunities to develop new skills and attain career goals.

Companies that invest on their employees and clearly communicate the importance of employees may keep employees (Karen, 2007). The most likely explanation for the result of this study is due to most training programs apart from the basic training given by the company for new comers, are refresher trainings which are limited in number and are highly at technical with a high tendency of employees considering the training program as part of the job not as personal development program and also the mechanism of delivering the training is not adult learning style. Hence, employee's job satisfaction drawn from the training could be insignificant for Zemen Bank employees.

H2: There is a positive relation between Empowerment and Job Satisfaction.

One of the research findings that can be conclude from the statistics provided above is that empowerment is positively and significantly related to job satisfaction in Zemen Bank. The managers trust employees to exercise good judgment is the major empowerment items that have a strong impact on job satisfaction. Moreover, Empowerment has turn out to be an important matter within contemporary organizations there is real supports and

encouragement to give the freedom to get a job done and the ability to realize organizational goals.

In recent times, the usefulness of empowerment has started to become recognized in the different environment of management. And also in a motivated workforce is more productive which is key to performance. Results from this study support findings by Laiden, Wayne, and Sparrow (2000) that empowering employees has a motivational effect on job satisfaction and individual outcomes.

H3: There is a positive relationship between motivation and Job Satisfaction

One of the research findings that can be concluded from the statistics provided in table 4.7 is that motivation is positively related with employee's job satisfaction in Zemenbank. Giving the employees sense of achievement, providing them with new opportunities for advancement and promotions are key motivator that creates positive job attitudes. In addition, this result is also consistent with Mohammadi, Hashemi, and Moradi (2012) finding of the positive correlation between motivation and job satisfaction.

A recent study conducted on The Impact of Internal Marketing on Employee's Job Satisfaction of Commercial Banks in Jordan states that motivating employees should be one of the main roles of the manager in the organization.

The 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. (Al-Hawaryet al, 2013).

H4. There is a positive relationship between Internal Communication and Job satisfaction.

As the below statistics Table 4.14 implies, communication has a positive relation with job satisfaction in Zemen Bank employees. The study attested that when employees feel that they are good contributors, they will be encouraged to get involved and participate more for the sake of the organization. Yet again, when manager communicates effectively with One of the research findings that can be concluded from the statistics provided in 4.14 is that motivation is when the employees listens to their complaints, answering their questions and provide those ways to communicate effectively and the organization encourage them to enhance their work and feel satisfied about their jobs.

The result was also supported by a case study which was conducted on The Relationship between Internal Communication and Job Satisfaction by Hrud (2011) which showed that with active and assessable communication, employees are better able to understand their job and are more connected to it.

4.8 HYPOTHESIS RESULTS

The table below provides the summery overview of the hypothesis results of the research

Table 4.14 Summary of Hypothesis Results.

Hypothesis	Analysis used	Result
H1: There is a significant positive relationship between employee training and employee job satisfaction.	Multiple regression	Accepted (the outcome of the multiple regression supports the hypothesis; $\beta=0.225$, $p < 0.05$)
H2: There is a significant positive relationship between employee	Multiple regression	Accepted (the outcome of the multiple regression

empowerment and employee job satisfaction		supports the hypothesis; $\beta=0.269, p <0.05$)
H3: There is a significant positive relationship between employee motivation and employee job satisfaction.	Multiple regression	Accepted (the outcome of the multiple regression supports the hypothesis; $\beta=0.693, p <0.05$)
H4: There is a significant positive relationship between employee/internal communication and employee job satisfaction	Multiple regression	Accepted (the outcome of the multiple regression supports the hypothesis; $\beta=0.220, p <0.05$)

Source, Survey data (2021)

CHAPTER FIVE

5. SUMMARY, CONCLUSION AND RECOMMENDATIONS

5.1 INTRODUCTION

Based on the results and findings of the study, this chapter deals with the summary of the finding, conclusion, recommendations and future research directions. The research tried to answer the following research questions that are the bases for the study

- Whether internal marketing strategies of Zemen Bank affect its employee Job satisfaction,
- Whether training affect employee Job Satisfaction,
- Whether empowerment and employee Job satisfaction,
- Whether motivation affects employee Job satisfaction and,
- Whether internal communication affect employee Job satisfaction.

5.2 SUMMARY OF MAJOR FINDINGS

Aim of this study is to assess the effect of internal marketing on employee performance of Zemen Bank. So the study focuses on employees of Zemen Bank and examines the relationship between empowerment, training, internal communication, Motivation and employee Job satisfaction. Based on the sample data, the study generalized the findings to the population.

The research is carried out by using self-administered questionnaire. The respondents indicated their extent of agreement and disagreement by ticking one of the five points on a Likert scaled items. The direction and degree of association between the independent variables, empowerment, training, Motivation and internal communication and the dependent variable, employee Job satisfaction had been measured by Pearson correlation coefficient. The relative importance of the independent variables in predicting employee

performance had been investigated by multiple regression analysis. The most important issue raised in the statement of the problem part was whether the Job satisfaction of the employee of Zemen Bank is affected by the internal marketing strategies which the results of data computations are summarized as follows.

From the correlation analysis done, it is clearly indicated in table 4.7, significant correlation between training and employee job satisfaction ($r=0.540$, $p<0.01$). This implies that increase training is associated with increase employees' job satisfaction and training has a significant and positive relation with job satisfaction. The correlation analysis indicates that there is a positive correlation exist between empowerment and employee job satisfaction ($r=0.355$, $p>0.01$). Motivation has a significant and positive relation with employee job satisfaction ($r=0.653$, $p<0.01$). Internal communication has a positive relation with job satisfaction ($r=0.439$, $p=0.01$).

The regression analysis obtained from the model summary showed that, the predictor variables i.e. training, empowerment, Motivation and internal communication have accounted 48.1% of adjusted R square which indicates job satisfaction in Zemen Bank was explained by the variation of the four predictor variables whereas the remaining 51.9% are explained by other independent variables not included in the model.

The hypothesis test results based on unstandardized coefficient beta and P-value to test whether the hypothesis to reject or accept. As shown from Table 4.14 training of Zemen Bank, P value is significant ($P< 0.05$) and the beta value is positive ($\text{beta}= .225$). Therefore, the result supported the initial hypothesis and infers that training has a significant and positive effect on job satisfaction of Zemen Bank employees. With regards to empowerment of Zemen Bank, P-value is significant ($P< 0.05$) and the beta value is positive ($\text{beta}= .269$). Therefore, the result supported the initial hypothesis and infers that empowerment has a significant and positive effect on job satisfaction of Zemen Bank employees. The same is true for motivation of Zemen Bank, P-value is significant ($P< 0.05$)

and the beta value is positive (beta= .693). Therefore, the result supported the initial hypothesis and infers that motivation has a significant and positive effect on job satisfaction of Zemen Bank employees. Regarding to internal communication of Zemen Bank, P-value is significant ($P < 0.05$) and the beta value is positive (beta= .220). Therefore, the result supported the initial hypothesis and infers that internal communication has a significant and positive effect on job satisfaction of Zemen Bank employees.

Therefore, the results supported from the above model infer that internal marketing has an effect on job satisfaction of employees.

5.3 CONCLUSIONS

As discussed in the summary of the finds, all the research questions are addressed in the study. The study has shown that, the four internal marketing variables considered in the study affect employee job satisfaction of Zemen Bank. However, as the finding indicates, the most dominant variable to influence employee job satisfaction has come out to be motivation. All organizational facilities go to waste in lack of motivated people to utilize the facilities. Attractive motivational schemes bring about satisfaction to employees and by this their commitment to organization increases. It is not an easy task to increase employee motivation because employees respond in different ways to their jobs and their organization practices. And training is a systematic development of employee knowledge, skills and attitudes required by employees to perform adequately on a given task or job. The more competent and capable the employees are the more satisfied external customers. Inter-functional coordination and integration talks about how the different departments are working as one and thus flow of communication takes place smoothly.

The findings that can be conclude from the statistics provided above is that training is positively and significantly related to job satisfaction in Zemen bank. When people receive relevant and valuable training, they are generally happier in their jobs. When that training is carried to the next level and becomes overall

In regard to empowerment and internal communication they are positively and significantly related to job satisfaction in Zemen bank. Hence, Empowerment is an extremely effective management control tactic, which significantly influences the behavior and attitudinal character of employee's job satisfaction that when employees feel that they are good contributors, they will be encouraged to get involved and participate more for the sake of the organization.

5.4 RECOMMENDATION

Employees are internal customers, satisfying the needs and wants of these internal customers will enable the company to address the objective of the firm. Even if Zemen bank has joined the industry for over ten years, with a good reputation and goodwill, it's impossible to survive the competitive environment without adequate performance of its employees and which can be achieved by satisfied need and want. Therefore, this study recommends;

- Motivation is one of internal marketing element which has a strong influence on employee job satisfaction. Therefore, Zemen bank should periodically assessed employee's performance, rewarding system and on incentives to encourage employees like, bench marking international carrier practices on salary scales and other benefits.
- Continuous training need to be further practiced. Newly employed as well as those who change their position need to be trained and upgraded for the smooth performance of the job they are assigned.
- Internal communication also has significant effect on employee performance; immediate bosses have to keep on to communicating with their subordinates in order to make the employee fully aware of internal and external changes in the industry. Situations to communicate must be available like weekly meetings or notice board where daily updates will be written. This will enable the employee to perform knowing basic changes around them and also, in order to achieve satisfied employee's managers

should make regular meetings with the frontline employees to hear their opinions and feedbacks about the job.

- Moreover, Employee empowerment is mandatory therefore, Zemen bank should keep on empowering its employees so as the employees participate in decision making process and contribute in routine and easy cases, so as they will be able to perform better. Instead of taking each and every decision making situation to the managers, the employees should be given the chance to make decisions so that they will be able to have better job satisfaction.

5.5 LIMITATIONS AND DIRECTIONS FOR FUTURE RESEARCHES

5.5.1 LIMITATIONS

The study could have been more comprehensive and conclusive if it had been conducted in all branches of Zemen bank both in Addis Ababa and the regions, but due to time and resource constraints the study targeted only employees who work under Addis Ababa branches. Though internal marketing is a very wide concept, this study tried to address only some factors of internal marketing which affect employees Job Satisfaction.

5.5.2 DIRECTIONS FOR FUTURE RESEARCHES

Further studies should be conducted on a larger population of Zemen bank, other private banks and other service and manufacturing industries. It is also possible that additional dimensions of internal marketing, other factors and constructs that can be included in a comprehensive model. Furthermore, in light of the great number of youthful population in Zemen bank, the researcher would also recommend that it will be beneficial if further studies can be made with respect to assessment on what satisfy the youth to give their best and expected duration of stay in the company.

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APPENDIX I

QUESTIONNAIRE

St. Mary's University

Department of Masters of Business Administration

Research Questionnaire

Dear respective respondents, I am a post graduate student of Masters of Business Administration and I am conducting thesis on the title “The effect Internal Marketing on Job Satisfaction in case of Zemen Bank” and the objective of this questionnaire is to collect data from ZEMEN bank employees which help to measure the effect of Internal Marketing on employee’s Job satisfaction. The information collected shall be used for research purpose only. I assure you that your responses will not disclosed in any way and utmost confidentiality will be maintained. Hence, I request your sincere corporation for the successful undertaking of the study and your valuable response is highly appreciated. Thank you!

Notice

- No need to write your name.
- please put a “√” mark in the boxes for your answers

Thank you very much, in advance, for your sincere cooperation. If you have any comment and questions you can contact me through the following address; Mekdes Ayenalem

(+251947128937) (mekdifbc@gmail.com)

SECTION 1: RESPONDENT’S DEMOGRAPHIC INFORMATION

1. Gender: Male Female
2. Age: 18- 25 26-35 36-45 46-55 56 & Above

3. Marital status: Single Married Divorced Widowed

4. Level of your education: High School College Diploma Bachelor Degree
Masters & Above

5. Service years at Zemen Bank: 1 Year & below 2-3 Year 4-5 Years 6- 10 Years

SECTION 2: INTERNAL MARKETING AND JOB SATISFACTION

Please **put** mark in the following questions in terms of how much you agree with the statement.
(i.e. 1 being you strongly disagree and 5 being you strongly agree)

Where, 1-Strongly Disagree 2- Disagree 3-Neutral 4-Agree and 5-Strongly Agree

	Training	Strongly Disagree	Disagree	Neutral	Agree	Strongly agree
	In Zemen Bank training is closely related to the individual needs of each employee.					
	A newly hired employee will have to find his own answers to the requirement of the job.					
	Before the implementation of a major change in service rules I always gets significant training regarding its impact on our daily activities and job description.					
	If one moved from one task to another, the manager will facilitate to train him/her for a pre-specified period.					
	Zemen Bank has adequate resources to train employees					
	Training is clearly directed at creating the Competencies that is important to the business.					

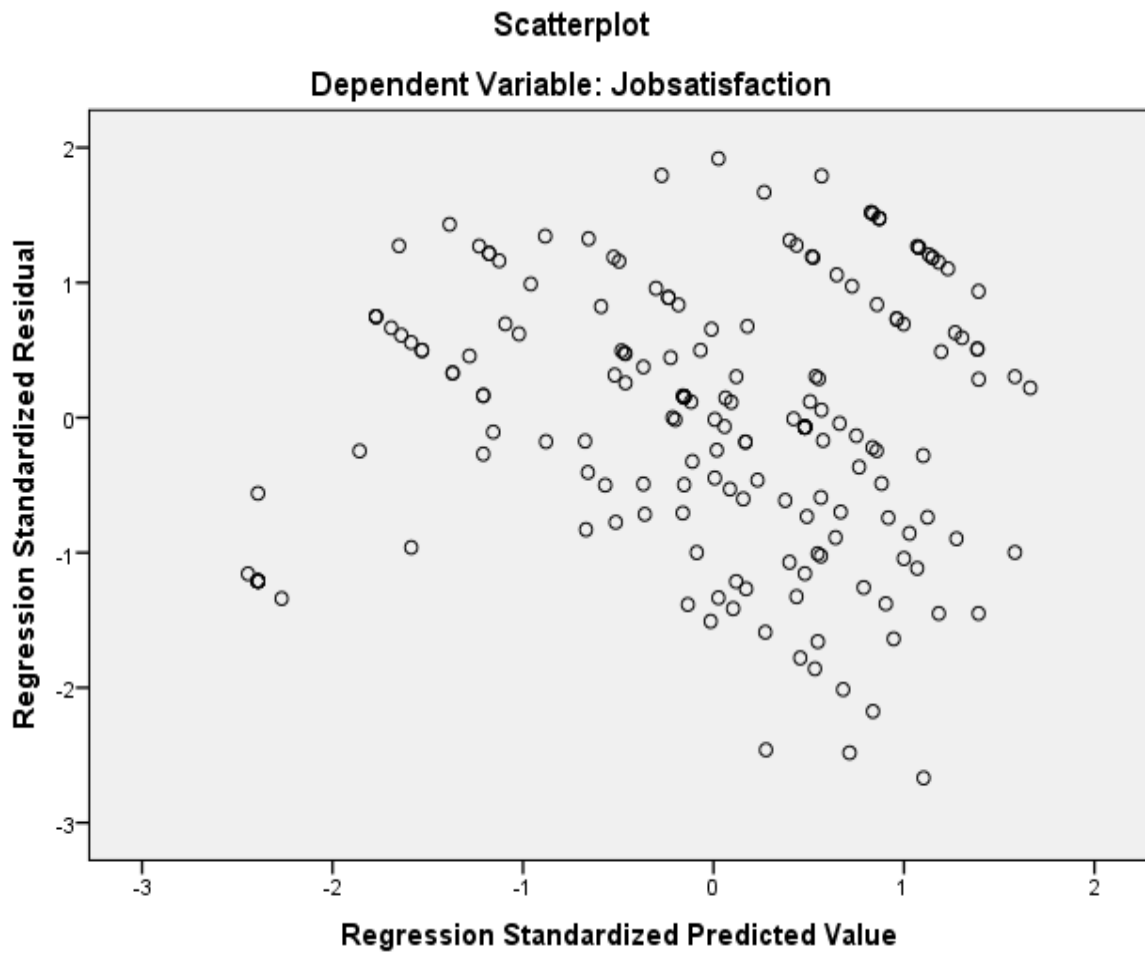
Empowerment						
	My managers allow me to use my own judgment in solving problems					
	My managers encourage me to take initiatives					
	My managers allow me to take a high degree of initiative.					
	My managers trust me to exercise good judgment.					
Motivation						
	When I do something extra ordinary I know that I will receive some kind of reward.					
	I receive feedback from my supervisor on my job performance regularly.					
	The incentive given to employees are motivating and on competitive basis.					
	The performance measurement reward system encourages employees to work hard.					
	My income and the annual increment are based on periodic performance evaluation					
Internal Communication						
	Before any policy and procedures change, my manager informs me phase to phase in advance.					
	Managers are sincerely interested in listening to what employees have to say about their jobs, the problems they have and the solutions that employees suggest.					

	If an employee has a certain personal problem that influences negatively his/her work performance, she/he is encouraged to discuss it with his/her manager.					
	Branch manager is never too busy if one of their employees wishes to meet personally					
	The Branch manager's spend time with their customer service officer, explaining them organization values and how these values affect what the organization expects from each individual employee					
Job satisfaction						
	I love my job and I am satisfied with my current carrier.					
	The employees in the organization feel secured in their job.					
	I am satisfied with my job because there is equal growth and development opportunity.					
	I am satisfied with the salary I draw at present.					
	I am satisfied with the responsibility and role that I have in my work.					
	The medical benefits provided in the organization are satisfactory.					
	I feel that the job I do gives me a good status.					
	I am satisfied with the bank's Polices.					
	I am satisfied with my current Supervisors.					

APPENDIX II

FINDINGS FOR ASSUMPTION TESTED

HOMOSCEDASTICITY TEST



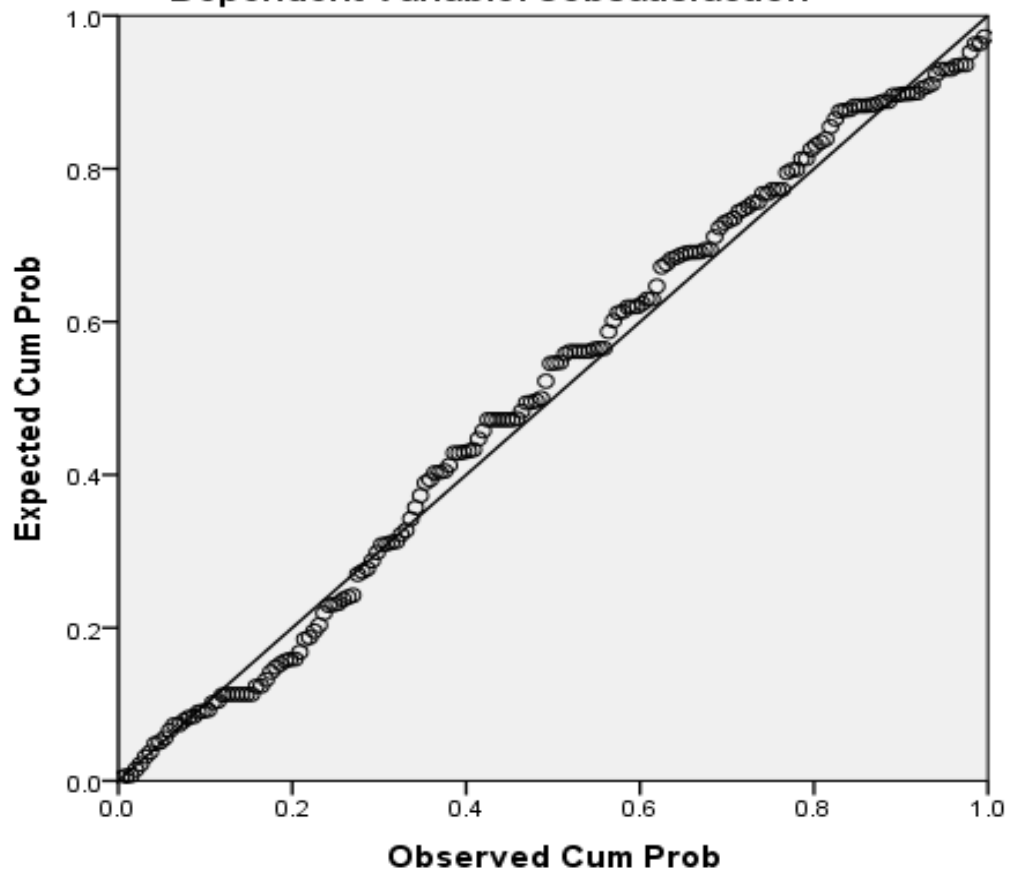
Source: Own Survey, 2021

APPENDIX III

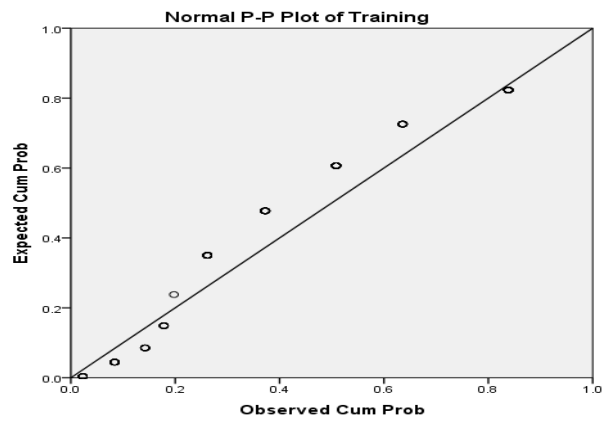
LINEARITY TEST

Normal P-P Plot of Regression Standardized Residual

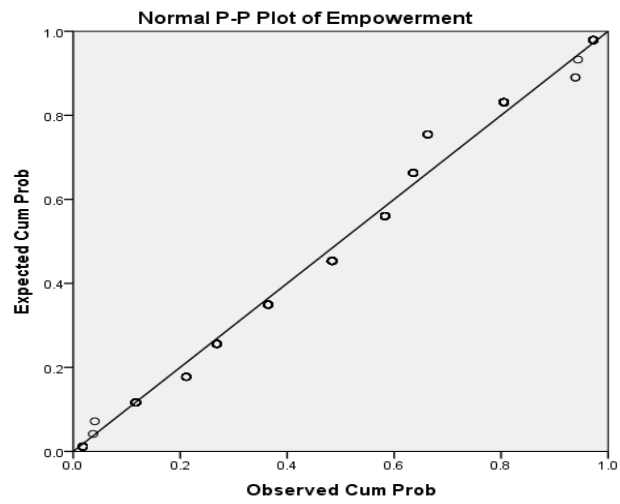
Dependent Variable: Jobsatisfaction



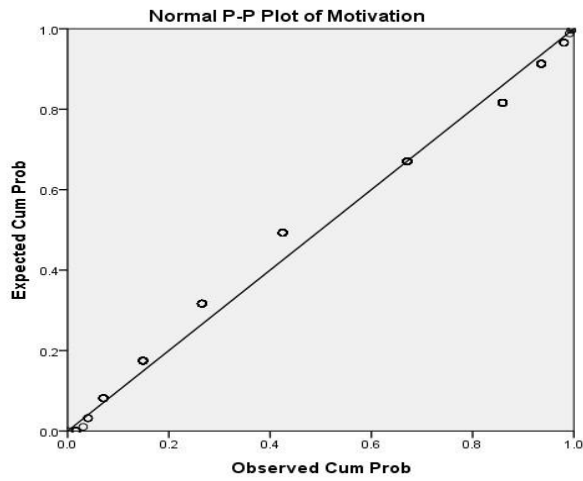
Source Own Survey, 2021



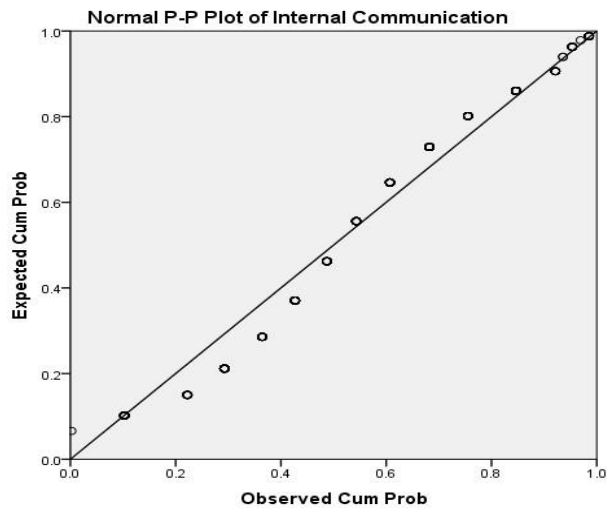
Training and Job Satisfaction



Empowerment and Job Satisfaction

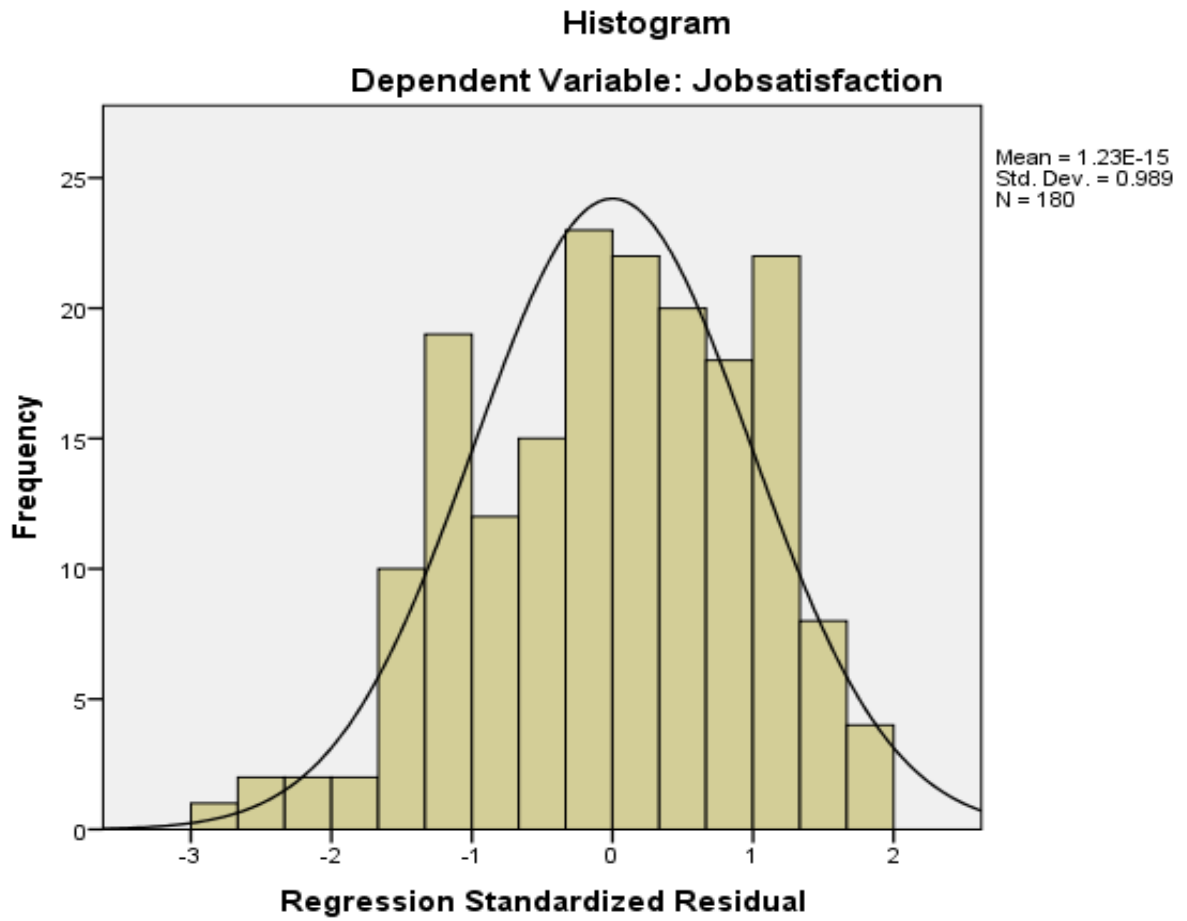


Motivation and Job Satisfaction



Internal Communication and Job Satisfaction

Source Own Survey, 2021



Source Own Survey, 2021