

Dimensions of Internal Marketing: Perspectives from the Indian Banking Sector

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The present paper highlights the dimensions of internal marketing in the light of the emerging paradigm of the Indian banking sector. In recent times, the Indian banking sector has witnessed sea change in the regulatory and economic aspects wherein the need for marketing becomes imperative not only in the context of the external customers but also in the perspective of the internal customers. The internal marketing concept arises out of the approach of treating employees as internal customers thereby satisfying them with suitable 'job-products' and making them service-oriented in order to enhance service delivery. In the light of this backdrop, the paper, on the first hand, identifies the different facets and aspects of internal marketing on the basis of the guidelines from existing literature. Subsequently, the researchers have tried to extract the dimensions of internal marketing in Indian banking sector by taking the views of experts from the academic and industrial sector who are having their domain knowledge in marketing and human resource management. The dimensions of internal marketing have been extracted by using factor analysis after obtaining the views of experts through a questionnaire survey. In this exercise, seven dimensions of internal marketing have been extracted. The ramifications of the dimensions have been examined. Additionally, an effort has been taken to examine whether statistically significant relationship exists in the opinion of experts vis-à-vis the different extracted dimensions on the basis of the specialisation and professions of the experts. Finally, based on the viewpoint of experts, the authors have contextualised internal marketing vis-à-vis the Indian banking sector.

Keywords — Internal marketing, Internal marketing dimensions, Factor analysis, Work Supportive dimension

I. INTRODUCTION

The Indian banking system is at the crossroads today. At present, we are witnessing that banking function is not confined to the restricted function of lending and borrowing comprising the constrained domain of deposits and loans. With changes in the economic aspects of business sector in general and banking sector in particular, banking business has undergone significant changes in its direction, orientation and magnitude. Banks are presently offering various types of products and services which were hitherto not been offered. In line with the approaches of contemporary business organisations, banks are in constant search for satisfying the needs of the customers and converting these needs into business opportunities by offering value-added apposite products and services all aimed to cater to the emerging needs of the customers. While the earlier approach pursued by banks deemphasised the need for marketing, the contemporary approach makes it imperative for banks to adequately emphasise on marketing. However, in the contemporary perspective, the traditional notion of marketing needs to be reconceptualised. As a

precursor to marketing the products among the external customers, there is need for banking sector organisations to enhance customer orientation amongst the employees before these are marketed to the external customers. In this process, the employees become the internal customers of banks [1]. The process signifying employees as internal customers underscore the concept of internal marketing where in the ultimate purpose are to make the employees organisationally-oriented and satiated. In this perspective, the present paper makes an attempt to identify and analyse the dimensions of internal marketing in the banking sector on the basis of experts' opinion.

II. INTERNAL MARKETING: CONCEPTUAL AND THEORETICAL PERSPECTIVES

Internal marketing is an emerging paradigm in the domain of marketing that integrates the employee orientation with the marketing perspective in a holistic manner in the light of the strategic action orientation of an organisation. Internal marketing is basically a marketing philosophy and approach signifying strategic employee management towards market

and business orientation [2]. Berry (1981:34) has defined internal marketing as “Viewing employees as internal customers, viewing jobs as internal products, and then endeavoring to offer internal products that satisfy the needs and wants of these internal customers while addressing the objectives of the organization”. Contemporary literature highlights the issue of ‘relationship marketing’ wherein the basic goal of sustaining competitive advantage is achieved by providing ‘lifetime’ value to a customer [3]. Market-drive organisations in general and service organisations in particular are required to focus on their relationship with the customers on a sustainable basis. Accordingly, some experts consider internal marketing to be a part of relationship marketing. Glassman and McAfee have opined that internal marketing is integrative in nature and relates the goals of marketing and human resource management [4]. The concept reveals that the employees of an organisation emerge as a strategically important resource to provide better services through marketing. According to some experts, the blueprint of the service orientation starts with the organisational orientation and development of the employees. In this perspective, developing and motivating the employees for providing better service is a basic step and prerequisite of internal marketing. By this process, the commitment, positive work attitude and loyalty of employees gradually get translated into organisational performance on a sustainable basis. As has already been discussed, the essence of internal marketing lies in its inherent strength to develop a conduit between marketing and human resources. In this perspective, experts argue that internal marketing is gradually adding new perspectives to human resource management [5]. Internal marketing is basically concerned with the satisfaction of employees. The loyalty of the customer, on the other hand, depends on employee satisfaction. A satisfied employee creates many satisfied customers [6]. This eventually gets effectively translated into organisational performance.

Internal marketing not only facilitates market orientation in an organisation, but also focuses on the attention of the employees on internal activities that enhances service delivery and organisational performance [7]. In this regard, authors have identified various components of internal marketing in their respective research works. Ballantyne [8] has underlined the importance of three aspects of internal marketing comprising knowledge renewal, community behavior development and learning activities. On the other hand, Byju [9] has identified ‘recognition’ as an important factor of internal marketing since it connotes an acknowledgement of the employee for remarkable service delivery and commitment towards the attainment of the strategic goals of an organisation. In substantiating the facets of internal marketing, Galpin [10] has highlighted the importance of facets like training and development, organisational structure, physical environment, etc. Naude,

Desai and Murphy [11] have determined organisational socialisation, relationship with colleagues and involvement as important determinants of internal marketing. It is a well-established fact that customer orientation has direct effect on employee satisfaction.. This assertion becomes more relevant in the context of internal marketing since the concept intrinsically links these two facets in the light of an organisation’s strategic action orientation. Experts also aver that as part of internal marketing, an organisation should pursue creative and innovative approaches to effectively propagate the mission statement among the employees and it is imperative for organisations to forge the right kind of balance between the organisational mission and employee goals [12]. For smooth service delivery, employees should be devoid of grievance. Grievance handling procedure is an important determinant of the quality of work life in an organisation and experts advocate its application through a two-way communications process [13]. Another important facet in the context of internal marketing is employee involvement that comprises information sharing, power sharing and participation in decision making [14]. Empowerment is one of the mechanisms of internal marketing to instill creativity and innovation amongst the employees and it focuses on giving freedom to employee to take decision regarding service processes [15]. Finally, appropriate and effective training enables employees to come up with new ideas and helps them to effectively contribute on the productivity front of an organisation [16]. Kingley and Duku [17] have identified training and development as an integral part of internal marketing. Internal marketing is treated as a proactive approach of employee retention. Knowledge management is considered by experts as means of systematic collaboration of people, technology and process to cultivate and share knowledge to add value in organisational knowledge at par with the organisational business requirements. The organisational business requirements necessitate value-driven communication with and from the employees having the requisite knowledge, skills and abilities. The employees having knowledge and understanding of peers are able to perform as team members for solving problems and addressing the process related issues [18]. Thus, knowledge management is an integral part of internal marketing.

Since early 1990s, the Indian banking sector has been witnessing enhanced competitiveness with the radical changes in the economic and regulatory facets of business. Since economic liberalisation, banks started exhibiting gradual inclination towards customer orientation, whereby the Indian banks were forced to pursue proactive measures in order to develop their services according to customers’ needs. The banking organisations are also facing considerably tough competition from domestic as well as foreign competitors. Under these circumstances, banks have been forced to offer services that meet the global standards

and develop gainful schemes in order to satisfy the customers' needs [19]. Privatisation of public sector banks, the emergence of new private sector banks and the arrival of foreign banks in the field made the banking sector more competitive in all facets. Conspicuous changes have already taken place in the banking sector, and notable modifications have been observed mostly in three facets including ownership pattern, delivery system and expansion in the range of services offered. Indian banking organisations are thus, gradually transforming into more and more technology-driven has been a key facilitator in transforming banks into business entities signifying financial hubs for clients [20]. The employees are considered to be a significant subsystem of the banking business process and enable a bank in undertaking activities in line with its intent of becoming a micro financial hub. Thus, in case of banks, human resource development needs to be considered as a continuous process that would facilitate not only in the development of employee competencies in line with the changing perspectives of banking business, but also in motivating them to pursue the customer-centric innovative processes in a more organised manner. Some experts therefore believe that banking is basically a people's business and that is why it becomes essential on the part of a bank to consider people i.e. the employees at the center of the entire business process [21]. Furthermore, effective marketing of banks also depends on customer knowledge among the staff. There is an urgent need to adopt long term marketing strategies to convert the entire organisation into a customer oriented one in line with the requirements of a micro financial hub [22]. Thus, Indian banks should pay greater attention to develop their employees regarding customer-centric marketing skills and techniques to create stronger and more durable relationship at par with the imperatives of financial hub.

III. RESEARCH OBJECTIVES, METHODOLOGY AND RESEARCH INSTRUMENTS

In the light of the insights drawn from the extant literature, an effort has been taken to identify the dimensions of internal banking in the banking sector on the basis of the opinion of experts. There is a lack of researches regarding conceptualisation of internal marketing in the perspective of the banking sector. The gap in existing literature in pinpointing the internal marketing dimensions in the banking sector encourages the authors to make an effort to identify the dimensions of internal marketing in the banking sector in India on the basis of the opinion of experts. In this backdrop, the basic research objective of the present research work pertains to the identification of the dimensions of internal marketing in banking sector based on the opinion of experts and identifies the difference of opinion of experts due to the difference of domain knowledge and professional categorisation.

In pursuing the research work in the right perspective, the authors have prepared a list of experts comprising faculty

members and senior executives having expertise in the field of marketing and human resource management. The list of faculty members has been prepared from the website of state and central universities on the basis of their specialisation in the fields of marketing or human resources. The list also comprises senior executives of banks associated in fields marketing and the executives have been identified on the basis of personal acquaintance of the researchers. A list of 150 experts has been prepared for the purpose of carrying out questionnaire survey.

Questionnaire construction

For this present research, a 26-item questionnaire comprising different facets of internal marketing has been developed for obtaining response from experts. The items of the questionnaire have been developed on the basis of the insights from existing literature. The questionnaire has been divided into two segments. The first segment is associated with the individual information of the experts like age, profession (teaching or executive), specialisation (marketing or human resource). The second segment of the questionnaire comprises different statements relating to identified facets of internal marketing. The questionnaire incorporates facets like considering employees as customers (item 1), awareness of vision and mission (item 2), work environment for better service (item 3), awareness of customer need and expectation (item 4), appreciation of using technology for better customer service (item 5), promotion and career development facility (item 6), awareness of employee regarding significant issues and decision of organizational success (item 7), empowerment of employees in service decision-making process (item 8), using employee knowledge for building organisational knowledge (item 9), appreciation of using information technology (IT) for communication and knowledge sharing (item 10), supervisory support for customer orientation (item 11), training for providing better service quality (item 12), formal policy for participating training and workshop (item 13), technology enables service knowledge (item 14), awareness of financial performance of bank (item 15), awareness regarding the importance of providing cost effective services (item 16), retention of experienced and talented employee (item 17), providing monetary benefits to employee (item 18), offering bank product to employee (item 19), formal method of knowledge sharing (item 20), resolution of employee grievances (item 21), providing physical ambience support to employee (item 22), encouragement of team work (item 23), regular feedback on employee performance (item 24), appreciation by award and acknowledgement (item 25), support for forming informal association (item 26).

Analytical Techniques employed for addressing the research questions

Since the basic aim of the paper is to identify the dimensions of internal marketing, we have preferred to employ factor analysis in order to diminish the identified items into components or factors signifying the dimensions. In fact, we have preferred to consider the extracted factors as 'dimensions' of internal marketing. Kaiser's criterion has been used in determining the number of factors to be extracted and the eigenvalue greater than 1 has been taken into consideration [23, 24]. The process of factor analysis

has been undertaken as a repetitive and step-wise process in which, on the basis of factor loadings (< 0.5), we have preferred to drop the facets that do not meet the determined value and eventually, the dimensions have been confirmed when the values factor loadings of all the facets of internal marketing have values that are greater than 0.5. The practice of following factor analysis as an “iterative” process is to improve the result and find a “target matrix” [25; 26]. We have adequately considered and addressed values associated with Communalities, Kaiser-Meyer-Olkin (KMO) measure of sampling adequacy and identified significant value of Bartlett's Test of Sphericity. The necessary requirements have been fulfilled in the light of the guidelines available in existing literature.

Extraction of Dimension scores

We have computed dimension-wise scores of each respondent on the basis of the results of factor analysis using regression method. Specifically, in the process of carrying out factor analysis resulting in the establishment of factors, the factors scores have been computed using regression method. Through this exercise, we have been able to compute a single score for each dimension which may be considered as internal marketing dimension score. The statistically significant difference in opinion of experts has been established on the basis of the computed dimension scores.

Identification of statistically difference in opinion of experts on the basis of different background variables

In order to examine the statistically significant difference in the opinion of experts on the identified dimensions of internal marketing, we have carried out non-parametric test namely Mann-Whitney U test. In this exercise, the responding experts have been segregated on the basis of two background variables namely, profession (executive or academia) and specialisation (marketing and human resource).

IV. DIMENSIONS OF INTERNAL MARKETING VIS-À-VIS THE INDIAN BANKING SECTOR: ANALYSIS AND INTERPRETATION OF RESULTS

Phase 1: Dropping of items (facets) based on values of mean, standard deviation, communalities and factor loading

As part of purification exercise, we have considered all the items in terms of the mean scores and values of standard deviation. A cut-off mean score of 3.5 and standard deviation (SD) value of 1.25 have been considered. An examination of the mean scores reveals that all the items have mean scores have the cut-off score. However, in case of one item (salary) the SD value is greater than the cut off score. Hence, we have decided to drop this item from the list. We have carried out the initial factor analyses as a repetitive/iterative process following the procedure identified in the methodology section. In the first iteration, we could identify employee grievance, supervisory support and empowerment. Hence these items were dropped and the factor analysis was re-run. In the second and third factor analyses, items customers and products have been dropped respectively in view of the lower values of factor loadings. The final factor analysis was run wherein all the values of factor loading have been found to be greater than 0.5. The

values of communalities are greater than 0.6. We finally have identified 20 items (facets) for carrying out factor analysis.

Phase 2: Extraction of dimensions of internal marketing through factor analysis

The results of KMO and Bartlett's Test corresponding to the ultimate factor analysis have been exhibited in table I. We can observe that there is an acceptable value of KMO measure of sampling adequacy and a significant value of Bartlett's Test of Sphericity which indicate that the prerequisites for factor analysis have been fulfilled in terms of adequacy of the sample.

Results of factor analysis reveal that the identified items of internal marketing have congregated into seven factors in

Table I: KMO and Bartlett's Test of Sphericity		
Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		0.709
Bartlett's Test of Sphericity	Approx. Chi-Square	466.380
	Df	190
	Sig.	.000

eight iterations. These seven factors therefore signify the dimensions of internal marketing. The dimensions have been named on the basis of the aspects that comprise each dimension. As already discussed, the dimension-wise reliability values have been computed using Cronbach's alpha. The identified dimensions along with the corresponding reliability values have been enlisted in table II. The detailed results of factor analysis indicating the values of factor loadings have been exhibited in table A-I in the appendix. It is evident from the table that we have been able to extract 7 dimensions of internal marketing.

The first dimension account for the highest variance explained (34.4%) and has the highest reliability 0.865.

Table II: Dimensions of internal marketing and their reliability		
	Dimension	Reliability
1	Work supportive dimension (5 aspects)	0.865
2	Operational dimension (4 aspects)	0.856
3	Organisational orientation dimension (3 aspects)	0.743
4	Training dimension (2 aspects)	0.803
5	Organisational learning dimension (2 aspects)	0.687
6	Socioeconomic dimension (2 aspects)	0.513
7	Organisational attachment dimension (2 aspects)	0.412

This dimension is therefore the most significant dimension of internal marketing. This dimension comprises items like teamwork, feedback, award, work environment and work surrounding and these items are supportive in terms of enabling an employee in undertaking work in the right perspective and hence this dimension has been named as work-supportive dimension. It is therefore imperative that as part of internal marketing, service organisations in general and banks in particular, need to give emphasis on developing a work supportive environment comprising the items included in this dimension. It is interesting to note that although this dimension does not apparently address the core issues associated with internal marketing, in view of a

larger percentage of variance explained coupled with a higher value of reliability, it can possibly be argued the work-supportive dimension is a prerequisite for internal marketing and is similar to the 'hygiene factor' as identified in Herzberg two-factor theory of motivation. While the first dimension largely comprises the work-supportive facets, the second dimension comprising 4 items is largely associated with the operational issues and hence it has been named as the operational dimension which accounts for 10% of the variance explained and has reliability of 0.856. The items comprising this dimension includes use of technology, it, service knowledge and cost effect. These items connote the increasing significance and relevance of the use of IT in operations. Use of technology, service knowledge and awareness about cost effective services need to be considered in unison as part of the operational dimension of internal marketing. The third dimension that is supposed to be more aligned with the core issue of internal marketing pertains to organisational orientation. This dimension accounts for 8.5% of variance explained and has a reliability value of 0.743. The items associated with this dimension are vision and mission orientation, sharing financial information and organizational knowledge. As part of internal marketing, there is need for banks to orient the employees towards the issues concerning the organisation and in this regard, vision and mission orientation signifying the basic purpose of the organisation and organisational knowledge are important issues that are associated with employee orientation. Furthermore, as part of organisational orientation there is need for banks to share financial information with their employees which would enable them to understand the imperatives with regard to the financial parameters of the bank. The fourth and fifth dimensions are associated with different facets of learning comprising facets on individual and organizational facets. The fourth dimension, named as training dimension, is specific in nature in the sense that it covers a particular facet involving training workshop and training quality. This dimension therefore addresses an important facet concerning human resource development and banks need to impart training on the identified facets that would enable employees to develop their knowledge, skills and abilities in order to undertake activities as per the organisational needs. The fifth dimension is mainly concerned with knowledge sharing and information sharing wherein banks need to share and exchange information on work processes and organisational issues. This appears to be significant from the perspective of internal marketing. The last two dimensions namely socioeconomic dimension and organisational attachment dimensions comprises 2 items each and have comparatively lower reliability values. The socioeconomic dimension includes encouragement in informal organisation and promotional facilities, which, though apparently diverse in nature combines. The last dimension named as organisational attachment dimension has a relatively low reliability value.

Identification of statistically significant difference in opinion of experts on the different dimensions of internal marketing:

As already discussed in the methodology section, we have tried to examine the statistically significant difference in the opinion of experts on the identified dimensions of internal marketing, using Mann-Whitney U test. The background

variable-wise statistically significant difference in opinion of experts has been established on the basis of the computed dimension scores and we can observe from the tables A-II and A-III in the appendix which highlight the results of non-parametric test. It is evident from the tables that based on the p-values, in majority of the items; we have not been able to identify statistically significant difference in the opinion of experts on the identified dimensions of internal marketing. In the case of professional category (executive or faculty) there is statistically significant difference only in case of organisational orientation. Thus, the view point vis-à-vis organisational orientation differs between the executives and faculty. In otherwise, the way executives perceive organisational attachment and the importance attached to it vary from that of the academics which is quite natural. Thus, the statistically significant difference that has been noticed in the context organisational orientation wherein academicians have higher mean values than the industry experts, may be due to the fact that academicians consider the theoretical aspects of internal marketing while the industry experts look at it from a more operational perspective wherein, they consider operational issues more significantly than the organisational orientation issues. We have not been able to identify any statistically significant difference in the opinion of experts on the basis of their specialisation i.e. marketing and human resources. This therefore implies that there is perfect convergence in the opinion of experts specialising in marketing and human resources.

V. CONCLUSION

An effort has been taken in this paper to identify and examine the different dimensions of internal marketing through a structured approach. Since the aspects and dimensions of internal marketing have not been established previously, the authors preferred to consider the opinion of experts in view of their domain knowledge on the subject. Since internal marketing connotes a combination of marketing and human resources, experts have been considered from both areas in order to obtain insights in a better way. It is evident from the findings that for facilitating internal marketing, organisations need to emphasise on work supportive and operational dimensions. These are two different dimensions and a right kind of an approach needs to be pursued in order to ensure that these dimensions and the aspects that make up these dimensions are appropriately addressed. The work-supportive dimension that has been extracted from factor analysis indicates that service-sector organisations like banks need to encourage employees to work as a team in order to deliver quality service, take feedback from employees on a regular basis to minimise grievances, offer award for better service, create a work environment and work surroundings for encouraging employee in service delivery participation. This work supportive dimension should be arranged by management of banks with a view to make the employees more service-oriented. The other important dimension of internal marketing extracted from factor analysis is operational dimension which comprises encouraging employees to use technology on service process, sharing IT-oriented service knowledge among employee and generating awareness among employees about delivering

cost effective service. For this, there is need for inculcating the right kind of attitude and mindset of the top management of banks to provide work supportive platform for employees and supporting employee operational aspects in order to make employees more productive in banking sector. This is necessary since it has already been discussed that now banks are required to operate as micro financial hubs operating with an assortment of services. The significance of effective communication between manager and clerk particularly in banking sector would make the service process more effective. The academia believes that internal marketing in banking sector perspective depends on the degree to which organisations are able to generate awareness among the employees before delivering service. This type of orientation will prepare employees to build their mindset for service delivery. On the other part, the industrial experts have opined in favour of functional orientation of employees in service process. They opined that internal marketing starts with orienting employees in technology use, developing work environment and surrounding during service delivery. This will make banking employees more strategically aligned, productive and focused. Thus, the academia conceptualise internal marketing in the theoretical aspects and industrial experts conceive internal marketing as the practical orientation of employees during and before service delivery process. Thus, internal marketing in banking sector necessitates the operational and work supportive orientation of employees in order to make them service oriented and motivated to deliver effective service to win customer. The banks should concentrate on developing service-effective platform for employees by equally emphasising on technological orientation and knowledge orientation of employees for enabling them to deliver quality service.

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Table A-I: Detailed results of factor analysis: Rotated Component Matrix^a

	Component						
	1	2	3	4	5	6	7
Teamwork	.770						
Feedback	.758						
Award	.754						
work_env	.589						
work_surrounding	.549						
use_technology		.912					
IT		.861					
service_knowledge		.664					
cost_effect		.507					
vision_mission			.826				
Information_financial			.669				
org_knowledge			.640				
training_workshop				.868			
training_quality				.854			
knowledge_sharing					.796		
info_share					.792		
informal_org						.774	
Promotional						.756	
retention							.822
business_policy							.643
Extraction Method: Principal Component Analysis. Rotation Method: Varimax with Kaiser Normalization.							
a. Rotation converged in 8 iterations.							

Table A-II Results of Non-parametric test

	Work supportive	Operational	Organisational orientation	Training	Org. learning	Socio econ	Attachment
Mann-Whitney U	189.000	162.000	115.000	176.000	178.000	183.000	175.000
Wilcoxon W	280.000	253.000	206.000	641.000	643.000	274.000	640.000
Z	-.159	-.873	-2.116	-.502	-.450	-.317	-.529
Asymp. Sig. (2-tailed)	.874	.383	.034	.615	.653	.751	.597
Exact Sig. [2*(1-tailed Sig.)]	.886 ^a	.395 ^a	.034 ^a	.629 ^a	.667 ^a	.764 ^a	.610 ^a
Grouping Variable: Professional category							

Table A-III Results of Non-parametric test

	Work supportive	Operational	Org. orientation	training	Org learning	socioeconomic	Attachment
Mann-Whitney U	217.000	171.000	205.000	221.000	213.000	187.000	225.000
Wilcoxon W	470.000	424.000	436.000	452.000	444.000	440.000	478.000
Z	-.340	-1.458	-.632	-.243	-.437	-1.069	-.146
Asymp. Sig. (2-tailed)	.734	.145	.528	.808	.662	.285	.884
Grouping Variable: Specialisation							

ACKNOWLEDGMENT

The authors wish to acknowledge the opinion provided by the experts as part of the questionnaire survey associated with the paper. The authors further wish to acknowledge the comments of the reviewers for developing the quality of the paper.