

## Analyzing the effect of internal marketing on customer's satisfaction in insurance companies

Fatemeh Khodabakhsh<sup>1</sup>, Masoud Mashayekhi<sup>2\*</sup>

1Master student , Allameh Tabatabayi university, Tehran , Iran

2Master student , Allameh Tabatabayi university, Tehran , Iran

Available online at: [www.IJSMD.Com](http://www.IJSMD.Com)

Received 13th April 2014, Revised 2th May 2014, Accepted 9th May 2014

### Abstract

When searching for service quality improvement, companies try to provide their customers more facilities and meet their needs faster. In order to do this smart and provident companies, change the way they behave and communicate with their employees and try to keep them satisfied. Researches have approved that customer's satisfaction is derived from employee's satisfaction. Internal marketing is a term that helps insurance companies to achieve their objectives in this way. Therefore this research is conducted to analyze the effect of internal marketing on insurance customer's satisfaction. In order to gather the required data for this research, secondary data resources were used and the research team has used a questionnaire to analyze the statistical population's (Insurance companies' employees in the city of Tehran) viewpoints. This research is of the applicable type regarding the research's goal, and is a survey research regarding the data collection method. In order to analyze the research's hypotheses a questionnaire made of 30 questions (Likert scale) was designed. After testing the questionnaire's reliability and validity it was distributed among 250 of insurance company's employees. This sample was derived from random cluster sampling method. To analyze the data obtained from the questionnaires, Kolmogorov- Smirnov and Wilcoxon test methods such as single-sample were used. After analyzing the gathered data derived from the questionnaire, all the research's hypotheses were approved. Therefore we conclude that providing the internal customers (employees) with better services results in providing external customers with better services.

**Keywords:** internal marketing, service quality, job satisfaction

### Introduction

Service sector plays a significant role in economic growth and development. in this sector insurance industry plays the role of a supportive industry .at the other hand tougher competitions in this sector has drawn insurance officers and managers to think of long term existence in business. Therefore these managers must find ways to improve their customer's satisfaction and apply them to the business .in order to apply these methods, companies should improve their organizational capabilities to provide the market with better quality product and services. Scholars believe that better services provision to the internal customers leads to better service offerings to the external customers.

Theodor Levitt and Philip Kotler were the pioneers that included internal customer's satisfaction analysis with along external customer satisfaction.

They suggest that a company's employees are its customers as well and that their needs and wants must be regarded. so hiring, developing, motivating, qualitative and quantitative skill improvements, value creation, continuous service quality improvement and optimizing the jobs quality as a product leads to a better service offering which ends in better customer satisfaction among the company's external customers.

### Problem statement

Researches show that focusing on employee's satisfaction decreases employee's relocation and their change resistance. At the other hand improving employees' capabilities results in service quality, innovation and risk taking which increases company's profitability and makes more loyal customers.

Employees are the main entities in any service sector. So in any company, customer's satisfaction is tied to how services are presented to them; also we know that service quality is highly affected with how satisfied are the employees with the company. In other words, employee's satisfaction (internal customers) affects service quality offerings and brings company's customer's (external customers) satisfaction. In service providing companies it is one of the daily challenges to motivate employees so that they play their organizational roles well and to attract their satisfaction so that they make better service offerings to the external customers (Cooper and Cronin, 2000, 177-181)

Internal marketing is one of the main strategies for service companies in which companies try to optimize the organizational environment to improve service quality. This strategy helps service sector companies in international tough rivalry significantly. If a company is not able to meet its internal customer's needs, how is it to meet its external customer's needs? So regarding the internal customer's satisfaction and its effect on external customer's satisfaction it is important to insurance companies to consider this strategy to make better competitive advantages.

### Literature

#### Service marketing

Service marketing is consisted of endeavors to recognize potential customers, competitors and the environmental factors that affect service quality and adapting services to market's needs, expectations and preferences. In other words service marketing is a part of the service system in any company that has contacts with their customers. In most of service companies, employee's service offering quality and their commitment towards presenting customers with better services plays a more significant role in

\*Correspondent Author: Masoud Mashayekhi (Mashayekhi.mas@gmail.com)

Manuscript No: IJSMD-KINA-2014-255

company's growth and development than of price, public relations, advertising and other factors. In these companies employees communication with customers results in customer satisfaction, purchase decision, business prosperity, sales and market share increase ;these factors build the company's competitive advantage in long term(Jamal,2002,146-160).

**Internal marketing**

Internal marketing is a term that was used by Berry in about 20 years ago as a method to solve employee's problems. Internal marketing concept is derived from service marketing and is concentrated at employee's satisfaction and service quality presented to external customers (Ahmed & Rafiq, 2003, 1221-1241).

Philip Kotler (1991) suggests that companies should apply internal marketing as well as external marketing. He defines internal marketing as: the act of hiring, training and motivating employees in a way that enables company to present better quality services. He asserts that internal marketing must be applied in companies prior to external marketing. That is because employees that are not committed to the company and its goals cannot present the customers with premium services.

One of the most consistent definitions of internal marketing was presented by Ahmed and Rafiq (2000) .they suggest that internal marketing is a planned endeavor alike marketing to overcome infra-organizational resistant towards change, motivating and coordinating employees in order to operate corporate and functional strategies more effectively; customer's satisfaction is derived through the process of creating motivated and customer orientated employees (Rafiq and Ahmed, 2000, 452).

Internal marketing considers employees as internal customers and jobs as internal products and is concentrated on optimized internal relations in any organizational level; therefore it creates a service and customer orientation approach among the employees. Foreman and Money (1995) suggested that if a company has its own internal supply chain and internal customers, management must consider the company as a market. This approach suggests that meeting internal customer's needs puts the company in a better situation to provide quality services to the external customers (Foreman & Money, 1995, 755-768).

**Organizational Commitment**

Organizational commitment, as a psychological concept, is defined as the ability to identify people and their involvement in an organization that is reflected as followed: (Sabzeae, 2012).

A strong belief in the organization's goals and values. Willingness to exert extra effort for the organization. The desire to maintain organizational membership. Employees with higher commitment will prevail better on negative attitudes and

Behaviors, such as leaving work and time-wasting. In practice, three factors of commitment structure such as Affective, Normative and Continuance are accepted widely Allen & Meyer 1996, Glati et al 2006, Meyer et. Al 2002, Paul & Meyer 2004 (Luo& Marnburg, 2013).

**The importance of internal marketing in insurance companies**

As the concept of marketing and competition grew, companies such as insurance companies realized that they must create and retain customer's satisfaction to achieve or exceed their organizational goals. We know that today's business engine is the customer, neither the product nor the market. In the recent years many of the businesses searched for a way to make their employees more customer oriented and internal marketing is one of the most successful approaches found (Liao, 2009).

Insurance industry plays a significant role in any country's economic structure and what matters most is that service quality is the most considerable factor in this industry. in one hand insurance companies try to improve their market shares and position through providing their customers with better services and at the other hand optimized service quality increases customer's satisfaction , customer's loyalty, more enthusiasm to introduce the company to the others; decreases customers complaints and better customer retaining rate (Karatepe et al. ,2005).

Surfing through internal marketing literature review, its main variables (internal marketing mix) is presented in the table below. Product is categorized in three categories; corporate, strategic and functional. Product in the corporate aspect is the job and most researchers have considered this aspect as the main product definition in the internal marketing mix. In the strategic aspect product is consisted of values and attitudes within the company. And in the functional aspect it is made of performance evaluation systems and also new ways in customer management. In this framework of internal marketing mix; Price is considered to be the psychological expenditures of learning new methods in customer management.

Promotion is the motivation of employees and affecting their attitudes. This element is of much significance in internal marketing. If an employee is not well motivated or his attitude is not towards the company's mission and values, the company will be facing performance derivations. Therefore promotion or communication is vital and mandatory in maintaining the internal marketing.

Another element in internal marketing mix is the Place. Place is considered as meetings, conferences, seminars or face to face communications. This element or the distribution could be used to express company's goals, strategies or employees participation I decision making process.

**Table 1:** Internal marketing mix

marketing mix	Internal marketing mix
Product	1-corporate : Job 2-Strategic : values and attitudes 3-Functional : performance evaluation systems
Price	Psychological expenditures of learning new methods
Promotion/communication	Motivating employees and affecting their attitudes
Place /Distribution	Meetings, Conferences or seminars

Akhavan et al., 2009

**The relation between internal marketing and customer’s satisfaction**

Researches show a positive relation between internal customer’s (employees) satisfaction and external customer’s (customers) satisfaction. Keuhert and Levin (1992) suggested that employee’s satisfaction affects the service quality dramatically and results in customer’s satisfaction .Mendelson counted five behaviors that were aroused by internal marketing and affect customer’s satisfaction (Bansal & Mendelson , 2001, 61-67)

These five behaviors are: task orientation & conscientiousness, altruism, ethical codes, magnanimity, compliance & attention

Gronroos suggests that the higher the service quality, the higher the customer’s satisfaction. He also expressed that this fact is of much significance in the internal aspect, because it improves the working conditions; as the customer’s satisfaction is perceived by the company’s employees, it makes them more customer and service oriented (Gronroos, 2000).

Internal marketing goal in the strategic level is to create an environment in which employees willingness in achieving customer’s satisfaction and increasing that is aimed. Internal marketing targets employees and customers satisfaction simultaneously and is based on customer’s and employee’s satisfaction (take care of your employees and they will take care of your customers) (Sybil & Debra, 2000).

Gaining customer’s satisfaction without the help of employees that are in touch with the customers is rather impossible. Line employees (low level employees for instance) have more contact with customers and deal with variety of transactions with them. Gronroos points out that service providing improvements has led

to a better recognition of this fact that , well trained and service oriented staff are more important capital to the company in comparison to good material , high technology or even the products (Gronroos, 2000).

Ahmed and Rafiq suggest that this concentration on customer’s satisfaction in the internal marketing ideology is because in service marketing customers search for are the humane performances and efficiency. In fact internal marketing looks at the employees as the internal customers and jobs as the internal products to meet the internal customers’ needs in order to achieve the organizational goals (Berry & Parasurman, 2000, 176-191).

We could say in short that external customer’s satisfaction is both dependent to and affecting internal customer’s satisfaction but this relation is somehow complicated (Roberts Lombard, 2010, 362-372).

When the satisfaction level is high both in internal and external customers, it would create a synergy. And if the satisfaction level was low both in internal and external customers; this would make these two uncorrelated. But what will happen if internal customers were satisfied but external customers unsatisfied? Is internal satisfaction enough? In this condition employees might be having such great time within the company that they do not consider external customers at all. Employees are happy and satisfied but they are not customer oriented! In a condition where external customers are satisfied but internal customers are not, there could be an imposed situation. In other words employees are obligated to serve customers. In table two the relation between internal customers (employees) and external customers is shown.

**Table 2:** the relation between internal and external customers

low	External customers satisfaction	high	
Employees satisfaction	synergy		High
Self-alienation	Imposed situation		Internal customers satisfaction
			Low

Nigel F. Piercy, 1994, 22

**Employees’ motivation**

Motivation is the act of working hard to achieve organizational goals in a way that this endeavors lead to satisfying some of personal needs (Robins, 1998, 326).internal marketing tends to improve employees motivation focusing on their job as an internal product; this means that employees needs and expectations are met through their jobs because the above mentioned motivation forces people to work harder , more precisely and enthusiastically(Richard M. Steers & Porter, 1991, 311).studying motivation and human behavior needs a deep search for finding answers regarding human behaviors(Hersey, 2009, 135).

**Job satisfaction**

Job satisfaction is defined as the relation between the person and his job. It could be interpreted as the job condition, the job’s environment and the rewards set for the job (Sherters, 1998,

209).job satisfaction is the perception of achievements and capabilities gained by the employee through his job and the value that these achievements hold. Job satisfaction is an important element in internal marketing as it is a key to hiring and retaining satisfied employees who serve the company’s customers with high quality services. This element is important because it gives employees a sense of job success which brings performance efficiency (Shafi abadi, 2005, 123).job satisfaction is a positive emotion derived from employee’s evaluation of the job or job experiences (Ravari & Vanaki, 2012).

**Empowerments**

Berry and Parasurman believe that empowerment is a key element in internal marketing and provides employees with the right to decide personally(Rafiq & Ahmed, 2003,1221-1241).empowerment consists of delegating formal powers, authorities and assignments to employees(Grove,

1971,744).using the empowerment technique within a company enables employees to decide faster and improves their performance and therefore they could deliver better quality services to the customers and so the external customers could be more satisfied.

**Service quality**

Service quality highly depends on customer's satisfaction and their perception but is not enough to gain their satisfaction alone. The results from the comparison between expectations and performance depend highly on the service quality. Berry and Parasurman suggest that service quality is one of the key elements in internal marketing because higher service quality offering to the employees enables them to make better perception within customer's minds (poor et al., 2013, 134-146).

**Customer orientation**

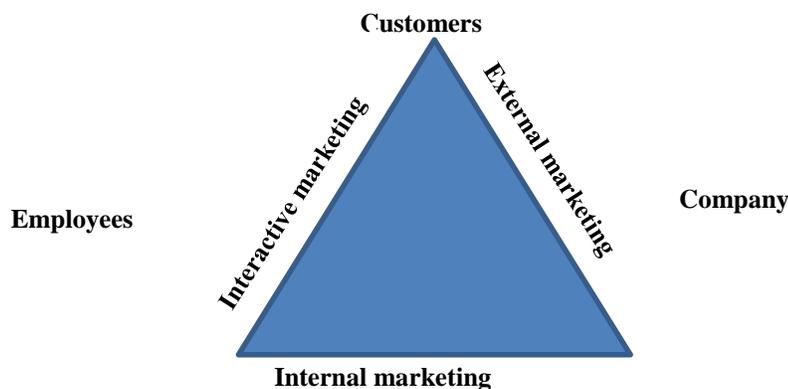
Gronroos admits that customer orientation is propellant to internal marketing. Customer orientation is the recognition of a person's needs and purchase intentions in order to create value.

In other words that is the perception of customer's needs and satisfying them in a way that matches his expectations and leads to satisfaction .customer orientation is more important to service sector companies as their employees deal with the customers more than other companies. Thus internal marketing aims to hire motivated and customer oriented employees. Customer orientation could decrease customer's cost and increase their service utility which creates the customer delight by exceeding their expectations. Customer orientation is at the center of internal marketing models and that shows its importance in the internal marketing literature. (Abbasi & Salehi, 2011, 145-175).

**[Marketing typology within a company**

Different types of marketing approaches are used within a service sector company. These types are formed as we take into consideration the relation between the company and its employees, company and its customers and employees and customers. These marketing approaches are presented in the figure below:

**Figure 1:** Marketing typology within the companies



Kotler & Armstrong, 2004,243

**Research purpose**

Research purposes are as following:

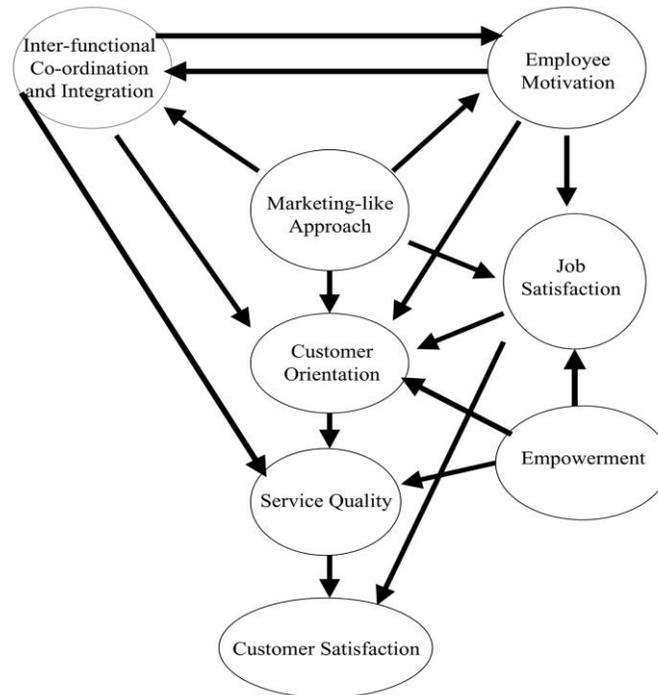
- Analyzing the internal marketing importance and its literature in the service industry with more focus on insurance companies
- Analyzing how internal marketing perception by company's employees affects their customer orientation behavior
- Analyzing the correlation between internal marketing and employees behaviors and its effect on customer's satisfaction.

**Research's model**

We have used the internal marketing model developed by Rafiq & Ahmed to analyze research's purposes. This model consists of eight variables which are: inter functional coordination and integration, motivation, marketing approach, job satisfaction,

Employee empowerment, customer orientation, service quality and customer's satisfaction.

These variables are calculated through some indicators. These indicators were observed through the questions asked from insurance company's employees and the perception of internal marketing within the insurance companies was observed. This model shows that the variables coordination and motivation are in contrast to each other. Marketing is regarded as an approach derived from the three variables; motivation, job satisfaction and coordination and integration.in fact these variables are focused on customers in this model.at the other hand coordination and solidarity of tasks and also employee's empowerment could increase the service quality. Job satisfaction can affect customer orientation directly and service quality indirectly. In fact this model and all of its variables could result in both increase and decrease in customer's satisfaction.



**Figure 2:** Model of internal marketing for service organizations  
 Rafiq and Ahmed, 2000, 455

**Research’s hypotheses**

**Main hypothesis:**

There is relation between internal marketing and customer’s satisfaction.

**Secondary hypotheses:**

1. Employees’ motivation increases customer’s satisfaction.
2. Increasing job satisfaction, increases customer’s satisfaction.
3. Coordination and integration of tasks assigned to employees, increases customer’s satisfaction.
4. Service quality affects customer’s satisfaction.
5. Customer orientation approach within the company, increases customer’s satisfaction.
6. Marketing approach within the company increases customer’s satisfaction.

**Research methodology**

This research is an applicable research regarding the research method; and a Descriptive Research regarding the data collection method used. Insurance employees in the city of Tehran form the statistical population of the research. Research’s sample is gained through random cluster sampling .in this research any of Tehran city zones were regarded as a cluster.

In this research the succession rate of the statistical population was assumed as P=0.5 and the research’s precision is equal to 0.07 Therefore the sample size will be 166 according to the formula below:

$$n = \frac{p(1 - p) N z^2_{\alpha/2}}{e^2(N - 1) + p(1 - p) z^2_{\alpha/2}}$$

Research’s questionnaire stability was tested for all the 30 questions. The Cronbach alpha calculated for 40 questionnaires was 0.885 which is acceptable as it is more than the rate for applicable purposes, 0.7. So we conclude that the questionnaire is suitable for our research and it showed that the results were not replied randomly or by chance. To test the questionnaire’s validity all the questions were designed using the corresponive literature review and the questions validity were approved by some of scholars and university professors.

Statistical techniques used in this research are of two types. Descriptive statistical methods and Inferential Statistics were used to analyze gathered data.

**Descriptive statistics**

The statistical tests used in this research are as followed: to analyze the validity of the questionnaire Formal test in order to analyze the reliability of the questionnaire the Cronbach alpha test, to test the homogeneity of the data gathered Kolmogorov-Smirnov test and to analyze the abnormal indexes the Wilcoxon test and in order to rank the variables the Freedman test was used. In order to analyze the factors affecting customer’s satisfaction through internal marketing a questionnaire made of 30 question based on Likert scales was used. The questions were coded to analyze the data in a better way. The questions were coded as mentioned: 1 for very low, 2 for low ...and 5 for very high.

**Research method and analysis**

**The normality test (Kolmogorov- Smirnov test)**

This test is used to analyze the hypothesis regarding the distribution of data. Before any test to be applied we must consider it if the gathered data is of a normal distribution or not. This test was formed as below:

$H_0$ : the gathered data is normal (data comes from a normal statistical population)  
 $H_1$ : the gathered data is not normal (data comes from an abnormal statistical population)

If the significance level be small (less than error rate) the  $H_0$  or the normality will be disapproved otherwise the  $H_0$  will be approved

**Table 3.** Analyze the hypothesis regarding the distribution of data

row	Variables	significance level	Error level	Normality test result
1	Motivation	0.000	0.05	Not normal
2	Job satisfaction	0.000	0.05	Not normal
3	Coordination	0.000	0.05	Not normal
4	Empowerment	0.001	0.05	Not normal
5	Service quality	0.018	0.05	Not normal
6	Customer orientation	0.022	0.05	Not normal
7	Marketing approach	0.000	0.05	Not normal

As the significance level for all the variables is less than 0.05, the  $H_0$  will be disapproved at the 0.05 error level and we could conclude that our variables do not have the normal distribution. So we had to use the Wilcoxon solo sample.

**Wilcoxon test:**

In this phase we tested research's variables one by one. The statistical test will be as below:

$H_0$ : the median of the gathered replies is equal to 3  
 $H_1$ : the median of the gathered replies is greater than 3

**Table 4.** Tested research's variables

row	Variables	median	significance level	Error level	Test result
1	Motivation	4.215	0.000	0.05	Reject the null hypothesis at the 0.05 level
2	Job satisfaction	4.215	0.000	0.05	Reject the null hypothesis at the 0.05 level
3	Coordination	0.004	0.000	0.05	Reject the null hypothesis at the 0.05 level
4	Empowerment	4.100	0.000	0.05	Reject the null hypothesis at the 0.05 level
5	Service quality	4.000	0.000	0.05	Reject the null hypothesis at the 0.05 level
6	Customer orientation	4.055	0.000	0.05	Reject the null hypothesis at the 0.05 level
7	Marketing approach	4.000	0.000	0.05	Reject the null hypothesis at the 0.05 level

It could be seen in the above table that, as the significance level of all variables is equal to 0.000 and is less than the error level of 0.05, the null hypothesis will be rejected at the 0.05 level which indicates that the average of replies is greater than the average of our Likert scale.

**Freedman rating test**

As the internal marketing variables were approved it is important to rate them in the importance level. This rating is

concluded according to insurance employees' opinions about internal marketing.

To rate the variables our hypotheses were formed as below:

$H_0$ : the average of all variables is the same.  
 $H_1$ : there are at least two variables that have the different average

The result for the variables average importance equality is shown below:

**Table 5.** The result

Quantity	significance level	degrees of freedom	Chi square
167	0.000	6	42.007

As we take the above mentioned test results into consideration it could be concluded that the  $H_0$  will be rejected.

**Table 6.** The result for the variables average importance equality

Variables and indicators	Average rank	Rank
Motivation	4.63	1
Job satisfaction	4.42	2
Empowerment	4.05	3
Coordination	3.93	4
Customer orientation	3.92	5
Service quality	3.66	6
Marketing approach	3.40	7

Comparing the data gathered in the above table we could conclude that: the motivation variable is more powerful in the model variables and prior to the other ones, in other words; if a company focuses on its employees motivation, they will work harder and try harder towards the customer's satisfaction. The next variable of the most importance after motivation is the job satisfaction. The more satisfied are the employees with their job, the better the service they deliver to the customers and the customer's satisfaction will be gained. Our model's next important variable is empowerment. If companies empower their employees with more scientific and operational skills, dedicate more budgets to their training, provide them with the chance of trial and error and give them more freedom and independency, their employees could achieve customer's satisfaction faster and easier. The next important variable is the coordination variable and after that comes the customer orientation. Service quality and marketing approach had the least importance regarding the gathered data.

### Conclusion

After analyzing the gathered data and putting that through the statistical test we could conclude that internal marketing approaches and techniques used within a company especially those put through action by Human resources department affected employee's satisfaction considerably. Internal marketing approach had affected employee's job satisfaction and had provided the insurance companies with the chance on hiring and retaining better quality employees. The most important actions made regarding this approach were; participating employees in decision making processes within the company, clarifying company's goals to the employees, focusing on customers importance for company's success, the creation of an environment in which employees tried to attract and retain customers, revising the company's compensation systems. These actions were all done by insurance company's managers to improve employees' performance. This performance improvement had satisfied the insurance company's employees at last and thus the customer orientation approach was well established within the companies. This customer orientation approach itself had improved the service quality and customer's satisfaction.

In other words we could conclude that service sector companies could not promise their customers with service quality whether they had not established the internal marketing approach within the company. These companies should consider jobs as the internal products and try to achieve internal customer's satisfaction at first.

The results of the hypotheses tests could be extended to the statistical population as well. In other words, companies in which endeavors such as motivation, empowerment, marketing, customer orientation, service quality and coordination are put into action, could achieve their customer's satisfaction.

### References

Abbasi & Salehi, 2011, internal marketing effect on customer orientation in insurance industry, Insurance research journal, No.102, 145-175.

Ahmed, P., Rafiq, M., & Saad, N. (2003). Internal Marketing and the mediating role of organizational competencies. *European Journal of Marketing*, 37 (9), 1221-1241.

Akhavan et. Al, "analyzing the relation between internal marketing and service quality", management and leadership challenges in Iran international conference

Bansal, Harvir S & Morris B. Mondelson (2001) "The Impact of Internal Marketing Activities on External Marketing Outcomes", *Journal of Quality Management*, vol 6, PP. 61-67.

Berry, L. L. & Parasuraman, A. (2000). "Internal Marketing: Directions for Management", (p. 176-191). London: Routledge

Bruce E. Sherertz, "analyzing and planning working life", Nehzat publication, Vol 1.

Cooper, J., & Cronin, J. (2000). Internal Marketing: competitive strategy for the long-term care industry. *Journal of Business Research*, 48 (3), 177-181

Foreman, S.K. & A. H. Money (1995) "Internal marketing: Concepts, Measurement and Application", *Journal of Marketing Management*, vol. 11, pp. 755-768.

Gronroos, C. (2000) "Service Management and Marketing: a Customer Relationship Management Approach" (second edition) John Wiley

Gronroos, C. (1985), "Internal Marketing Theory and Practice", American Marketing Association Services Conference Proceedings, p. 41-47

George, W. (1990) "Internal Marketing: Concepts, Measurement and Application", *Journal of Marketing Management*, vol. 11, pp. 755-68

Hershey, D. 2009, The European Imagination between the World Wars, 61:4, 268, D

Jamal, Ahmad, Kamal, Naser (2002) "Customer Satisfaction and Retail Banking: an Assessment of Some of The Key Antecedents of Customer Satisfaction in Retail Banking", *International Journal of Bank Marketing*, vol 20, No 4.

Jaratepe, Mo, Yavas, U, Babakus, E. 2005, Measuring Service quality of banks: Scale development and validation, *Journal of Retailing and Customer Services*, vol 12, No 5, pp 373-83

Kotler, P. and Armstrong, G. (2004), "Principles of Marketing", Prentice-Hall, Upper Saddle River, NJ.

Luo Z, Qu H, Marnburg E. 2013. "Justice perceptions and drives of hotel employee social loafing behavior". *International Journal of Hospitality Management*, 33.

Liao, Jf. 2009. The effect of internal marketing on customer orientation in banking industry, Dissertation, Golden Gate University, United State, California.

Nigel F. Piercy (1995), "Customer Satisfaction and The Internal Market: Marketing our Customer to our Employees" *Journal of Marketing Practice: Applied Marketing Science*, vol. 1, no. 1, 22-44

Poor et al., 2013, evaluating the effect internal marketing on employees behavior, *Arpa Press Management Journal*, 134-146

Rafiq M. and Ahmed P.K. (2000) "Advances in the IM Concept: Definition Synthesis and Extension" *Journal of Services Marketing* ,vol. 14 ,No. 6 ,pp. 449-462.

Rafiq M. Ahmed P.K, (1998), " Customer – Oriented Framework for Empowering Service Employees" , *Journal of Services Marketing* , vol .12 , p .379-94

Richard Steers M & Porter W. Lyman,(1991). "Motivation and Work Behavior" New York, MCCRAM-HILL, P.311.

Robins,1998, A. Solutions to the catastrophic forgetting problem. *Proceedings of The Twentieth Annual Conference of the Cognitive Science Society*. New Jersey: Lawrence Earlbaum

Roberts Lombard, 2010, employees as internal customers-an internal marketing study of the Avis car rental group in south Africa ,*African journal of business management*,vol 4 , 362-372

Sabzea ER.2012."The relationship between internalmarketingstaffintheAgricultural Bank keshavarzi. *Dissertation*,Azad University Arak-arak

Shafi abadi, Abdollah,2004, "job consultancy and guidance book,job selection theories",14th edition, Roshd publication.

Sybil F. Stershic and Debra Semans.(2006) "Internal Marketing vs. Internal Branding:It's all about connections", *Communication World Bulletin: Issue:Feature*.

Vanaki et. Al, 2012, "analyzing job satisfaction concept", *journal of nursing management* ,Vol 4.