

The Effect of Training, Motivation and Internal Communication on the Performance of Employees at Jordanian Islamic Banks

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ABSTRACT

Training and development of employees, internal communications, and Motivation are the main components of internal marketing in Islamic banks in the Hashemite Kingdom of Jordan. The study aimed to evaluate internal marketing practices in Islamic Banks in Jordan through a modified questionnaire. An overall of 500 respondents' questionnaire was analyzed by utilizing PLS. Relationships of variables in the proposed model and scale characteristics were analyzed using smart PLS. The findings of the present study show that there are significant links between (Training and development of employees, internal communications and Motivation) and employee's performance. Based on the results, internal marketing practices have linkages and impact on employees' performance. Depending on the findings of the study, several suggestions were offered, which will assist decision-makers in recognizing the most prominent elements of internal marketing that can enhance employee performance as the days went by. Also, other challenges and issues for future research were presented.

1. Introduction

The bank's workforce is a very important element and a key requirement to enable the Bank to provide better services and interaction with customers. This is what distinguishes the Bank from other banks as well as the role played by employees and the importance of adopting the concept of internal marketing in the bank, because they play the key role, and are effective in achieving the objectives of the bank by raising the services quality provided to clients, and responds to customers, and meets their needs and desires, and distinguish the bank from other banks (Taei, 2009). The concept of internal marketing has emerged as a tool to achieve quality of service and customer satisfaction by treating employees as customers; by applying the concept of internal marketing, this concept is no longer limited to service, but it has become clear that any type of organization can use internal marketing to facilitate the implementation of external marketing strategy Or any other institutional strategy (Mohammed, 2013). Internal marketing all employees in an organization are internal clients who must achieve organizational goals. Therefore, if the objectives of the organization are derived from external marketing, the functions of individuals contribute to this by responding to the employees within the organization, each of which is directly or indirectly linked to the end consumer (Harrell & Fors, 1992). Internal marketing policies and programs involve some of the planned and targeted activities of their employees in terms of development, training, reward, employee-employee relations, communication and clarity of roles (Grönroos, 2004). The main goal of the internal marketing process is to develop and prepare qualified personnel capable of maintaining and caring for employees, satisfying them and making them continue with organization. Therefore, this study is intended to illustrate the impact of Internal marketing practices on employees' performance in Jordanian Islamic banks.

Internal Marketing Practices

Internal marketing implies considering the internal employee as the internal consumer and thinking the satisfaction of the internal customer (employee) (Hult, Hurley, Giunipero, & Nichols Jr, 2000). According to Ahmed, Rafiq, and Saad (2003), Internal Marketing is a cultural scope and a tool to accomplish strategic conformity between front-line staff and marketing. Internal marketing involves communicating with the members of the company (the internal market) and its stakeholders (the intermediate market) as a way of improve performance in the external market (Dunmore, 2005).

Training and Development: Integral part of the internal marketing philosophy is training and developing being one of the administrative activities that aims at increasing the productivity of employees and providing them with specialized professional knowledge that could support them in performing the roles and duties attached to their positions within the organization itself (Kaminakis, Siampos, & Kostopoulos, 2015).

Training and developing also plays a vital role in promote the skills of the employees by bridging their weaknesses and gaps. Training and developing is a systematic process that aims at changing the behavior, knowledge, and motivation of the staff to enhance the degree of synchronization and synergy between the employees' characteristics and abilities with the work requirements (Ismail & Sheriff, 2017).

Motivation: Motivation considers as a group of active powers that construct of the inner and outer of an individual to embark on job-related conduct, define its shape, attitude, consistency and period. Likewise, (Lawson & Shen, 1998) have defined motivation as "forces within (depositional or endogenous) or outside (situational or exogenous) the individual or group that initiate, direct and sustain towards a goal or set of goals". Many theories in the literature endeavor to demonstrate and clarify motivation; nevertheless, as the prior definitions stated, motivation can be driven by inner and outer elements. Similarly, (Deci & Ryan, 1980) point out it can be cognized from two corners interior and exterior. Regarding the inner motivation, it attributes to conducts that are executed as a result of exterior handled rewards; however, interior motivation points to one that emerges from the inner or from the practice itself. The process of motivation starts with a demand or a need, an individual view of insufficiency.

Internal Communication: According to Chmieleck (2012), internal communication is the formal and informal communication which are conducted internally and regularly in the institution. It involves all shapes of communication in the institution, and it is the interchange of data and information between the members of the institution to originate a profound understanding of the work (vercic, vercic, & Sriramesh, 2012). Internal communication was defined as "all interactions between individuals and groups at all levels, jobs and at various levels"(Rafiq & Ahmed, 2000). This supports the policies of applying the concept of internal marketing along with external marketing strategies. Internal communication is based on all formal and informal communication processes that occur within the organization at all job levels.

Employee Performance: There is no general, overarching theory about employee performance. Performance reflects the degree of accomplishment of the employee's task. The effectiveness with which organizations manage, develop and stimulate their employees is an important cornerstone for how organizations perform. Because of this, people management has a significant impact on performance(Patterson, West, Lawthom, & Nickell, 1997).

Employee's performance has been defined as "the degree of achievement or completion of tasks constituting the job" (Momani1, 2016).

Islamic Banks: They are monetary financial institutions that do business, provide financial and banking services, attract cash resources, and employ them effectively to ensure their growth and achieve maximum returns from them in order to achieve economic and social development goals within the framework of the tolerant Islamic Sharia.

2. Research Objectives

- 1- To explore the role of training and development on employee's performance.
- 2- To examine the impact of Motivation on employees' performance.
- 3- To define the influence of internal communication on employees' performance.

3. Literature Review

Internal marketing is a new concept that is directly linked to the human element and reflects a strategic approach, as its implications are too comprehensive for too many internal and external marketing activisms that have been in the making to

grasp them for a very long time. Internal marketing is one of the principles that suggests that having manipulation of the working environment helps workers achieve better performance, external marketing success is a representation of real internal marketing success. According to (Cowell, 1988) Internal marketing has been suggested as an administrative input to inspire organizations' workers to select their roles, whether they are front office staff or back offices that help front offices and work together to fulfill and meet the needs of overseas customers. Kotler and Keller (2006) pointed out that internal marketing as a "job to attracting, training and motivating all employees of the organization, especially those who wish to provide excellent services to their clients".

WALI's (2013) study entitled "Internal Marketing Strategy and employee performance was intended to assess how the impact of Internal marketing strategy to employee performance. The study identified internal marketing fields such as the promotion of internal marketing and reward systems as a predictor variable, while an effective organizational commitment was adopted as a moderating variable analysis and a variable standard for employees' performance. The results indicate that a significant and positive impact of internal marketing promotion on the performance of employees. The study showed that the system of rewards had a positive and important impact on the performance of employees and a strong link between organizational commitment effective and employees' performance. As a result, the study showed that an internal marketing strategy is a powerful tool for strengthening Employee commitment, especially in the Nigeria Aviation sector. It suggests that stakeholders and company managers in the Nigerian aviation industry participate in a strategy of internal marketing to enable employees to be productive as best they possible. The organization's managers should also play their employees' transformational leadership roles, rather than the transnational leadership style recommended for their employee performance by this study. However, the effect of adopting this study recommendation is that the performance of employees in terms of productivity would be improved. (Huang & Rundle-Thiele, 2014) entitled "The moderating effect of cultural congruence on the internal marketing practice and employee satisfaction relationship". The study examine the role of internal marketing on building employee satisfaction has been empirically established this research sought to grasp if the cultural conformity (the extent to which an institution satisfies a worker's cultural needs) controls internal marketing activities and the staff contentment linkage in a culturally varied job environment. The findings of the study emphasized the significant linkage between internal marketing and staff contentment. Moreover, this study participates in theoretical as well as applied results with the empirical proofs confirming that cultural conformity may enhance the relationship between the internal marketing and staff. (Ružić, Paliaga, & Benazić, 2015)entitled "Measuring the Relationship between Internal Marketing and Job Satisfaction, Motivation and Customer Orientation in Utility (Municipal) Services". This article aimed to gauge the impacts of Internal Marketing practices on the worker job satisfaction and motivation and their influences on the employees' client orientation in municipality services. Besides, the researcher found there is a connection between the internal marketing ingredients and the main internal marketing results. The study also uncovered the range of internal marketing accomplishment in utility firms. The study was performed among utility companies in the area of Istria. The results of the survey reinforce knowledge of internal marketing and its impact in the sector of public services. Also, the stated linkage supply beneficial information for directors in the public sector in their efforts to supply a service with high quality utilizing successful internal marketing procedures. A study conducted by (Sharifabadi & Bideh, 2016) entitled "Effect of management commitment to internal marketing on employees' satisfaction. A case study: imam Jafar Sadegh hospital nurses" aimed to investigate the impact of management obligation to internal marketing on the staff contentment by internal marketing activities. The findings of structural equation modeling presented the considerable impact of MCIM of internal marketing activities (formal and informal internal marketing and awareness). However, in the context of what was presumed, there was no considerable connection between internal marketing and staff contentment. The results also indicated that the staff plays an essential role in the interchange of product/service. Regarding Internal Marketing, it obliges the staff to treat the customers hospitably when presenting the service. (Sohaila & Jangb, 2017)entitled "Understanding the relationships among internal marketing practices, job satisfaction, service quality and customer satisfaction". The main theme of this research study was to evolve and establish a conceptual frame that amalgamates the connection among internal marketing (IM) practices, employee satisfaction, service quality, and customer satisfaction i the case of Saudi Arabia. The findings of the study revealed that the staff views of IM activities (supportive leadership, information and communication, and adequate award) were significantly connected with employee satisfaction. Unexpectedly, development and training, which is deemed as an element of IM activities, was not an essential element for staff satisfaction. Staff satisfaction was significantly connected with quality service, which drives to client satisfaction and upholding the moderate role of quality service on the connection between staff satisfaction and client satisfaction. (Malik Al-Majali, 2018) entitled "The impact of the internal marketing dimensions on the satisfaction of employees and their performance". The main goal of this study is to recognize on the impact of Internal marketing elements of the institutional culture, internal interactivity, and motivation and coaching on the staff job

satisfaction as well as its impact on their achievement in the working banks in Governorate of Karak. The findings of examining the hypotheses indicated that the primary hypothesis is accepted of statistical significance at the level of $\alpha \leq 0.05$ between the elements of IM, independent variable, organizational culture, the internal interaction and motivation on the training on job satisfaction as the dependent variable. The findings also revealed the acceptance of four the secondary hypotheses in the presence of a strong impact of statistical importance for the single dependent variable on job satisfaction of banks staff. Regarding motivation, it occupied the leading pace of the impact and followed by institutional culture, coaching and internal interactivity successively. The findings, besides, accepted the second central hypothesis in the presence of a significant impact with statistical importance for the variables of institutional satisfaction on the staff performance. The researcher suggested some prominent recommendations for the stakeholders in the banking sector and future research in the domain of marketing management.

4. Methodology

The central theme of this study is to recognize how Internal Marketing Practices like training and development, Motivation and internal communication play a considerable role in employees' performance in the Jordanian Islamic Banks. In order to answer this research question, the researcher has chosen a sample of employees who are working in the Islamic banks of Jordan. In which the researcher will follow the descriptive-analytical method this done using the questionnaire in data collection, analysis, and hypothesis testing. This approach does depend on collecting data and analyzing the internal marketing practices adopted by the Islamic banks in Jordan and testing the hypotheses used in the study of a simple and multiple regressions. The study population consists of employees in Islamic Banks in Jordan. The study framework model follows the employees of Islamic Banks of Jordan who follow the internal marketing application. This study employed a probability sampling method. Random sampling has been connoted as a probability technique of sampling. For this study, the whole target population was selected, and afterward, the final subjects were selected proportionally from different banks. These subgroups include managers, HR managers, HR employees, and the employees of banks. In the initial sampling process, the population characteristic was divided according to the significance of the research. The general statistical description of the constructs used in this study is examined by using the descriptive analysis. Descriptive tests are used to determine the level of interest and the views of respondents for each measurement or variable.

5. Data Analysis

After completion of data collection that corresponds with the requirements of sample size, the researcher coded and analyzed the data by utilizing the SPSS, structural equation modeling (PLS). Regarding descriptive and inferential statistics, they were used as a technique of data analysis. To give an explanation of the data characteristics quantitatively, descriptive analysis was used. Bichi (2004) indicates that the purpose of this process is to define the sample instead of taking the entire population. It presents a summary of the sample used. Accordingly, PLS-SEM was utilized in the process of data analysis.

Table 1: Descriptive Analysis of Constructs

LATENT CONSTRUCITS	N	Mean	Std. Deviation	Level
Training and Development	388	2.11	.526	High
Internal communications	388	1.93	.655	High
Motivation	388	2.50	.494	Medium
Employees performance	388	2.10	.565	High

Interpretation: In respect to Table 1, the means and standard deviation of the independent variables are; Training and Development ($M = 2.11$, $SD = 0.526$), Internal communications ($M = 1.93$, $SD = 0.655$), Motivation ($M = 2.50$, $SD = 0.494$) signified high and Medium level of practice that influences employee's performance in Islamic banking. In general, these results indicate that the respondents tend to exhibit high levels of Employees satisfaction. Overall, the mean score of the constructs ranges between (1.93-2.50). hence; it shows that there is a moderate level of responses by the subscribers on the constructs.

Table 2: Inter-Constructs Correlations for Multi co linearity Test

	TOE	IC	MO	EP
Training and Development (TOE)	1.000			
Internal communications (IC)	0.789	1.000		
Motivation (MO)	0.629	0.598	1.000	
Employee Performance (EP)	0.730	0.655	0.645	1.000

Table 3: Test multi co linearity

Constructs	Tolerance value	VIF
Training and Development (TOE)	.137	7.282
Internal communications (IC)	.248	4.038
Motivation (MO)	.444	2.251

As displayed in Table.2, there is no occurrence of multi co linearity since the correlation among all the hidden implicit independent domains occurs below the threshold of $r = 0.9$ as stated by (Hair et al., 2010) (Pallant & Manual, 2010). Moreover, it was used the tolerance level to assure that there is no multi co linearity problem with the study data. Thus, tolerance values surpassed the lowest level recommended 0.10, as displayed in Table 3. Consequently, this is an additional affirmation that the study data does not have problems with multi co linearity.

Table 4: Direct Path Coefficients

Paths	Beta	STDEV	Sample Mean(M)	T Statistics	P Values	Hypothesis	Remark
IC-> EP	-0.002	-0.004	0.057	0.038	0.970	H01D	Accepted
MO-> EP	-0.062	-0.063	0.041	1.519	0.129	H01E	Accepted
TOE-> EP	-0.143	-0.144	0.064	2.239	0.026	H01F	Rejected

The outcome of the structural model for the direct connections between the independent and dependent variables of this study is displayed in Table 4.

Table 4 shows the results of the hypothesis testing for the direct relationship as proposed in this study. The discussion for the results on this table is as follows:

H01: There is no significant relationship between internal marketing practices and employee’s performance in Islamic banks of Jordan

H01D- There is no significant relationship between internal communications and employee’s performance in Islamic banks of Jordan

The findings from the displayed table indicate the path estimates for the relationship between internal communications and employee’s performance with beta ($\beta = -0.002$), t-statistic ($t = .038$) and p value ($p = 0.970$). This denotes that the linkage between IC and EP is negative and non-significant; thus hypothesis H01D was adopted based on this result.

H01E- There is no significant relationship between Motivation of employees and employee’s performance in the Jordanian Islamic Banks

The outcome from the table indicates the path estimates for the linkage between Motivation of employees and employee's performance with beta ($\beta = -0.062$), t-statistic ($t = 1.519$) and p value ($p = 0.129$). This signifies that the relationship between MO and EP is negative and non significant; hence hypothesis H01E was accepted based on this outcome.

H01F-There is no significant relationship between training and development of employees and employee's performance in Islamic banks of Jordan

The outcome from the table displays the path estimates for the linkage between training and development of employees and employee's performance with beta ($\beta = -0.143$), t-statistic ($t = 2.239$) and p value ($p = 0.029$). This denotes that the connection between TOE and EP is negative and significant; hence hypothesis H01F was rejected based on this outcome.

Table 5: assessment of Coefficient of Determination R² Value

	R Square	R Square Adjusted
EMPLOYEES PERFORMANCE	0.731	0.727

Based on the results of the path model reported in table 5 and Wegner (2011) criteria, R² for employees' performance is found to be 0.731, indicating that exogenous variables can account for 73.1% of the variance in the employee's performance, which is substantial.

Table 6: Constructs Effect Size

Constructs	EP	Effect Size
IC	0.000	Small
MO	0.004	Small
TOE	0.011	Small

Table 6 displayed the f² of all the external constructs from the outcome of PLS-SEM performed by utilizing the survey data. As the table displayed, the independent variables that registered important positive impacts on dependent variables have ranged between the small and moderate impacts on the dependent variable.

Table 7: Predictive Relevance of the Model

Construct	SSO	SSE	Q ² (1-SSE/SSO)
EP	1940.000	891.162	0.541

Table7 indicated that cross-validated redundancy of (0.594 and .541). This outcome affirmed that the paradigm has great predictive relevance, respectively.

6. Results and Discussion

Based on the statistical analysis, Tests revealed a high correlation in the responses of the study sample conducted to test the relationship between internal marketing practices and employee's satisfaction. Statistical results indicated that Islamic banks in Jordan are aware of the concept of internal marketing and are committed to applying all its dimensions. The independent variables have got the following mean and standard deviation; Training and Development (M = 2.11, SD = 0.526), Internal communications (M = 1.93, SD = 0.655), Motivation (M = 2.50, SD = 0.494) signified high and Medium level of practice that influences employee's performance in Islamic banking. Overall, the mean score of the constructs ranges between (1.93 - 2.50). Hence; it shows that there is a moderate level of responses by the subscribers on the constructs. However, R²value extends from 0 to 1. The higher value of R², the greater the percentage of the difference in the dependent variable illustrated by the amalgamation of the independent variables. Chin (1998) confirms that R² values of 0.19, 0.33 and 0.67 are considered weak, medium and large. Based on the results of the path model reported in table 1.9 and Wegner (2011) criteria, The R² for employees' performance is found to be 0.731, indicating that exogenous variables can account for 73.1% of the variance in the employee's performance, which is substantial. Table 1.6 indicated that f² of all external constructs from the outcome of PLS-SEM performed utilizing the survey data. As the table indicated, the independent variables that registered important positive impacts on dependent variable have between small to medium impact on the dependent variable. The results showed that 100.0% of the respondents indicated that internal marketing practices are contributing to employee's performance in bank.

The results showed that 66.7% of the respondents indicated that the goal of training and staff development is to increase the efficiency of employees, 26.7% of the respondents indicated that the goal of training and development is to improve knowledge and skills, and 6.7% of respondents indicated that the goal of training and development is to improve performance of Employees. The results showed that 60.0% of the respondents indicated that the purpose of the motivation provided to the employees is to increase the desire to perform the task, increase the performance. And 26.7% of the respondents indicated that the purpose of the motivation provided to the employees is to increase the performance. The results showed that 56.7% of the respondents indicated that the purpose of internal communications provided to employees to Imparting knowledge, Transmission information, functional coordination and increase performance. And 20.0% of respondents indicated that the purpose of internal communications provided to employees to Transmission information. 13.3% of the respondents indicated that the purpose of the internal communications provided to employees is to Imparting knowledge. 10.0% of the respondents indicated that the purpose of the internal communications provided to employees for functional coordination. Statistical results indicated that Islamic banks in Jordan are aware of the concept of internal marketing and are committed to applying all its dimensions (Training and development of employees, internal communications, and Motivation)

Results confirmed that (Training and development of employees, internal communications, and Motivation) positively influence employees' performance, Hypotheses H01D, H01E were accepted and H01F were rejecting and accepted alternatives hypothesis of Internal marketing practices in sampled Islamic banks in Jordan has a considerable favorable impact on employees' performance. The connection between IM and staff performance has been emphasized by several prominent researchers

7. Conclusion

In recent years, banks have emerged as a booming sector. Today the main challenge facing Islamic banks in Jordan is to protect margins due to competitions. Islamic Banks in Jordan should content the customer at the first confrontation. This is due to many banks that stiffly competition on the services. The current study, according to the researcher's knowledge, is one of the few pilot studies that have been experimentally evaluation of internal marketing practices in Islamic banks in Jordan. In practical terms, the results of the study provide significant contributions and an impact to practitioners and policy makers is to take care of their employees and improve their performance. The organizations should enable the employees and improved their daily activities. In the age of globalization, the training and development of staff, internal communication, and motivation of employees are the responded to the speedy and change environment. Concerning the service supplied by banks, the banks should develop internal marketing procedures as an eminent domain of competition since the produced services by a specific institution generated by the staffs that are in confrontation with the clients directly. The related literature and the obtained and analyzed data show a considerable significant connection between internal marketing procedures (training and development of staff, internal communication, and motivation) with the staff performance in the Islamic Banks of Jordan.

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