

THE RELATIONSHIP BETWEEN INTERNAL MARKETING, EMPLOYEE SATISFACTION, AND CUSTOMER SATISFACTION: A VIETNAMESE BANK CASE

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ABSTRACT— *The research aims to analyse the relationship between internal marketing, employee satisfaction and customer satisfaction in the banking service. The purpose is to examine the impact of internal marketing on employee and customer satisfaction based on the survey of 10 Vietnamese commercial banks. The research data was collected through a questionnaire with two parts (one for the staff and the other for the client of this interviewed staff) so a pair sample of staffs-clients was constructed. Based on the data collection, the trinity relationship between internal marketing, employee satisfaction and customer satisfaction of Vietnamese banking community is explored. Findings reveal that: (1) internal marketing has a significant and positive impact on both employee satisfaction and customer satisfaction, (2) the employee satisfaction has a significant and positive impact on customer satisfaction and mediates the relationship between internal marketing and customer satisfaction. The results indicate the implication that Vietnamese banking managers should apply internal marketing practices to upgrade employee satisfaction, thus customer satisfaction will be improved in the fiercely competitive service industry.*

keywords— *Internal marketing, Employee satisfaction, Customer satisfaction, Vietnamese bank*

I. INTRODUCTION

The impact of Internal Marketing (IM) on Employee Satisfaction (ES) and Customer Satisfaction (CS) is one of the most concern in the people – oriented services. According to [1], [2] and [3], the impact of IM on ES and the impact of IM and ES on CS is **one** of the most concern in the especially in banking industry. In the Vietnamese banking service, CS is the focus of the business effectiveness ([4], [5], and [6]). Although recognising the role of employees and the role of IM toward employee satisfaction, Vietnamese banking managers have not been sure about the role and the impact of IM and employee satisfaction on Customer satisfaction. Therefore, investigating the trinity relationship of IM, ES and CS is very important for Vietnamese banking managers to help them to invest in Internal marketing for better business efficiency.

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Although many researches have referred to IM, ES and CS but some pointed out the direct relationship between these three factors. Many researches such as [7], [8], and [9] in which IM, ES and CS have not considered at the same time. In some service such as [10], [11], [12], [13] and [1], IM and ES have indirectly influence on CS through Service quality. In some studies, researching the relationship between IM, ES and CS, there is still a controversy. The research results have been very different from the others. For example, [3] pointed out that although IM had the positive impact on ES, but IM did not have the positive impact on CS and ES did not have the positive impact on CS in the context of banking service in Kashmir. In contrast, [2] proved the impact of IM on ES in the banking sector in Yemen. [6] showed the considerable relationship between IM and the quality of customer relationship. Moreover, although some researches were studied in the Vietnamese banking service such as [4], [5], [6], no research have mentioned the trinity relationship between IM, ES and CS.

Therefore, the core research problem is identified the trinity relationship between IM, ES and CS and whether IM and ES have a direct and positive impact on CS. Therefore, the specific research objectives are to investigate the impact of IM toward CS and the impact of ES toward ES. From studying in the field of Vietnamese banking sector, the research contributes and make clear about the trinity relationship between IM, ES and CS in the context of banking services and in Vietnam. Nevertheless, the research starts with the literature review about the relationship between IM, ES and CS. Then the research presents the quantitative survey methodology with a pair sample of staffs-clients questionnaire in 10 Vietnamese commercial banks. After that, the research result and discussion will be represented and based on them, managerial implication for Vietnamese banking managers will conclude the research.

II. LITERATURE REVIEW

IM, nowadays, is no longer strange concept in different industries. The first definition of IM was stated by [14] and nearly 40 years the researches of IM have been spread widely across the borderlines. Empirical researches of IM have been investigated in 194 papers which examine 27 diversity industries such as tourism and hospitality, finance, hospital, retail, and IT [15]. Among those studies, there are 51 papers undertaken in the banking and finance context [15], hence it is no doubt that the banking industry is one of the most attractive fields for IM researchers. If the early researches in the 1900s mainly focus on define the concept of IM and how external marketing strategy turned into the construction of IM [16], the studies later were focused on employee satisfaction [10].

According to [17], one of the key assumption of IM is based on how organisation has satisfied customer via employee satisfaction. The framework for the relationship between IM, ES, and CS was presented in service-profit chain model undertaken by [18]. Following this paper, IM leads to ES; ES leads to service quality; then service quality leads to CS, and CS leads to repeated purchase and profitability increasing as consequence. To support above argument, the studies conducted by [19-23] pointed out that IM has impacted to ES in order to link ES to superior service quality and highly ES boost the quality of service which leads to enhanced CS, customer loyalty, and organisational performance. Obviously, there is a relationship between IM, ES and CS which was examined

through mediate role of SQ. However, little attention has been paid to the direct relationship between IM, ES and CS.

Theory of emotional contagion was studied to explain the relationship between ES and CS [24]. The key concept of emotional contagion is the transfer effect between staffs and customers. When a customer expresses his/her good attitude to staff, they can receive the same attitude from staff and vice versa [25]. Empirical studies also support that behavior of satisfied employees plays crucial role in shaping CS [26]. As a result, the direct relationship between ES and CS might be existed. However, when put ES and CS in the light of IM studies, it is difficult to find any researches which point out clearly the direct relationship between IM - CS, and ES – CS, especially in banking industry. Many studies were conducted to support the impact of IM to CS via service quality or ES [1, 7, 27-29]. In contrast, the study of [3] showed no relationship between IM, ES and CS. In addition, the affecting level of each elements of IM to ES was found vaguely in each papers. [30] conducted an IM research to conclude that internal communication and the development and reward system have heavily impacted on ES. The training and staff development factors, which are belonged to IM, have the heavy weight on influencing ES, then the following influencing level are belonged to work motivation, empowerment and internal communication [31].

Last but not least, the recent study of [15] pointed out that Western, especially European, countries, has dominated the IM researches in tertiary industry, such as UK with 26 publications, followed by Taiwan and America (24 and 18 publications, respectively). Also, the statistic presented the fact that the leading research was undertaken in tourism and hospitality industry with 63/194 publications [15]. Therefore, there is a limitation of IM research in the context of banking sector in South-East Asia counties such as Vietnam. The notable researches that were implemented in Vietnamese banking sector are: (1) the research of [6] (only focus to study the relationship between IM, customer oriented selling behaviour, relational selling behaviour, and the relationship quality of customer); (2) the research of [32] (only referred to the relationship between internal market orientation, external market orientation, employee commitment and employee satisfaction at joint-stock commercial banks); (3) the research of [4, 5] (only focus on investigating the relationship among service quality, CS and customer loyalty in retail banking).

III. RESEARCH METHODOLOGY

A. *Data gathering*

A quantitative survey was adopted to gather data from commercial banks' staffs and their clients. Data were analysed by using SPSS 23 and AMOS 21 to define the interactions between various dimensions. The questionnaire with two parts (one for staff and other for his/her client), so a pair sample of staffs-clients was constructed within 10 of 38 Vietnamese commercial banks. Each bank's staff received a questionnaire by probability sampling method questioning about internal marketing and his/her satisfaction. His/her client received a client satisfaction questionnaire.

The questionnaire of staff included 58 variables and 6 variables in clients used in factor analysis. Therefore, with at least 5 observation for each variable [33], the lowest sample size is $64 \times 5 = 320$ respondents. However, in

order to increase the reliability, 370 valid pair questionnaires have been gathered. The final Vietnamese questionnaire was tested with a small number of staffs - clients to confirm that it was easily understood by the respondents.

The socio-economic and demographic answerers' profile of the employees sample is as follows: 40.5% male and 59.8% female; 47% under 30 years old, 39% between 31 and 45, and 14% over 45 years old in age groups; for educational background: 10% in undergraduate studies; 65.7% in university studies, 24.3% in postgraduate qualification (Master degree or PhD degree). The profile of customer: 47.8% male and 52.2% female; their profession: 13.5% student, 25.9% staff and officer, 50.3% self-business, 10.3% other.

B. Measures of Constructs

Internal Marketing

Based on researches of [34], [35], [36], [37], [38], [39], [40], [30], [31], 8 elements of IM including Vision, Staff development, Assigned job, Salary and benefits, Inter-functional coordination and integration, Empowerment, Internal communication and Staff performance appraisal have been selected to put into the proposed research model.

Employee satisfaction

Inheriting from the researches of [41], [42], [43], [40], [2], [44], and [31] and combining with the necessary adjustments and supplements to suit the Vietnamese context, ES is measured by 9 criteria which are listed below:

- (1) I feel satisfied to work at this bank
- (2) At this bank, all my talents and skills are used
- (3) I am satisfied with my work at this bank
- (4) My good performance is recognised at this bank
- (5) I feel safe about my work
- (6) I have been provided with necessary facilities and comfort at work
- (7) I believe that the board of director care about me
- (8) I am determined to stick with this bank for a long time
- (9) If possible, I will recommend my friends and acquaintances to work at this bank.

The study also used a 5-score Likert scale to measure employee's opinion of each criterion.

Customer Satisfaction

Inheriting from the findings of [45] and [46], CS is measured by 5 criteria which are listed below:

- (1) I feel satisfied because banking services have met my expectations
- (2) I feel satisfied because the bank has kept its commitment of service quality
- (3) Overall, I feel satisfied with the quality of the service;
- (4) I will continue to use the bank's services when needed;
- (5) I will recommend to my friends to use the bank's services

The 5-score Likert scale is also used to measure how customers perceive each criterion.

C. Hypotheses

This study has been conducted based on main hypotheses and branch hypotheses to analyse the nature of each relationships in the model.

The studies of [30], [31], and [2] has concluded IM has positively impacted to overall ES. Thus, the research offers the following hypotheses:

H1: There is a statistically significant relationship between IM and ES in Vietnamese banking sector

Several studies found out service quality plays role as mediating factors between IM and CS. Applying theory of three conditions by [47], it can argue that: (a) IM has a relationship with CS, (b) IM has a relationship with service quality, and (c) service quality has a relationship with CS. From above arguments, hypothesis 2 is proposed:

H2: There is a statistically significant relationship between IM and CS in Vietnamese banking sector

Studies conducted by [48], [49], [50] in different industries showed that ES has a positive impact on all aspects of service quality. Empirical scholars have argued that the customer service of a bank has a positive relation with CS, and it brings customer loyalty to banks [5, 31, 51]. Applying theory of three conditions by [47], hypothesis 3 and 4 are proposed:

H3: There is a statistically significant relationship between ES and CS in Vietnamese banking sector

H4: ES mediates the relationship between IM and CS in Vietnamese banking sector

IV. RESULT

D. Evaluating the Reliability and Validity of Measures

The data from the questionnaire was analysed through SPSS 23 to enable primary univariant and bivariant analysis, which indicated no significant anomalies. Exploratory factor analysis (EFA) was then showed to confirm the unidimensionality of the unobserved variable, specifically principal factor analysis (varimax rotation) which ensured in the identification of dimensions. Succeeding the recommendations of [52], earlier to inspecting the structural models, Confirmatory Factor Analysis (CFA) by SPSS and AMOS was carried out with the intention of investigation the discriminant and convergent validity of dimensions. Table below displays the outcomes of this study.

Table 1: EFA – CFA

	Internal Marketing (IMKF)*	Employee Satisfaction (ESAF)	Customer Satisfaction (CSAF)
Cronbach's α	0.890	0.848	0.883
KMO-test	0.852	0.866	0.832
Bartlett-test	p < 0.01	p < 0.01	p < 0.01
EFA explain	58.181%	59.385%	62.630%

CFA Chi-square/D f	4.121	4.117	4.379
CFA- GFI	0.937	0.948	0.954
CFA- CFI	0.929	0.951	0.978
CFA- RMSEA	0.065	0.063	0.065

*Internal marketing is constructed by 8 sub-dimensions. The sub-dimension (BVSF) is the vision of bank with 4 items; the PROF with 7 items; the JOBF with 7 items; the SAWF with 7 items; the WREF with 6 items; the EMPF with 7 items; the EVAF with 5 items; the COMF with 7 items. These sub-dimensions were formed by save sub-dimensions as variables (regression) in EFA.

The Cronbach's alpha of Internal Marketing (IMKF), Employee Satisfaction (ESAF) and Customer Satisfaction (CSAF) in the table 1 were 0.848-0.890 approving the reliability of the scale. [53] mentions that instruments used in basic research with reliability of about 0.70 or above is reliable. The EFA was used to discover independently the dimensions. The KMO was high values (0.848-0.890 close to 1.0) commonly show that a factor analysis may be valuable with the statistics. Bartlett's test of sphericity values was less than 0.05 show that factors analysis may be valuable with the statistics. The EFA result explained from 58.181 % (IMKF) to 62.630% (CSAF) of the variance, so they were carefully chosen.

According to [53], with a large enough sample size, fit indices display the model fit with the resulting values: Chi-square/Df<5; GFI (Goodness of Fit Index) > .90; CFI (comparative fit index)> .90; RMSEA (root mean square error of approximation) < 0.08. In this model, the indices in table display that the model fits well with the research data. Thus, it can be determined that three dimensions achieve convergent validity. Briefly, measurement model was theoretically and empirically comprehensive. In the following section, we verified the full model. By doing this, the effect of internal marketing and employee satisfaction on dependent factor (customer satisfaction) and customer satisfactions 'mediating role were verified.

Table 2 offerings relationships of the study latent variables. As anticipated, Internal Marketing (IMKF) is significantly correlated with Employee Satisfaction (ESAF) ($r = 0.843$, $p < 0.01$) and slightly with Customer Satisfaction (CSAF) ($r = 0.252$; $p < 0.1$). Besides, Employee Satisfaction (ESAF) was also positively related with Customer Satisfaction (CSAF) ($r = 0.316$; $p < 0.1$).

Table 2: Correlation matrix between the latent variables

		ESAF	CSAF	IMKF
ESAF	Pearson Correlation	1	.316	.843**
	Sig. (2-tailed)		.053	.000

CSAF	Pearson Correlation	.316	1	.252
	Sig. (2-tailed)	.053		.069
IMKF	Pearson Correlation	.843**	.252	1
	Sig. (2-tailed)	.000	.069	

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

E. Measuring the model fit with Confirmatory Factor Analysis (CFA)

The estimated results of structural model were exposed in Figure 1 as following:

Chi-square (331.37)/Df (203) = 1.632; GFI = 0.924; CFI = 0.972; RMSEA = 0.041

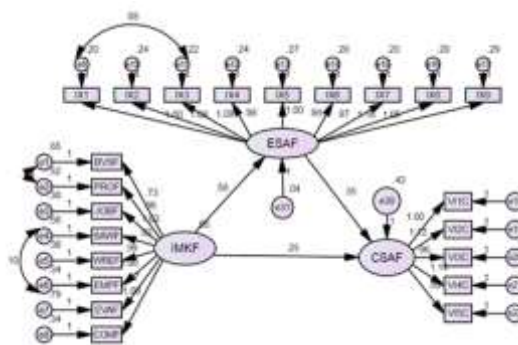


Figure 1: Structure Model

Agreeing to [53], there is no absolute value for the various fit indices advise a good fit. The values related with adequate models differ from circumstances to circumstances and depend significantly on the sample size, number of measured variables, and the communalities of the factors. In this structural model, almost of fit indices are come up to with good value.

Examining the relationships between the dimensions in structural model established by the results of Maximum Likelihood Estimates as table 3 below:

Table 3: Regression Weights

			UE	SE	S.E	C.R.	P
ESAF	<--	IMKF	0.584	0.925	0.039	15.01	***
CSAF	<--	ESAF	0.354	0.376	0.092	9.213	0.025
CSAF	<--	IMKF	0.249	0.308	0.184	1.355	0.036

UE: Unstandardised Estimate

SE: Standardized Estimate

Testing Mediation with Regression Analysis

SPSS macro developed by [54] used to test the mediating effect of ESAF. Regression analysis was used to examine the hypothesis that employee satisfaction dimension (ESAF) mediates the effect of internal marketing dimension (IMKF) on Customer satisfaction dimension (CSAF). Results in table 4 shown that IMKF was a significant predictor of ESAF, $\text{coeff.} = .8434$, $\text{SE} = .028$, $p < .05$, and that ESAF was a significant predictor of CSAF with $\text{coeff.} = .1948$, $\text{SE} = .0969$ $p < .05$. These results support the mediational hypothesis. IMKF was no longer a significant predictor of CSAF after controlling for the mediator, ESAF with $\text{coeff.} = .232$, $\text{SE} = .097$, consistent with full mediation. Nearly 14% of the variance in CSAF was accounted for by the predictors ($R\text{-sq} = .139$). These results indicated the indirect coefficient was significant with effect = .18, $\text{SE} = .086$. Receiving IMKF was associated with CSAF scores that were about .18 points higher as mediated by ESAF.

Table 4: Testing Mediation with Regression Analysis

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***** PROCESS Procedure for SPSS Version 3.4 *****
                Written by Andrew F. Hayes, Ph.D.      www.afhayes.com
                Documentation available in Hayes (2018). www.guilford.com/p/hayes3
*****
Model   : 4; Y   : CSAF; X   : IMKF; M   : ESAF
Sample Size: 370
*****
OUTCOME VARIABLE:  ESAF

Model Summary
      R      R-sq      MSE      F      df1      df2      p
      ,8434      ,7113      ,2894      906,8854      1,0000      368,0000      ,0000

Model
      coeff      se      t      p      LLCI      ULCI
constant      ,0000      ,0280      ,0000      1,0000      -,0550      ,0550
IMKF          ,8434      ,0280      30,1145      ,0000      ,7883      ,8985
*****
OUTCOME VARIABLE:  CSAF

Model Summary
      R      R-sq      MSE      F      df1      df2      p
      ,3728      ,1390      1,0001      8,9764      2,0000      367,0000      ,0376

Model
      coeff      se      t      p      LLCI      ULCI
constant      ,0000      ,0520      ,0000      1,0000      -,1022      ,1022
IMKF          ,2319      ,0969      2,7613      ,0243      ,1586      ,4025
ESAF          ,1948      ,0969      2,4784      ,0285      ,0854      ,2957
*****
***** TOTAL, DIRECT, AND INDIRECT EFFECTS OF X ON Y *****

Total effect of X on Y
      Effect      se      t      p      LLCI      ULCI
      ,1519      ,0821      2,9979      ,0190      ,0504      ,2543

Direct effect of X on Y
      Effect      se      t      p      LLCI      ULCI
      ,2319      ,0969      2,7613      ,0243      ,1586      ,4025

Indirect effect(s) of X on Y:
      Effect      BootSE      BootLLCI      BootULCI
ESAF          ,1800      ,0863      ,0736      ,2803
*****
    
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Table 5: Hypothesis results

H	Linkage	UE	SE	P-value	Result
H1	IMKF → ESAF	.584	.92 5	***	Supported
H2	IMKF → CSAF	.354	.37 6	.025	Supported
H3	ESAF → CSAF	.249	.30 8	.036	Supported
H4*	IMKF → ESAF →	.145	.28		Supported

	CSAF		5		
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Based on the prior work of Stolzenberg for estimating indirect effects: (.145=.584 x .249) (.285=.925 x .308)

H: Hypotheses

UE: Unstandardised Estimate

SE: Standardized Estimate

The outcomes in table 5 displayed that Internal Marketing (IMKF) has a significant and positive impact on Employee Satisfaction (ESAF), the unstandardized regression weight is 0.584 (standardized regression weights: 0.925), so H1 is supported. Internal Marketing (IMKF) has a significant and positive impact on Customer Satisfaction (CSAF), the unstandardized regression weight is 0.354 (standardized regression weights: 0.376), so H2 is supported. Employee Satisfaction (ESAF) has a significant and positive impact on Customer Satisfaction (CSAF), the unstandardized regression weight is 0.249 (standardized regression weights: 0.308), so H3 is supported. Employee Satisfaction (ESAF) mediates the relationship between Internal Marketing (IMKF) and Customer Satisfaction (CSAF), the indirect effect of unstandardized regression weight is 0.145 (standardized regression weights: 0.285), so H4 is supported with marginal efficiency.

V. DISCUSSION AND CONCLUSION

F. *Main contributions*

The main contribution of the research is to explore the relationship between three factors IM, ES and CS at the same time in Vietnamese banking service, which no research before has referred this trinity relationship. Findings showed that internal marketing has a significant and positive impact on employee satisfaction which is the same as [3], [2]. But the research has confirmed the positive and significant impact of ES on CS, which is different from [3] in which this research showed the negative and non-significant correlation between ES and CS. The finding proved that ES is the important factor to make CS in the Vietnamese banking service. One other different point compared to previous studies is that the employee satisfaction mediates the relationship between internal marketing and customer satisfaction. Based on the results, it is clearly that ES is the focus of banks' internal marketing activities. The most important difference compared to the previous research is that the result has firstly proved the direct and positive impact of IM on CS. In the research such as [13] and [1], IM has indirectly influence to CS through service quality. But the finding showed IM has directly and positively influenced to CS. Thus, it is evidence for banking managers investing on their banks' IM programs. The next contribution lies in the methodology in which the way data is collected ensures the result about the trinity relationship between IM, ES and CS. The research data was collected through a questionnaire with two parts (one for the staff and the other for the client of this interviewed staff), so a pair sample of staff-client was constructed. This pair sample of staff-client questionnaire ensure the research's result about the relationship between ES and CS, between IM and ES, and between IM and CS exactly.

G. Managerial implication

The main finding of the research shows that in the fiercely competitive market, CS is the key success factor of banks that could not be achieved without satisfied employee. Hence, there is evidence that Vietnamese banking managers should enrich ES through IM which leads higher CS and mediate the relationship between IM and CS. The findings of this study demonstrate that IM should be invested effectively because IM practices will not only impact on ES but also both directly and indirectly influence the CS.

VI. LIMITATION AND FUTURE RESEARCH

The main limitation of the research is the research data collection. Although the pair sample of staff-client questionnaire ensures the research result about the trinity relationship of IM, ES and CS but the way to collect data has some limitations. Firstly, in the context of Vietnamese banking service, a staff serves many customers and a customer can be served by many staffs. In the research, we randomly chose a branch in the branch list of one given bank. Then at the branch, a random staff was questioned. After that, a customer was chosen in the customer list of this staff. Although this data collection showed the pair relationship of staff – client, it did not demonstrate all customer relationship of the staff and all staff relationship of the customer. Secondly, when the data collection has done, the factor of people (staff- client) is the focus, the diversity of banking services has not been in our concern. Thirdly, because collecting the data has undertaken randomly in a branch of banks, the research has ignored key accounts which are served directly in different channels not in face to face at branches. Finally, foreign banks and joint-venture banks are not included in the research.

From a methodological perspective, future research could consider the way to collect information. It is acknowledged that interviewees involved in this study are face-to-face in banking branches. Nevertheless, the result may be limited generalisability for the face-to-face channel at branches. Customer especially key accounts in different channel for example internet banking, private face-to-face channel at customer' places should be involved in future study. Moreover, different and various banking services should be considered, and foreign and joint-venture banks should be included in the future research. Future study also should consider the framework for different services so the research result may be generalisability for people-oriented services rather than banking service

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