



THE EFFECT OF INTERNAL MARKETING ON CUSTOMER SATISFACTION TAKING INTO ACCOUNT THE SOCIAL RESPONSIBILITY OF THE ORGANIZATION

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ABSTRACT

The purpose of this study is to explore the mediating role of social responsibility impacts on internal marketing regarding customer satisfaction. The statistical study of population is based on the customers of the branches of Saderat Bank in Rasht. Four hundred seventeen people were selected as a sample- based evaluation on **Cochran's** formula based on available cluster sampling. Data collection tool was used as a standard questionnaire to analyze the data from the structural equation modeling method based on Minimal Square approach by using **Smart PLS3** statistical software. Findings showed that internal marketing has a positive and significant effect on social responsibility, and social responsibility on customer satisfaction. Also, the mediating role of social responsibility which impacts on

internal marketing for customer satisfaction was also confirmed. Therefore, it can be stated that by promoting social responsibility and internal marketing, the level of customer satisfaction in Rasht Saderat Bank could be improved

Keywords: Internal Marketing - Customer Satisfaction - organizational Social Responsibility

JEL Classification: M14, M31, M39, M19, G29, G39

Introduction

Given that the basis of the formation of the customer organization, and this is especially in the banking sector due to the competitive environment. The prevailing in this industry and the existence of more options for customers in choosing a service provider bank is very high, therefore, paying attention to the feedback provided by customers in exchange for receiving banking services and the sensitivity of the customer interactions and service satisfaction seems vital for the type of country's banking sector(walker,2018:4).

Due to the high volume of work traffic in the banking sector, of course, the possibility of error or failure to provide correct and timely services resulting from internal and external factors are expected and inevitable, therefore, banks must apply reasonable policies with respect to their verbal language and management to reduce the level of customer's dissatisfaction as much as possible. The ignoring of this matter would undoubtedly cause customer dissatisfaction which consequently appears in the form of complaints semantically, changes and transfers from the bank, negative words and outcomes, and so on. The banking industry is part of the economic system and, of course, how to equip and allocate resources affected by its general and especially economic conditions and circumstances, and in general they should be a supplier of economic demands and values. (Hedayati et al ,1394:34).Banks act both as regulators of the payment system and financial mediators. In general, the reason for the existence of banks is to bargain failures in the financial market(Alhassani& Mirakhuor,1394:180).Considering the importance of subject matter, many researchers has paid extra attention to internal marketing, and subsequently put more efforts to understand the process of internal marketing and its effects (Chang and Chang 2008:; Narthe, 8, 2012, Matanda 2013).

Increasing demand for banking services in society, and competition to maintain interests in the country's banks - especially in private sectors (or banks)- have caused each bank to put more efforts to attract more -people as their new-

customers within their financial systems in order to appreciate more benefits. So, the success of all banks, whether governmental or non-governmental, is influenced by several factors: one of the most important of which is customer's satisfaction to achieve excellence in business, and such a satisfaction is one of the basic requirements of quality management systems (Akbari et al. 1398:22). An important issue in marketing management reflects the relationship between internal marketing and business success; as Marketing Interior is not universally accepted as a structure or concept. One of the key features of internal marketing is its relationship with the organizational performance. (Tahmasebi et al., 1398: 11). Internal marketing is a concept that organizations help to achieve their goals and provide better services. Although many of these organizations do not attempt to have satisfied employees, they have ignored to see those employees as their potential internal customers, yet this key point is the basis of their success and it is based on the maintenance strategy. Generally speaking, it can be stated that the implementation of internal marketing within service companies can equip them with merits which can be used for domestic opportunities; these merits consequently would help them to improve their organizational operations and performance. (Zarrin Joy et al., 2018:70).

Studies by Yullah and Ahmad (2017) highlights that employees with high competence and satisfaction who act for the best economic interests of their companies will result in financial returns accompanied with investing in human resources. (Warren et al.2017 Yola and Ahmed,2017:66) (Warren et al.2017 Yullah and Ahmad,2017:66) .**Warren and his colleagues** found that increasing attention to the promotion of internal marketing activities in the service sector will result on their employee's satisfaction and subsequently will affect the performance of the organization. Therefore, it is recommended that service organizations focus on their internal staff with the intention to satisfy their external customers in the right way, as well. Primarily the organizations job is to convince their employees to accept these products or services; obviously when internal customers are fully aware of their products or services, they will, therefore, do their best to keep their external customers happy (Warren et al.2017:1).

Also, according to the Islamic Republic's upstream documents, Section one of the General Policies of the Resistance Economy, providing conditions and activating all resources, financial and human resources as well as scientific capital of the country seem necessary aspects to develop entrepreneurship. These conditions and activities help to maximize participations of individuals in socioeconomic system by facilitating and encouraging collective cooperation and emphasizing the role of low and middle-income classes. In order to achieve this goal, we should focus on the internal marketing relationship as it is an important factor for triggering human

resources; this helps to attract the maximum resources of bank deposits as one of the most important productive financial resources.

Banks - as one of the most important institutions which are active in the financial services sector- are expected to focus more on the procedures, plans and marketing programs because they are placed within a competitive environment which lead banking industries. The sector of non-governmental banks is trying to be more customer-oriented and have been more active in marketing activities Now it is especially widely accepted that financial services in general and banking services in particular has got a special status in economic development. The liquidity provided both by financial inputs (including deposit resources), and also by facilitating the cash flow into the capital accumulation of economic projects, can cause economic growth. This economic growth seems significantly important in the current situation of the country where the economic recession is apparent.

Since 1950s and onwards, most management experts have focused on the issue of corporate social responsibilities. The trend towards this direction has been mainly due to the fact that organizations, whether they like it or not, effect their external environment, their profits, and losses; not only the trend overshadows the internal environment of the organization but also the effects on society will be inevitable. In fact, corporate social responsibility means that organizations must be accountable for their actions, and do not consider themselves a separate part of the society. (Moshabaki and Khalili Shojaei, 1389)

Given the fact that today the expectations of the majority of people from organizations are beyond the economic framework, and they seek for their social desires, therefore, according to the practical concepts of social responsibility of the organization (seeking for social expectations from the organizations), the role of organizations of such banks that are responsible for providing financial services, appear to be more important than ever. Today, successful executives have come to the conclusion that keeping customers by organization will be only possible by gaining their trust. Trust has a great impact on the success of service organizations, because contrary to purchasing products, service is not tangible or detectable before to be bought, so it is vital that a consumer to trust the service provider performance before to deal with them.

At the same time, the current highly competitive environment has convinced banks to achieve any goal- even a small one- without customer orientation is impossible. They have found that laying the groundwork for a continued presence in the business environment depends on preserving and maintaining customer satisfaction. According to this and based on the importance of customer

satisfaction, the purpose of this study is to assess the impact of internal marketing on social responsibility and customer satisfaction of Saderat Bank. To this end, the researcher seeks to find out whether social responsibility within the relationships between internal marketing and customer's satisfaction of Saderat Bank has a mediating role or not?

In an attempt, Tahmasbi et al, 1398, investigated the effects of internal marketing and organizational entrepreneurship on Performance Productivity on which influencing financial productivity and staff development of Tejart Bank's staff. After path analysis, the research findings showed that there has been rational relationship between internal marketing and organizational entrepreneurship, as well as the function of Tejart Bank and the performance of Tejarat Bank . The result is that today, in a fast and competitive world, employee's motivation, raising positive behaviors and accepting their needs, has priority over the organization, and this has caused a great challenge . On the other hand, in order to create a distinctive image among its customers, Tejarat Bank, has to mainly focus on internal marketing and organizational entrepreneurship, for, effective performance leads to differentiate Tejart bank among its customers.

Khayat and Ghanbari (1397) in a study examining the impact of internal marketing on organizational commitment and willingness to leave the service (Case Stu: Pars Energy Economic Organization). The results show that internal marketing has an economic impact on the commitment of the organization's employees at Pars Energy Economic Organization, whereas it does not touch the employees' desire to leave the service of Pars Energy Economic Organization directly. In a study, Ebrahimi et al. (1397), have analyzed and explained the effect of job, organizational consequences and internal marketing. According to the research results, internal marketing has had significant impacts on job satisfaction, job involvement and connection with Job. Also, a significant effect of internal marketing on organizational commitment, organizational identity and organizational support was respectively approved. This research has provided a comprehensive model on the impact of internal marketing on job outcomes, as well as organizational outcomes within the socio-cultural context of Iran as well as the private sector.

Abbasi and Qalivisi (1397) assessed the effect of internal marketing on customer satisfaction by considering an adaptive mediating role, intended to mutual purpose of employees (Case study: Zanjan Regional Electricity Company). The results of the research showed that there is a rational (or meaningful) relationship between internal marketing on customer satisfaction, internal marketing on employee cross-target compatibility, and cross-target compatibility on customer satisfaction.

In a case study, Asgari and Rahmani (1396), have examined internal marketing indicators and their relationship with service quality Study (Case study: Bank Shahr employees in Shiraz). The results show there is a meaningful relationship between internal marketing indicators and quality services. In a case study, Bazokee et al. (2013), have considered the effect of internal marketing on job and customer satisfaction. The results show that the market, education and internal communication research variables have a positive outcome on internal marketing, and that internal marketing has a significant and positive relationship with increasing job and customer satisfaction. Matanda and Dubishi (2016) examined the impact of internal marketing on customer satisfaction as well. In this descriptive-survey article, the relationship between internal marketing components and the scope of customer satisfaction have been checked. The results showed that the five internal marketing factors including material and immaterial motivation, work tools and equipment, environmental experience and educational factors, have a positive and significant effect on promoting the customer satisfaction.

Blaine et al. (2016) examined the impact of internal marketing on customer orientation. The research results revealed that internal marketing has a positive and significant effect on customer orientation. Karin et al. (2019) have focused on the impact of internal marketing on service quality, satisfaction, trust and loyalty in their research. The research findings indicate that there is a positive and significant relationship between the internal marketing and trust, job satisfaction and loyalty of domestic customers. Tsai (2014) has also reviewed the relationship between internal marketing, organizational commitment and organizational performance in the hospital. The research findings showed that organizational commitment plays a mediating role in the relationship between internal marketing and hospital performance.

Yeldiz (2016) investigated the effect of internal marketing on organizational citizenship behavior.

The purpose of this investigation was to investigate the effect of internal marketing on organizational citizenship behavior among the bank employees in Istanbul, Turkey. The research findings shown that internal marketing has a positive and significant effect on organizational citizenship behavior (Park et al (2019)).

They examined the effect of job turnover and internal marketing on job satisfaction and organizational commitment. The research findings show that Job turnover does not have a positive and significant effect on job satisfaction, whereas it has a positive effect on organizational commitment; and that Job satisfaction has a

positive and significant effect on organizational commitment; and internal marketing has a positive and significant effect on job satisfaction and on organizational commitment.

Based on this goal and the research background, the following hypotheses can be presumed (OR explained):

Internal marketing affects social responsibility.

Social responsibility affects customer satisfaction.

Internal marketing affects customer satisfaction.

Social responsibility plays a mediating role in the relationship between internal marketing and customer satisfaction.

Research methodology

The purpose of this study is to investigate the mediating role of social responsibility in the relationship between internal marketing and customer satisfaction. The nature of the research was applied and descriptive-based, and the statistical population of the research is the customers of Saderat Bank branches in the city of Rasht, where four hundred seventeen people were selected based on available sampling method through Cochran's formula.

The tools used for collecting data were based on a standard questionnaire in which its validity was grounded on content validity method and its reliability was estimated over 0.7 based on Kunbach alpha method. To analyze the data, the structural equation modeling of Minimal Squares- which was based on **SmartPLS3** statistical software - was used.

Findings

This section summarizes the findings of the present study in the inferential statistics section:

Regarding the data analysis part, the structural equation modeling method (**SEM**) with the partial least squares method approach and **Smart PLS** software was used to examine the conceptual model of the research. This method is the best tool to analyze those researches which shows the relationships between variables are complex, the sample size is small, and the data distribution is abnormal. In addition, to measure causal relationships, the partial least squares approach is a very appropriate method. (Davari and Rezazadeh(1392)). Accordingly, findings from data analysis are reviewed below:

Evaluate the measurement model

Index reliability, convergent validity and divergent validity were used to measure the fit of the measurement model.

To measure internal reliability, index reliability which includes three Cronbach's alpha criteria, composite reliability and factor load coefficients were used.

Cronbach's alpha, hybrid reliability and convergent validity

Cronbach's alpha is an indicator that provides an estimate for reliability based on the internal correlation of the reagents and the appropriate amount level for that is 0.7 or over. In order to calculate reliability, there is another criterion that has advantages over the traditional Cronbach's alpha, and it is called combined reliability (CR). In compare with alpha, the reliability supremacy of combination in the reliability of structures is not absolute, but due to the correlation of their structures are calculated altogether. Indicators with a higher factor load are also more important for its calculation. As a result, both of these criteria are used **to better measure** (OR, for a better measurement of) reliability.

It is stated that for composite validity, the reliability level is presumed to be as high as 0.7. Convergent validity is another criterion for fitting measurement models which are used in structural equation modeling. Fornell and Larker (1981), have proposed the practice of extracted median variance as a measure for convergent validity. The norm used and displayed for an acceptable AVE is over 0.5 (Davari and Rezazadeh, (1392)).

Considering the Cronbach's alpha values and the composite reliability reported in Table 2, it can be seen all hidden variables consist of Cronbach's alpha value and combined reliability are above 0.7 which indicates an appropriate reliability of the model. Also, the mean value of extracted variance for latent variables is higher than 0.5. Therefore, the convergence validity of measurement models is also desirable. The convergent validity is the second criterion used to fit the size models and shows the correlation of each structure with its dimensions, based on table (2). The extracted average for all variables and their dimensions is more that their 0.5 borderline value which approves the validity of the model.

Table(1). Description of research variables

AVE	Combined reliability coefficient	Cronbach's alpha coefficients	Indicators
0.567	0.793	0.741	Internal Marketing
0.633	0.765	0.712	Customer Satisfaction
0.669	0.778	0.728	Organizational Social Responsibility

Divergent validity of a model will only be acceptable if the structure has more interaction with its indices than other structures meaning that the number displayed in the diameter of this matrix must be larger than the other numbers in the same column.

Table(2). Fronel and Larker divergent validity assessment matrix

	Internal Marketing	Customer Satisfaction	Organizational Social Responsibility
Internal Marketing	0.768		
Customer Satisfaction	0.445	0.777	
Organizational Social Responsibility	0.579	0.532	0.763

Therefore, it can be stated that in the present study, structures in the model have more interaction with their indicators than other structures and consequently, the divergent validity of the model is in a reasonable (OR appropriate) level.

Structural model evaluation

After measuring the validity and reliability of the measurement model, the structural model was evaluated through the relationships between latent variables. In the present study, three criteria of significance coefficient (Value-T), coefficient of determination (R^2), and coefficient of predictive power (Q^2) were used. The first criterion for fitting a structural model is significance coefficients. These coefficients are implemented for the model and presented in Table 2. Accordingly,

all significance coefficients have a significance coefficient higher than 1.96 which shows 95% variables confidence level of significance coefficients between all variables.

The results of structural model analysis in the table below, shows the criterion (R-Squares) for all endogenous variables of the model. In general, the results of this criterion show that the fit of the structural model was reasonably strong and decent.

In addition, criterion (Stone-GeisserCriterion) Q^2 was used to evaluate the predictive power of the model. According to the set results obtained from Table 4, it can be concluded that the model has a predictive power. After fitting measurement and structure of the present research model, in order to control the overall fit of the model, a criterion called GOF was used. Since the mentioned criterion equals to 0.359, and also given to the research held by Wetzels et al.2009, the "Strong" overall model fit can be approved.

Table(3). The values of the coefficient of determination and the coefficient of predictive power

Customer Satisfaction	Organizational Social Responsibility	
0.401	0.335	R^2
0.272	0.266	Q^2

Testing hypotheses

After examining the fit of the measurement models and the structural model and having a suitable fit of the models, the research hypotheses were examined and tested. In the following, the results of significant coefficients for each hypothesis, standardized coefficients of paths related to each hypothesis, and the results of hypothesis testing are presented in Table 4.

Table 4. Significance of the path to test research hypotheses

Result	The value of meaning	Path coefficient	The dependent variables	Independent variables
Confirmation	4.834	0.572	Social Responsibility	Internal Marketing
Confirmation	5.108	0.445	Customer Satisfaction	Social Responsibility
Confirmation	5.464	0.532	Customer Satisfaction	Internal Marketing

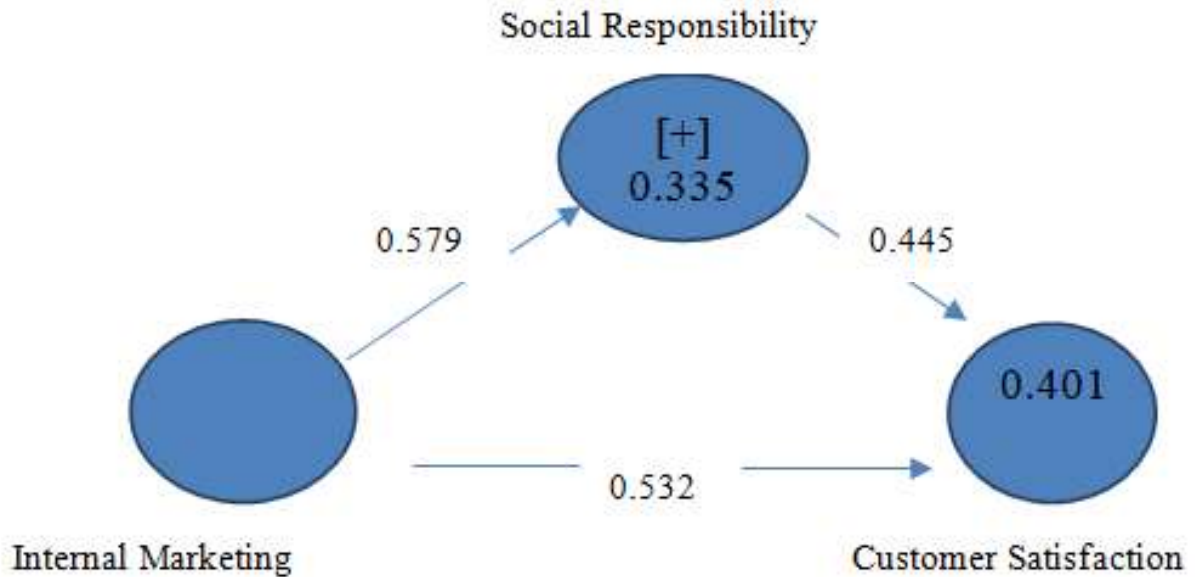
Confirmation	4.203	0.257	The mediating role of social responsibility in the relationship between internal marketing and customer satisfaction
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According to Table (7), test results of hypotheses and significance coefficients show that all research hypotheses have been confirmed. In Figure (1) and (8), all research hypotheses are shown in the final model.

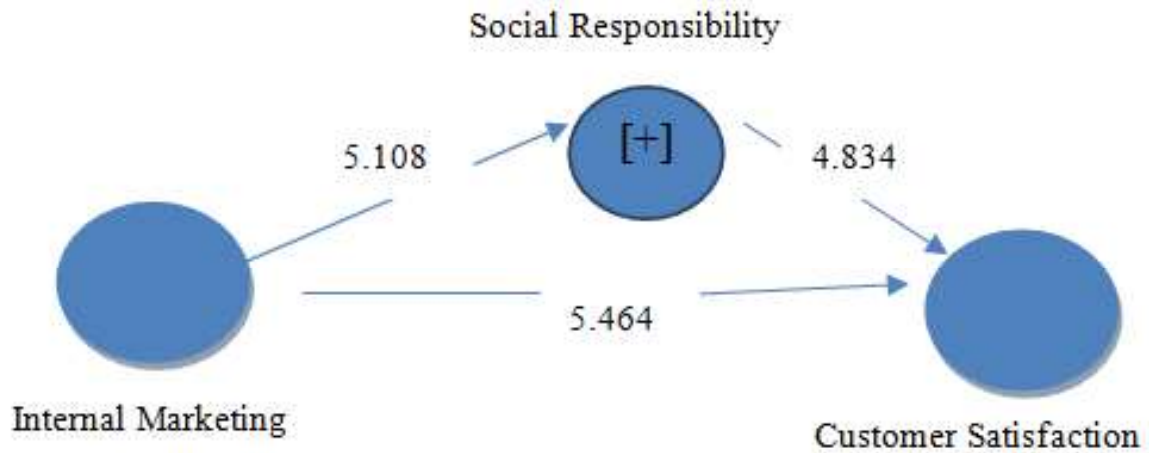
Structural model of research

In this section, the structural model of the research is presented in a standard and meaningful way:

Modell. Structural model of research in standard mode



Model2. Structural model of research in a meaningful way



The research findings indicate that the relationships between all studied variables have significant t values greater than 1.96, and are statistically significant ($p < 0.05$). In other words, the appropriateness of the structural model was confirmed with this index.

Discussion and Conclusion

To examine the mediating role of social responsibility regarding the relationship between internal marketing and customer satisfaction, the coefficient indirect path between internal marketing and customer satisfaction was equal to 0.257 which confirms a positive relationship between internal marketing and customer satisfaction with respect to the mediating role of social responsibility. As can be seen, according to the **Sobel Test**, the statistical value of “t” is almost equal to 4.203 which is more than the borderline value of 1.96. As a result, the mediation hypothesis of social responsibility in relation to internal marketing and customer satisfaction is acceptable. The results of this hypothesis are matching with the results obtained from Tahmasebi et al. (2018), Barzuki et al. (2013), Matanda and Dubishi (2016), Blaine et al. (2016), Karin et al. (2019), and Tsai (2014). Social responsibility is one of the commitments and responsibilities of the organization to benefit society, so that the primary goal of the organization, i.e. to maximize profits in its ultimate possible form to be reached out. Social responsibility means a sense of commitment by the managers of private sector business organizations who are presumed to decide in a way that in addition to making a profit for the company, to improve the level of welfare of the whole society, as well, i.e. the commitment and duty of the management to do things that protect and promote the welfare of the society and the interests of the enterprise.

To examine the relationship between internal marketing and social responsibility, the direct path coefficient between internal marketing and social responsibility has been (tested and) found equal to 0.579 which shows a positive relationship between internal marketing and social responsibility. As can be seen, the value of t-statistic is 5.108, which is bigger than the borderline value of 1.96. As a result, the hypothesis of the impact of internal marketing on social responsibility is acceptable. The results of this hypothesis are matching with the results of the research obtained from Tahmasebi et al. (1398), Ebrahimi et al.(1397), Abbasi and Qalivisi (1397) Asgari and Rahmani (1396), Barzuki et al. (2013) Matanda and Dubishi(2016), Blain et al.(2016), Carino et al.(2019), and Tsai(2014). Social responsibilities of organizations consist of their obligation to respond and meet the expectations of external stakeholders, including customers, suppliers, distributors, environmental guards, and the residents of the production/service unit, while protecting the interests of internal stakeholders, including owners or shareholders and employees of the unit.

To examine the relationship between social responsibility and customer satisfaction, the direct path coefficient between social responsibility and customer satisfaction has been (tested and) found equal to 0,455, which indicates a positive relationship between social responsibility and customer satisfaction. As can be seen, the value of the “t” statistic equals to 4.834 which this amount is bigger than the borderline value of 1.96. As a result, the hypothesis of the effect of social responsibility on customer satisfaction is acceptable. The results of this hypothesis are matching with the results of the research obtained from Tahmasebi et al. (1398), Matanda & Dubishi (2016), Blaine et al. (2016), Karin et al. (2019), and Tsai (2014).The social responsibility is a strategic confrontation for responding to social and environmental concerns, as well as for a sustainable organizational development. One of the most important elements of the existential philosophy of organizations is known as social responsibility, so that the importance of its observance by organizations, not only does it increases the likelihood of job performance, but it also strengthens the satisfaction outside stakeholders of the organization for which enhances the legitimacy of the organization.

To examine the relationship between social responsibility and customer satisfaction, the direct path coefficient between the internal marketing and customer satisfaction equals to 0.532 which indicates a positive relationship between internal marketing and customer satisfaction. As can be seen, the value of the statistical value of “t” is almost equal to 5.464, which is more than the borderline value of 1.96. As a result, the hypothesis of the effect of social responsibility on customer satisfaction is acceptable. The results of this hypothesis

are matching with the results of the research obtained from Tahmasebi et al. (1398), Ebrahimi et al. (1397), Abbasi and Qalivisi (1397), Asgari and Rahmani (1396), Barzuki et al. (2013) Matanda and Dubishi(2016), Blain et al.(2016), Carino et al.(2019), and Tsai(2014).

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