

Internal Marketing Policies And Their Role In Raising The Efficiency Of Banking Service

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Abstract

Currently banking industry has the most and complex challenges to compete in market, majority of the industries had brought enough changes and orientations in their working structure. If the banks are not adopted and changes had not brought the overall profit might be put to question and risk might be raised in the future thus short and long term changes are compulsory as they face in real. Similarly the world business is also got enormous enlargement and complexity in term of customers demands. Internal structure is very essential and is the need of today to be furnished, however most of the banks in the world are felt to adjust their internal system according to the desire of the customers and also enlarge their profits. By bringing changes in the internal structure of the banking the errors and faults will be detected and a plan would be suggested to functionalize the whole system of banking. However if the internal structure of the banking is fixed it will totally and automatically bring enormous changes in the profits of banking. Internal marketing. Market orientation is tightly connected to the internal marketing. Customers must be satisfied with great and easy services. Internal changes in banking means adopting polices such as easy assessment, short respond time, simple work processing, and must be available these all functions to the customers in their door. The bank's front-line workers contact with the majority of clients and handle a wide variety of financial transactions on a regular basis. It is widely accepted that customer happiness is mostly a function of the service delivery process rather than the final product. A bank's Internal Marketing and Market Orientation efforts are highlighted by the preceding findings. Now a days most of the industries are focusing to bring positive and easy amendment in their daily work in which the customers are directly connected. To clearly justify the internal marketing policies and their role in raising the efficiency of banking service I had arranged a survey of containing distinguish members related to the banking sector, and the research was carried out on the basis on questionnaires. The questionnaire had different questions which were relating to the Internal marketing policies and their role in raising the efficiency of banking service. Customer service representatives' perceptions on internal marketing in the banking

business were clarified by the findings. In the end, the findings will assist bank executives in detecting the risky aspects of internal marketing, which in turn damage the attractiveness level of their institutions.

Introduction

Amendment and changes are the requirement of day banking industry. They are obligated to provide better and enhance services to the public, it is also fact that better changes may bring positive punishment in the banking sector. By bringing the concept of Internal marketing policies and their role in raising the efficiency of banking service. Thus all people are trying to approach the banks which provide the better facilities. According to the research most of the banks are ranked down due to poor and slow development in their working structure. It is also right and true that good changes may raise the profitability of the banks, similarly the world business has got enormous varieties which are tough to be covered with the old and un-systematic procedure. There are still some gaps which requires our consideration and full support to fill it out. Policies are the key to establish and promote the overall performances of the banks (Ahmad, 2012). Most of the time industries are being in losing posting due to poor decisions taken by them or by their heads. Banking should prove better services for all class of people, which is an aspect of prosperity and happiness towards business. By bringing changes in the internal structure of the banking the errors and faults will be detected and a plan would be suggested to functionalize the whole system of banking (Shaymaa D. Hashem, 2021). However, if the internal structure of the banking is fixed it will totally and automatically bring enormous changes in the profits of banking. Internal marketing. Market orientation is tightly connected to the internal marketing. Customers must be satisfied with great and easy services. Internal changes in banking means adopting polices such as easy assessment, short respond time, simple work processing, and must be available these all functions to the customers in their door. The bank's front-line workers contact with the majority of clients and handle a wide variety of financial transactions on a regular basis. It is widely accepted that customer happiness is mostly a function of the service delivery process rather than the final product. A bank's Internal Marketing and Market Orientation efforts are highlighted by the preceding findings. Banking services can be raised as soon as possible if the changes are brought on time and those changes do support a lay man in all aspects. Now a days all the priority is given to classical services who ever do provide the best services is having the better chances in the market and might rise the business structure and profitability of the banks. Services such as fast accessibility, better solution to the problems and fast response to the client's problems and issues (JON, 2009).

1. Role of internal marketing on quality services and consumer's satisfaction in banks

Internal marketing does paly vital role in all aspects, it generates the overall positive image of the industry but particularly in banking sector. As stated early internal marketing has a huge and enormous impact on the customer's satisfaction as well as promotes quality services. According to the researcher's inner consumers trust cannot be achieved without the most important

contribution of the consumers who have contact employees who give the services. The first line workers of the bank contact with the majority of the consumers and normally handle an extend range of banking transactions. It is important to provide better services because bank leaders must corporate the customer concern employees who have direct connection with the customers through this prosecution the inner employee will feel better and may acquire sale skills and satisfy the customers as well as themselves. The mentioned ascertainment empowers the concept of internal marketing. According to the research internal marketing programmers would only focus on the inner marketing workers in two dimensions for those who are the external market means customers to acquire the high quality services to its consumers uninterruptedly. Internal marketing testify the attitude and behavior of the inner employees of the industry (Sher, 2009).

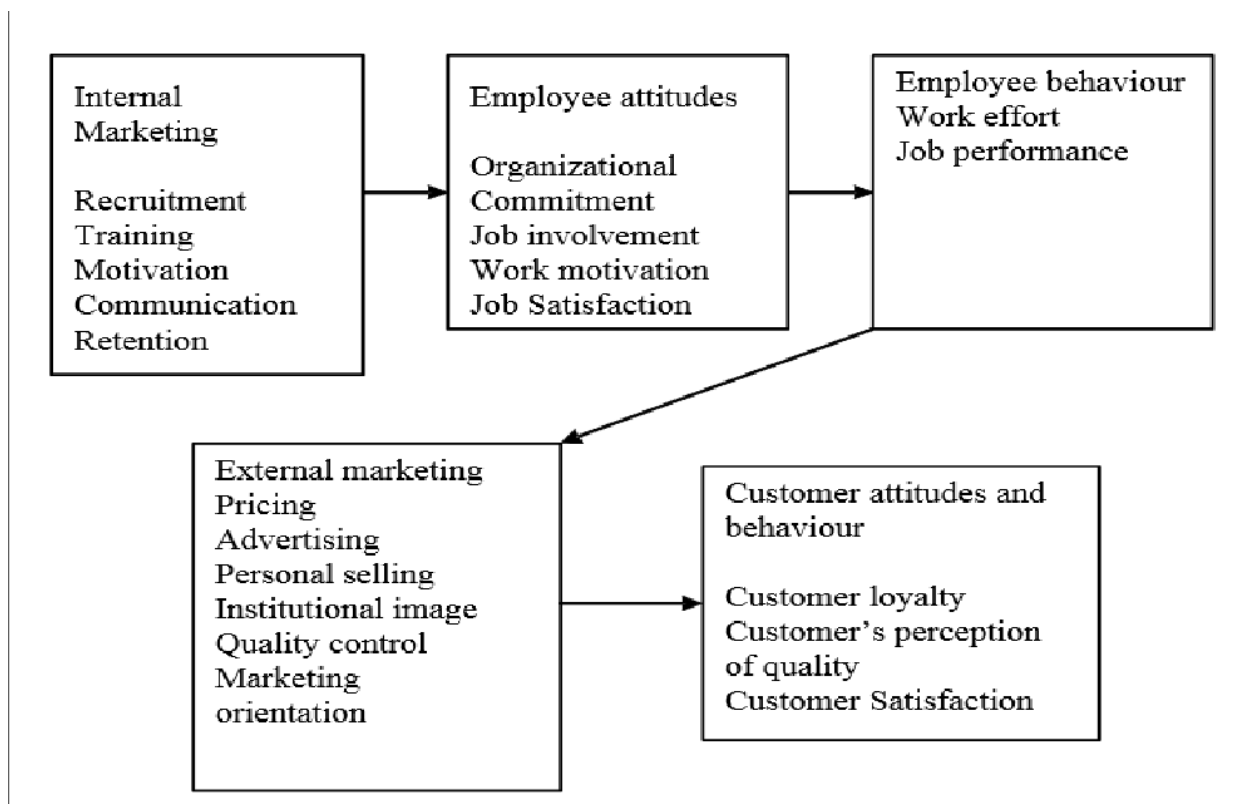


Figure 1: role of internal marketing

2. Organizational commitment

Having in mind commitment does paly a necessary role to build up strong and organized image in the market particularly in banking. Most of the banks are focusing and bringing changes in terms of commitments to the internal market (employees) and to the external marketing (customers). Commitments are the sold words and agreements which leads you to establish a good relation with customers in selling and purchasing however, it provides solid path to connect a trusty relation

between seller and owners. Organizational commitment is a main problem of the owners and

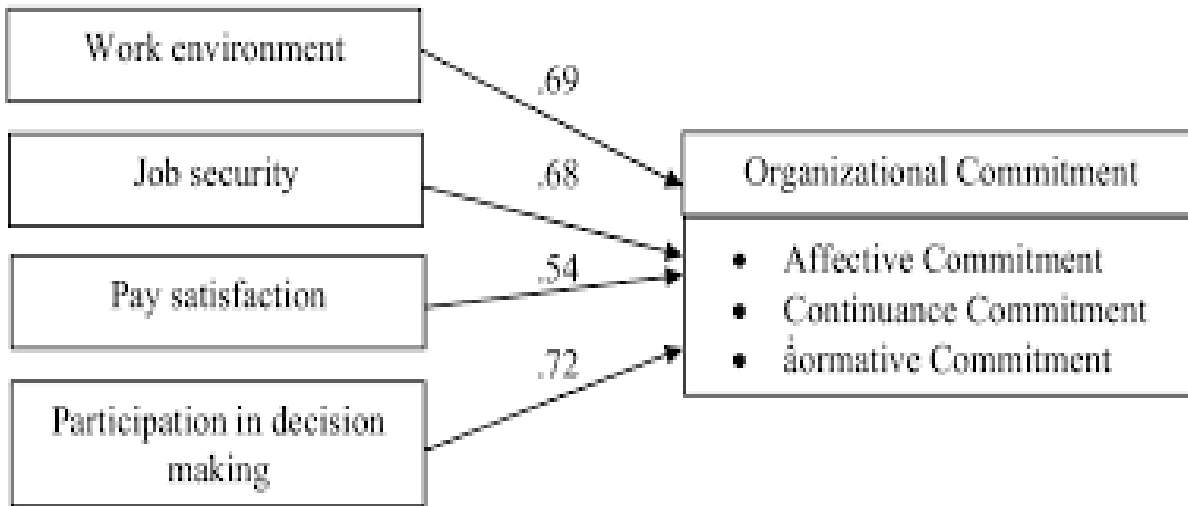


Figure 2: organizational commitment

management. Organizational commitment has direct connection with the job satisfaction which generates a competitive position and empower the profitability of the organization. It has vast benefits as it directly influences the employee performances. Employees behavior has a solid relation with organizational commitments. Commitments provide a bond strength to the organizational profitability and its overall believe and trust (awwad, 2003).

3. Job satisfaction

With the internal marketing policies the job satisfaction gets better position and also enrich the overall performances of the banks. According to the research the internal employees and the overall customers have trust and increase their believe towards getting in touch with the banking systems (Shaymaa D. Hashem, 2019). It is also stated that better satisfaction enlarge the business of the industry and also caches the high position In the overall marketing, thus currently the whole focus is on the job satisfaction. Majority of the industries are now a days working and researching upon the idea and concept which promotes the satisfaction and their role in raising the efficiency of banking service. If the internal employees are satisfy with their jobs and have no complaints with the owner and leaders of the industry the company will promote with the passage of time (Bak, 1994). The employees will be satisfy if the following points being given to them timely.

- I. Salary
- II. Work life balance
- III. Autonomy
- IV. Role clarity
- V. Team work
- VI. Promotion



Figure 3: job satisfaction

4. Customer's orientation

Customer's orientation is a kind of business planning in the modern and lean businesses design which acquires employees and management to considerate on the changes which are needed and are being wanted for the customers in all perspectives. In other words, it's a company-wide philosophy that the consumers need or want should be the first priority of all employees and management to be given on time. A firm that fully embraces the principle of customer-centered design, development, and marketing is one that modifies its whole operation to meet the requirements of consumers. For example, think about a manufacturing. It has not been customary for a manufacturer's staff to be aware of what a customer wants or requires (Ballantyne, 2003).

Employees would be responsible for implementing the company's new goods, which would be introduced by management. Employees in modern organisations are being educated about the demands of their customers, so they may make adjustments to their operations or even propose changes to management that would benefit customers in the long term.

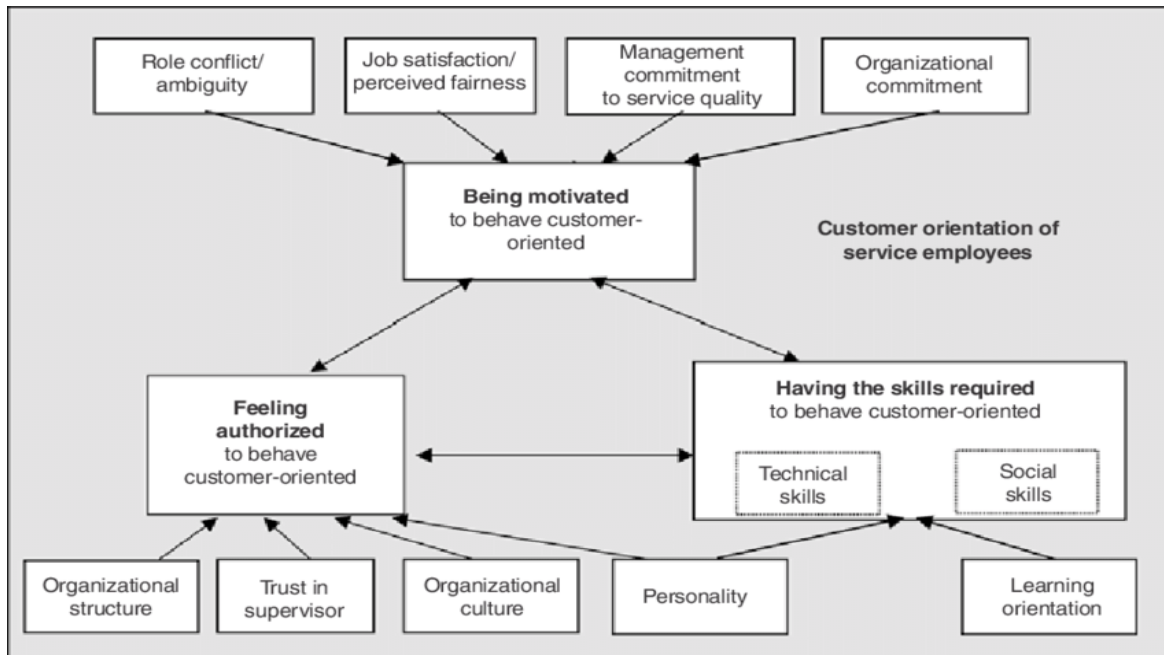


Figure 4: customer's orientation

5. Methodology

In this research paper the methodology which was used was based on the questionnaire, the questionnaire contains distinguish questions and were prepared to generate a good and logical output by / from which we can produce the result which is relying on the reality and strength a way for the future work if required in banking sector. Method was carried out by the leaders and management members who were and are the experts of the field and they were trained before the real implementation of the work. It is also stated to all the concern members that the methodology should be implemented according to the rules which were stated in the training. The questions which were given in the questionnaire were totally related to the banking field and had the aspect of the improvements in the banks in all aspects and in all ears. By bringing changes in the internal structure of the banking the errors and faults will be detected and a plan would be suggested to functionalize the whole system of banking. However if the internal structure of the banking is fixed it will totally and automatically bring enormous changes in the profits of banking. Internal marketing. Market orientation is tightly connected to the internal marketing. By adopting the methodology of questionnaire we had reached out the decision position from which we can suggest why the internal marketing is so necessary and is the requirement of today industries particularly in the banking sector. The general committed was set down and had efficient time to think over it and eventually it was decided to select the questionnaire methodology. It was also brought to the discussion that better satisfaction enlarge the business of the industry and also caches the high position in the overall marketing, thus currently the whole focus is on the job satisfaction. Majority

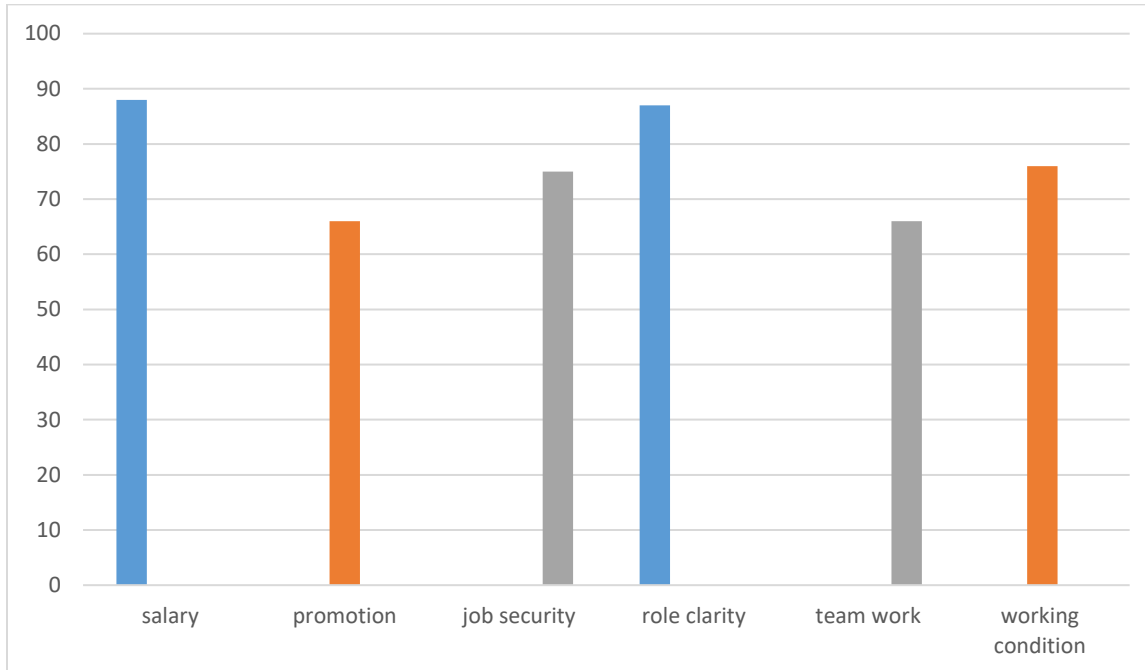
of the industries are now a days working and researching upon the idea and concept which promotes the satisfaction and their role in raising the efficiency of banking services.

6. Result

After the whole process I had reached out the result and its overall benefits and side effect of internal banking and its role to raise the banking sector in all aspects. During the research different situations were tested and examined by different experts. According to the experts the had suggested for all sort of banks that internal amendment is must and has large number of advantages over the ones who don't have. It was cleared that internal changes is the key to furnish the overall structure of the banks and also provides a path for increasing profitability of the banks. The research team visited distinguish banks during the inspection in working hours. Majority of the banks were having so many issues and problems which were relate to the poor management of the internal banking system. The internal system was totally relying on the oldest and unprofessional ideology. The survey was carried out by the questionnaire methodology. All the questions were reviewed by the expert commit before sending to the distinguish banks. It was also exhibited during the survey that Most of the banks are focusing and bringing changes in terms of commitments to the internal market (employees) and to the external marketing (customers). Commitments are the sold words and agreements which leads you to establish a good relation with customers in selling and purchasing however, it provides solid path to connect a trusty relation between seller and owners, similarly during the survey we had visited 300 banks alongwith head offices, almost 170 banks were willing to have internal changes and amendment in their banks, despite of that 130 were not in the position to bring internal changes in their banking systems, however, we had stated them all the advantages of the internal marketing and its impact of the profitability. During the survey Internal marketing policies and their role in raising the efficiency of banking services was compared with those who do not have the internal marketing polices, not only that the annual profitability was also compared and the result was so different.

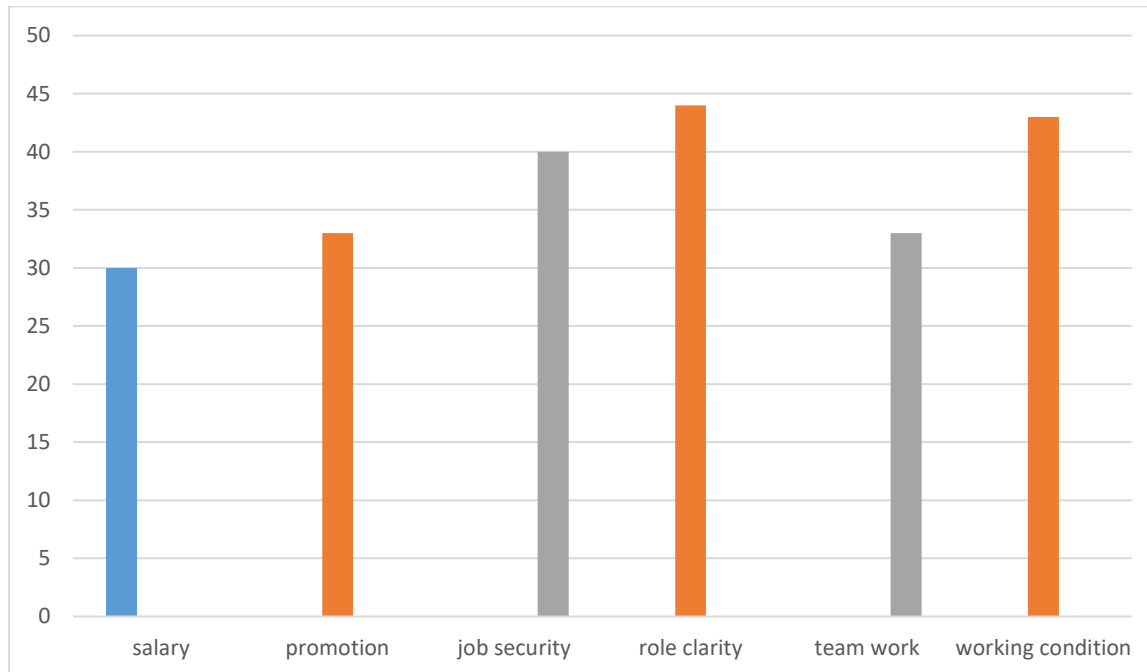
- **Internal marketing policies banks performances**

During the survey distinguish banks were visited among them there were some banks which had implemented the ideology of internal marketing polices and some of the banks had not implemented the idea of internal market. The survey was carried out to bring differentiate among the banks the banks which had internal policies were better in all aspects then the ones which did not have the police. Banks performances were examined through a proper channel. As stated early internal marketing has a huge and enormous impact on the customer's satisfaction as well as promotes quality services. According to the researcher's inner consumers trust cannot be achieved without the most important contribution of the consumers who have contact employees who give the services. The first line workers of the bank contact with the majority of the consumers and normally handle an extend range of banking transactions. Below table shows the performances of the banks which have the concept of internal marketing policies.



- **Without Internal marketing policies banks performances**

The banks which had not implemented the concept of internal marketing polices are in the stage of crises and had not promoted as which was required in the given time. The banks lost their supreme position in the market as well the profitability which they should had done it. According to the research the banks were visited during the survey and the same questions were put to them, during that time the relevant members had not answer the questions correctly due to lack of knowledge and scarcity of professionalizeme. The comparing work was carried out and enormous difference were produced which really hurts the current situation of the banks which don't have the internal marketing policies. The tables show differences among banks which work with internal marketing and which work without the implementation of internal marketing policies. Below table shows the performances and profitability of the banks which do not work in the frame of internal marketing policies.



7. Conclusion

To sum off the entire proceedings we had reached to the conclusion. As the world business is getting large and complex, and demands are also spreading which requires more quality services and professionalism in banking. The quality of banking must meet the need of all the customers accordingly, in recent times, institutions are obligated to render high quality of services in respect to their offers. The more banks provide better services the best will be satisfactory feedback. It is the fact and had proven by different researchers that better services do motivate the customers and build up their satisfaction. Others services dimensions provide a platform to evaluate service quality. The objective of this study is to determine the association among customer satisfaction and the quality of services in service sector of the banking. The quality of banking services are subjected to maximize the profits and reduce the cost. Profit can be strengthen through achieving increases in sales and minimizing cost. For all the main option is customer satisfaction, because customer satisfaction leads the consumers loyalty. The main objective of this paper is to illustrate the quality of banking and its impact on the overall banking sector. It also aims to find out the performances and profits exchange. The research variables indicate the analysis and related work to the banking. Generally banking has great impact on the country treasury, it also provides the better advantages for the public to keep their properties safe and through a systematic way. As was said early that bank has a lot to play and support the public to increase their trust and believe. There are still some gaps and issues regarding to banking which needs to be filled as soon as possible, because if the time is taken and result not being produced on time, it may cause the smoothness of the activities of the overall banking. According to the study most of the times there is a gap between customers and banking which means people are having the greatest issues.

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