

Internal Marketing and its Impact on Customer Value: An Exploratory Study of the Opinions of a Sample of Bank Customers

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Abstract: This research aims to identify the impact of internal marketing in its dimensions (empowerment, internal communication, and teamwork) on customer value in its dimensions (service quality, customer relationship management, and the personal value of employees). It explores the role that internal marketing can play in influencing customers and enhancing their satisfaction with the services provided by the surveyed banks. The banking sector represents the research field, while the research population consists of customers holding bank accounts in the surveyed banks. A total of (150) questionnaires were distributed, of which (116) were returned and (109) were deemed valid for analysis. The data were processed using statistical methods through the SPSS software. The statistical analysis showed a correlation and impact relationship between internal marketing and customer value in the banks included in the study sample.

Keywords: Internal Marketing, Customer Value.

INTRODUCTION

The success of organizations is no longer solely dependent on developing products with specific features, pricing, and promotion; instead, it now hinges on their ability to genuinely commit to a set of values that highlight the importance of serving and satisfying customers. Additionally, it requires organizations to focus on their internal environment by enhancing employees' knowledge and developing their skills in customer service to an exceptional standard. The modern concept addressing this need is internal marketing (Darbali, 2009: 2). Internal marketing views employees as customers in an internal market whose importance is on par with external customers. Organizations must strive to meet employees' needs and desires, enhance their work capabilities, and achieve job satisfaction, as their performance will reflect on customer value and satisfaction, affecting their overall performance. Thus, the relationship between employees, the organization, and customers is interdependent. The organization's interest lies in retaining competent employees and investing resources to ensure their commitment and retention. Employees benefit by staying within an organization that has prepared, trained, and provided a supportive environment that meets their various needs. Similarly, customers continue to engage with the organization due to the level of service offered, which results in their satisfaction in a distinct manner (Salama, 2003, 38).

SECTION ONE: RESEARCH METHODOLOGY

First: Research Problem

The banking sector has faced significant challenges and developments across various economic, organizational, legal, and other areas affecting banking operations worldwide. The challenges facing the banking sector in Iraq, in particular, exemplify this trend. Banking institutions often focus on external marketing, overlooking internal marketing and its role in achieving customer value and satisfaction. The lack of adoption of internal marketing can negatively impact

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the quality of services provided by banking institutions, which in turn affects customer satisfaction and loyalty. The research problem can be summarized by the following central question:

“What role does internal marketing and its dimensions play in enhancing customer value?”

Second: Research Importance

The significance of this research can be highlighted through the following points:

1. Employees represent a crucial element of the marketing mix within the organization, playing an essential role in enhancing the organization’s image in customers' eyes and ensuring the quality of services provided.
2. The research variables' importance encompass internal marketing and customer value dimensions.
3. Understanding the impact and correlation relationships among the research variables, including identifying the least and most influential aspects and the weakest and strongest correlations. This insight provides a clear and positive picture of the areas banks should prioritize to enhance their performance.

Third: Research Objectives

The primary goals of this research are as follows:

1. To make a modest contribution to a highly significant topic in marketing management literature, specifically internal marketing and customer value.
2. Understand internal marketing, its importance, and its dimensions while clarifying the concept of customer value, its importance, and its foundational aspects.
3. To test the impact of internal marketing dimensions on customer value and assess how the dimensions of internal marketing (empowerment, internal communication, teamwork) influence customer value.
4. To provide recommendations based on the research findings to address gaps and weaknesses in the study variables, aiming to maximize the benefits of utilizing the relationship between them.

Fourth: The Hypothetical Framework of the Research

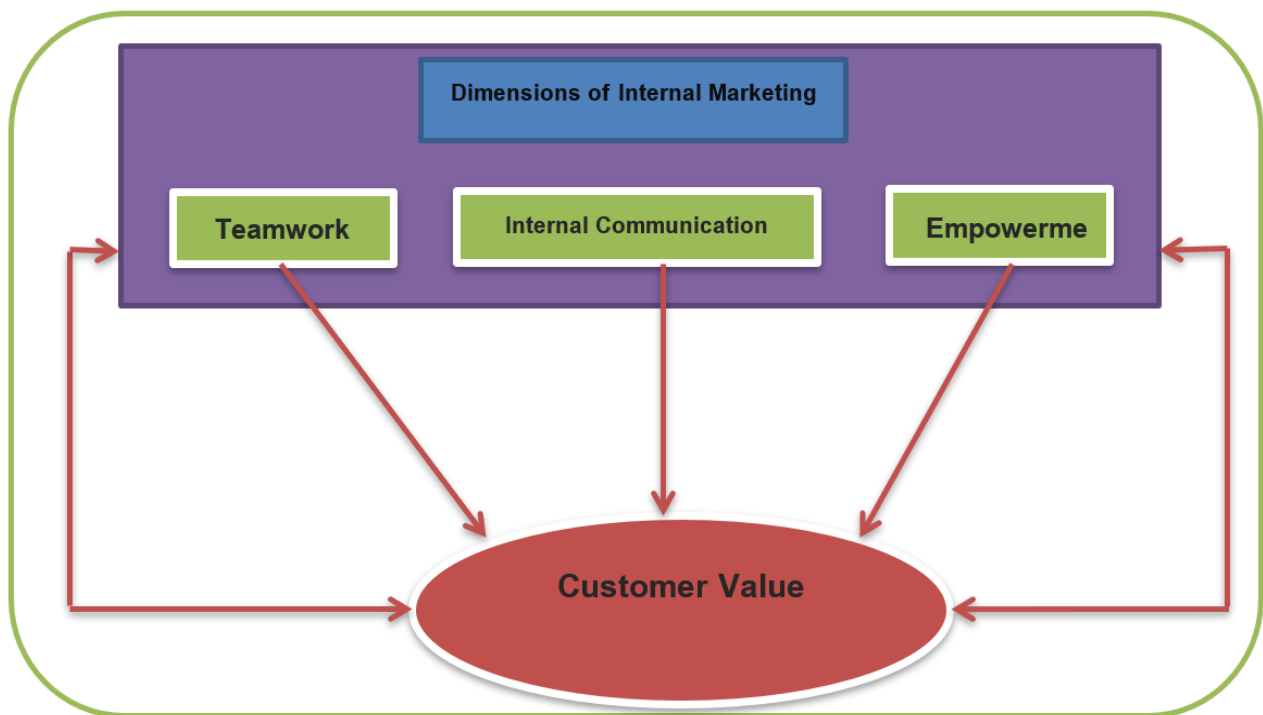


Figure 1: Hypothetical Research Framework

The hypothetical framework of this research is designed to illustrate the logical relationship between the researched variables. It describes internal marketing as the independent variable and customer value as the dependent variable, along with clarifying the sub-variables and their respective impacts. This framework is depicted in Figure 1.

- Correlation
- Impact



Fifth: Research Hypotheses

(H1). The first Main Hypothesis: There is a statistically significant correlation between the dimensions of internal marketing and customer value, with the following sub-hypotheses:

- **(H1.1). First Sub-Hypothesis:** There is a statistically significant correlation between empowerment and customer value.
- **(H1.2). Second Sub-Hypothesis:** There is a statistically significant correlation between internal communication and customer value.
- **H1.3). Third Sub-Hypothesis:** There is a statistically significant correlation between teamwork and customer value.
- **(H2). The Second Main Hypothesis:** There is a statistically significant impact of internal marketing dimensions on customer value, with the following sub-hypotheses:
- **(H2.1). First Sub-Hypothesis:** There is a statistically significant impact of empowerment on customer value.
- **(H2.2). Second Sub-Hypothesis:** There is a statistically significant impact of internal communication on customer value.
- **(H2.3). Third Sub-Hypothesis:** There is a statistically significant impact of teamwork on customer value.

Sixth: Research Methodology

Given the significance of the research topic, the researcher employed multiple methodological approaches. The researcher relied on available literature to construct the theoretical framework. In the fieldwork, a questionnaire was used, and responses were measured using a five-point Likert scale to assess the level of agreement with the questionnaire items.

Seventh: Research Population

After a thorough examination to meet the requirements of the applied aspect of the research, the research population was selected from a group of bank customers holding accounts in the studied banks to test the previously established hypotheses.

Eighth: Research Tools

Data Collection Methods: To achieve the research objectives and test its hypotheses, two types of data collection methods were used:

1. **First Method:** Related to the theoretical aspect, involving scientific references such as books, journals, academic theses, and periodicals, as well as reliance on the internet.
2. **Second Method:** This method involves data obtained through field study, specifically via the questionnaire, which served as the primary data and information collection tool for this research. This method was essential for gathering data on the studied banks.

Section Two: Theoretical Framework Internal Marketing and Customer Value

First: Internal Marketing

1. **Concept of Internal Marketing**

The concept of internal marketing emerged in the last decades. Berry, who initially defined it, introduced it in 1981. This concept has been widely studied and discussed in service marketing literature, as it aims to develop employees as internal customers and enhance the quality of services provided by the organization (Al-Khammas and Al-Tamimi, 2013: 35). Since then, scholars have offered numerous definitions in their literature, and Table (1) presents several of these definitions.

Table 1: Definitions of Internal Marketing as Provided by Various Researchers

No.	Researcher and Year	Definition
1	(Yu & Shiu, 2010: 796)	An administrative philosophy with a strategic dimension aimed at attracting, developing, and satisfying employees and providing a high-quality work life for them. It aims to achieve long-term strategic goals related to the overall success of the organization’s external performance.
2	(Ismail, 2011:6)	A primary activity aimed at developing the knowledge of both external and internal customers, removing functional obstacles to increase organizational effectiveness.
3	(Magatef,2016:36)	A method for structuring incentives and rewards to provide employees with an environment conducive to serving the organization’s customers.
4	(Micek,2018:69)	A process of motivating and empowering the organization’s employees to achieve goals related to internal and external customers.
5	(Al-Mulha Hassan & Al-Jarjari, 2019:41)	A new strategic philosophy focused on employees as internal customers and working to raise their efficiency through training, motivation, empowerment, and building teamwork to enhance relational harmony within the organization.

No.	Researcher and Year	Definition
6	(Kotler <i>et al.</i> , 2020:248)	Directing and motivating employees to engage with customers and supporting employees to serve customers, ultimately reflecting on customer satisfaction.
7	(Bruin,2020:2)	A process alongside employees focuses on developing and motivating them by providing appropriate job opportunities to meet their desires and needs.

Based on the above, the researcher believes that internal marketing is a marketing approach directed at employees within the organization, treating them as internal customers. It aims to enhance their efficiency through development, motivation, empowerment, and retention to achieve the organization's goals and strategies, reflecting positively on its image among external customers.

2. Importance of Internal Marketing

(Lovelock & Wirtz 2004: 438) noted that organizations with happy internal customers will also reach satisfied external customers. This aligns with the concept of internal marketing, which focuses on meeting employees' needs and desires and improving internal communications and activities. This approach translates into positive attitudes and behaviors among employees, reflected in their performance, thereby enhancing customer satisfaction and the organization's competitive position. The importance of internal marketing is highlighted through the following points:

1. It helps understand employees' abilities, attitudes, behaviors, knowledge, and skills (Georg, 1990: 68).
2. It assists the organization in redefining the role of managers and relationships among its members (Turkoz & Akyol, 2008: 149).
3. It contributes to implementing a specific organizational strategy that can achieve long-term goals related to employees (Al-Shawabkeh, 2010: 14).
4. Internal marketing is considered a strategic tool for achieving high service quality (Al-Damour, 2005: 343).
5. It provides an internal environment that supports morale and fosters positive behaviors among employees towards the organization (Hezab, 2016: 15).

3. Objectives of Internal Marketing

Researchers such as (Al-Jariri, 2006: 40), (Ali ,2007: 29), (Al-Hajj Abd ,2008: 31), (Darbali, 2009: 18), and (Abu Al-Rub, 2009: 25) have indicated that internal marketing can achieve a set of objectives, including:

1. Disseminating and exchanging information among work groups involved in marketing activities to make effective marketing decisions.
2. Activating incentives that encourage and motivate employees to improve their performance continuously.
3. Developing the abilities and competencies of employees in industrial and service organizations.
4. Supplying organizations with competent employees to work administrative roles and communicate with the public.
5. Supporting the organization in conducting internal promotional campaigns to encourage employees and enhance their role in achieving strategic objectives.
6. One of the most influential factors is creating an internal environment where employees are aware and enthusiastic about their work and have continuous support from top management.
7. Retaining highly skilled employees by providing them with all necessary material and moral resources.

4. Properties of Internal Marketing

(Abu Bakr ,2005: 15) explained that internal marketing is characterized by several features derived from integrating human resource management and marketing management applications. The main characteristics can be summarized as follows:

1. Internal marketing is generally not a set of separate activities; instead, it involves the initial quality of customer service programs, serving as a preliminary structure or foundation for external marketing activities.
2. Internal marketing is a social process, as it is applied within the organization to manage the relationship between the organization and its employees.
3. Internal marketing is a managerial process through which different organizational functions are integrated:
 - Ensuring that all employees possess the knowledge and expertise relevant to their roles and that these roles contribute to meeting the needs and desires of external customers.
 - Ensuring that all employees are motivated to perform their tasks efficiently.

5. Dimensions of Internal Marketing

The dimensions of internal marketing vary across studies due to differences in the populations and sectors being studied. This research seeks to identify the fundamental practices and dimensions of internal marketing that serve its objectives:

- **Empowerment:** Empowerment is giving employees the necessary authority to make decisions and participate in planning activities related to their roles, utilizing their expertise to improve performance (Abu Ghunaim, 2012: 139).

(Saeed ,2013: 90) described empowerment as enabling employees to think, take appropriate actions, and control their work independently.

- **Internal Communication:** Communication is interactions among individuals and groups at all levels and functions. It is a fundamental aspect of internal marketing and should be implemented alongside external marketing strategies to be effective (Ahmad & Rafiq, 2000: 173). (Qahmoush, 2017: 148) noted that internal communication creates an atmosphere of goodwill and respect among all workforce members. Communication should flow directly from management, between managers and employees, and among employees. At the organizational level, internal communication represents the flow of information and ideas among individuals within the organization to deliver services with the required quality.
- **Teamwork:** Teamwork is crucial in the banking sector as a continuous developmental force within the organizational environment. It helps banks adapt to changes and improve performance methods in planning, execution, and quality adoption. Teamwork is one of the effective tools for accomplishing shared tasks and achieving desired success with the highest efficiency and effectiveness, ensuring optimal resource utilization without excess or waste (Abdul-Momen, 2016: 12).

Second: Customer Value

1. Concept of Customer Value

The concept of customer value is one of the essential and modern concepts in contemporary marketing literature. For instance, the American Marketing Association recently revised its definition of "marketing" to include the concept of customer value, with significant discussions in the literature about the central role customer value plays as the foundation of all marketing activities (Graf & Maas, 2008: 2). Developing a strategy to create high customer value is essential to attracting new customers, building and maintaining strong relationships with them, and gaining their loyalty. This, in turn, increases the likelihood of enhancing trust and commitment, leading to a high degree of customer loyalty. Researchers have provided numerous definitions of customer value, as shown in Table (2).

Table 2: Definitions of Customer Value as Provided by Various Researchers

No.	Researcher and Year	Definition
1	(Kotler & Keller, 2016: 151)	The difference between the benefits received by the customer and the costs incurred compared to various available options.
2	(Bin Ziad, 2017: 83), Al-Azzani, 2018: 70), (Khudair & Oubaid, 2020: 192)	The overall assessment of the benefit or service value to the customer is based on what is received versus what is given, through comparing benefits and costs that can be measured by relying on specific dimensions of customer value.
3	(Jaraba <i>et al.</i> , 2018: 1)	A way to understand customer needs and care for them to build a relationship between them and the organization.
4	(Surjaatmadja & Saputra, 2020: 102)	A process of comparing achieved profits and various costs and assessing related competitive expectations.
5	(Eggert <i>et al.</i> , 2020: 1)	A strategic tool that assists the organization in utilizing available resources to provide valuable customer services.
6	(Hou <i>et al.</i> , 2020: 2)	A comparison by the customer between what they pay in costs and what they receive in return, especially after making a purchase decision.

Based on the above, the researcher views customer value as a set of benefits that the customer seeks to obtain when dealing with an organization, in exchange for sacrifices made, whether in effort, time, or cost. These benefits aim to achieve customer satisfaction and foster loyalty towards the organization to ensure repeated engagement whenever needed.

2. Importance of Customer Value

(McFarlane ,2013: 71-72) highlighted several points regarding the importance of customer value, which is widely agreed upon by researchers:

- Designing and delivering superior customer value is key to successful business strategy in the 21st century.
- Value holds a prominent position in today's markets and market spaces.
- Providing distinctive value to customers has become a mandate for management.
- In choice-rich environments, the balance of power has shifted from organizations to customers seeking value.
- Designing and delivering superior customer value drives organizations to leading market positions, offering a distinct advantage.

3. Dimensions of Customer Value

There are several dimensions through which customer value can be measured within an organization, including the following:

- **Service Quality:** Service quality has increasingly been recognized as a critical factor in the success of any business. Delivering high-quality service is challenging compared to product quality, as service is characterized by intangibility,

uniqueness, and difficulty in measurement (Khatheer& Maraimi, 2017: 32). Service quality depends on who provides it, when, where, and how it is delivered (Kotler & Armstrong, 2012: 38). It refers to the expected and perceived quality of service delivery, which significantly impacts an organization’s competitiveness (Kurtz, 2008: 358). Service quality is defined as "customers' perceptions of the extent to which the service meets or exceeds their expectations" (Pride & Ferrell, 2016: 391).

- **Customer Relationship Management (CRM) Value:** CRM is an effective tool for building trust-based relationships between the organization and its customers. It is particularly needed in organizations that provide services to customers, where service production and delivery involve interaction between the service provider and the recipient, regardless of the level of contact and interaction. CRM is defined as the comprehensive process of building and maintaining a profitable relationship with customers by delivering superior value to ensure customer satisfaction (Philip Kotler *et al.*, 2020: 36). It is also defined as the systematic tracking of customers' preferences and behaviors to tailor the value offerings of the organization to meet customer requirements and expectations (Michael R. Solomon *et al.*, 2012: 228).
- **Personal Value of Employees:** Employees in service organizations have become a crucial source for achieving excellence in customer service, as they are among the most effective tools in delivering customer value (Abdullah, 2011: 163). (Al-Saeedi,2004: 41) highlighted essential personal characteristics that add value, including:

Professionalism: Employees need training to acquire the necessary skills and knowledge.

Courtesy: Customers expect politeness, respect, and friendliness in interactions.

Reliability: Staff should be trustworthy and honest.

Consistency: Customers desire accuracy and reliability in service.

Perseverance: Customers prefer to deal with a team determined to overcome the most demanding operational challenges. It is clear that employees' personal values are embodied in a set of characteristics, traits, and behaviors that positively reflect delivering superior customer value, potentially preventing customers from turning to competitors.

SECTION THREE: DISCUSSION OF RESULTS AND HYPOTHESIS TESTING

First: Research Sample and Data Collection

The banking sector represented the research field due to its significance in reflecting the study variables. The research population consisted of bank customers who have accounts with these banks. The research sample included a total of (150) distributed questionnaires. Of these, (116) questionnaires were returned, and (109) were valid for analysis, representing a response rate of approximately (72.67%). The distributed questionnaire served as the primary tool for data collection from the research sample. Table (3) shows the number of returned questionnaires and the number of valid questionnaires for analysis.

Table 3: Returned Questionnaires

Category	Distributed Questionnaires	Returned Questionnaires	Valid for Analysis	Response Rate
Count	150	116	109	72.67%

Source: Table prepared by the researcher

Second: Measurement of Variables and Scale Reliability

The research tool consisted of a questionnaire prepared and formulated by the researcher to collect primary data for the study. The questionnaire aimed to measure two variables: the independent variable, internal marketing, represented by (23) items in the questionnaire across three dimensions (empowerment, internal communication, teamwork), and the dependent variable, customer value, represented by three dimensions (service quality, customer relationship value, personal value of employees). The questionnaire also included a section for personal information, covering the demographic characteristics of the sample members, which included five attributes: gender, age, marital status, years of service, and educational attainment. Table (4) shows the sections and dimensions of the questionnaire used in the current study.

Table 4: Structure of the Questionnaire

The axis	Statement	Dimension	Code	number	Sequence
Axis One: Demographic Variables	Gender		G		
	Age		A		
	Marital Status		S		
	Years of Service		E		
	Educational Level		Q		
		1. Empowerment	XX1	6	X1-X 6

The axis	Statement	Dimension	Code	number	Sequence
Axis Two: Independent Variable (Internal Marketing)	Internal Marketing	2. Internal Communication	XX2	9	X7-X15
		3. Teamwork	XX3	8	X16-X23
Total			X	23	X1-X23
Dependent Variable (Customer Value)	Customer Value	1. Service Quality	YY1	6	Y24-Y29
		2. Customer Relationship Value	YY2	7	Y30-Y36
		3. Personal Value of Employees	YY3	6	Y37-Y42
Total			Y	19	Y24-Y42

Source: Table prepared by the researcher

A five-point Likert scale was adopted to capture the orientations of the sample members, who are bank customers. Their ratings range from (5 = Strongly Agree to 1 = Strongly Disagree).

Third: Description of the Research Sample Members

To provide a deeper insight into the sample members' perceptions of the research variables, the researcher offers a general description of the sample members based on demographic information. Table (5) shows the distribution of individuals according to demographic information:

Table 5: Distribution of Individuals According to Demographic Information

Category		Count	Percentage (%)
Gender	Male	87	79.8
	Female	22	20.2
Age	From 20-29 years	55	50.5
	From 30-39 years	32	29.4
	From 40-49 years	16	14.7
	From 50-59 years	6	5.5
	From 60 years and above	0	0
Marital Status	Single	56	51.4
	Married	53	48.6
	Widowed	0	0
	Divorced	0	0
Years of Service	From 5 years or less	51	46.8
	From 6-10 years	15	13.8
	From 11-15 years	21	19.3
	From 16-20 years	14	12.8
	From 21-25 years	5	4.6
	From 26 years or more	3	2.8
Educational Level	Preparatory	32	29.4
	Diploma	8	7.3
	Bachelor's	31	28.4
	Master's	32	29.4
	Doctorate	6	5.5

Source: Table prepared by the researcher based on SPSS software.

Table (5) displays the demographic information of the surveyed individuals. It can be observed that the majority are male, with (87) individuals out of the total sample of (N=109), representing (79.8%), which is the highest percentage. In contrast, the female representation in the sample is (20.2%). Regarding age groups, the (20-29) age group had the highest percentage at (50.5%), while no individuals in the sample were over (60) years. As for marital status, the sample consisted only of single and married individuals, with singles being the majority at (51.4%), or (56) individuals, while married individuals accounted for (48.6%), or (53) individuals. There were no widowed or divorced individuals in the sample. In terms of years of service, those with five years or less represented the highest percentage at (46.8%), or (51) individuals, whereas those with (26) years or more had the lowest percentage at (2.8%), or three individuals. Regarding educational attainment, the highest percentages were in the middle school and master's categories, representing (29.4%), with (32) individuals in each category.

Fourth: Testing the Research Instrument

The researcher tested the validity and reliability of the questionnaire as follows:

1. **Face Validity:** The initial draft of the questionnaire was presented to six specialized judges from the College of Administration and Economics at the University of Tikrit. Based on the feedback provided, some statements were refined, and others were removed or replaced, resulting in the finalized and approved version of the questionnaire.
2. **Scale Validity:** Construct validity was assessed by calculating the square root of (Cronbach's Alpha) reliability coefficient. Table (6) shows that the values ranged between (0.877 and 0.967), which are high values reflecting an acceptable representation of the questionnaire items.

Table 6: Cronbach's Alpha and Validity Coefficients for Research Variables

Variable	Code	Cronbach's Alpha Coefficient	Validity Coefficient
First: Empowerment	XX1	0.770	0.877
Second: Internal Communication	XX2	0.847	0.920
Third: Teamwork	XX3	0.887	0.942
Internal Marketing	X	0.926	0.962
First: Service Quality	YY1	0.866	0.931
Second: Customer Relationship Value	YY2	0.906	0.952
Third: Personal Value of Employees	YY3	0.831	0.912
Customer Value	Y	0.935	0.967

Source: Table prepared by the researcher based on statistical analysis results

c. Reliability of the Questionnaire:

Table (6) shows that Cronbach's Alpha values ranged from (0.770 to 0.935), indicating the reliability of the questionnaire. These values are acceptable and reflect the dependability and trustworthiness of the research variables, confirming their suitability for the subsequent stages of analysis. This demonstrates the stability of the questionnaire in measurement, allowing researchers to rely on the results and generalize them to the research population.

Fifth: Description and Diagnosis of Research Statements and Variables

The researcher conducted a descriptive data analysis using (SPSS) to determine the mean values and standard deviations for the research statements and variables. Table (7) presents the questionnaire statements' mean, standard deviation, relative importance, and coefficient of variation.

Table 7: Description of questionnaire phrases

No .	Phrases	Arithmetic Mean	Standard Deviation	Relative Importance	Coefficient of Variation	Order of Approval
X1	The bank's management believes that today's employees are the future leaders once they are empowered.	4.11	0.797	82.20%	19.40%	1
X2	The management has clearly and precisely defined the responsibilities of each employee.	3.95	0.762	79.08%	19.28%	3
X3	Employees are trained to participate in decision-making.	3.87	0.934	77.43%	24.12%	4
X4	Employees have the authority to make decisions that accelerate responsiveness to customer needs.	3.71	0.926	74.13%	24.98%	5
X5	Bank employees enjoy sufficient independence and freedom to increase their effectiveness in serving customers.	3.66	0.983	73.21%	26.86%	6
X6	Management gives employees the opportunity to express their opinions in solving issues and presenting ideas.	3.96	0.952	79.27%	24.02%	2
X7	The bank has a good communication system that provides employees with the information they need promptly.	4.10	0.745	82.00%	90.85%	2
X8	The bank's management regularly distributes and shares information with employees.	4.00	0.782	80.00%	97.75%	4

No .	Phrases	Arithmetic Mean	Standard Deviation	Relative Importance	Coefficient of Variation	Order of Approval
X9	Management provides adequate information about the bank's strategy and goals.	3.93	0.889	78.60%	113.10%	7
X10	Employees can easily access the information they need at the bank.	3.82	0.925	76.40%	121.07%	9
X11	The bank's management provides employees with essential information related to new services.	4.13	0.759	82.60%	91.89%	1
X12	The bank views employees as the most influential means of communication with customers.	3.97	0.907	79.40%	114.23%	5
X13	There are no obstacles preventing us from communicating with colleagues and exchanging information and experiences.	3.95	0.786	79.00%	99.49%	6
X14	Information is used effectively and efficiently to perform assigned tasks.	4.06	0.756	81.20%	93.10%	3
X15	Horizontal communication among employees is easy and effective.	3.87	0.795	77.40%	102.71%	8
X16	The bank's management gives special importance to teamwork.	3.98	0.733	79.60%	18.42%	8
X17	Teamwork is considered the foundation of our success at work.	4.28	0.771	85.60%	18.01%	2
X18	Employees believe that teamwork is essential for producing a distinctive service.	4.30	0.752	86.00%	17.49%	1
X19	Employees believe that teamwork achieves better results than individual work.	4.17	0.848	83.40%	20.34%	5
X20	Employees in the department exhibit more of a team spirit and cooperation than individual competitiveness.	4.05	0.947	81.00%	23.38%	7
X21	All employees in the department are committed to achieving shared goals.	4.08	0.807	81.60%	19.78%	6
X22	I feel proud of the achievements of the department (team) in which I work.	4.26	0.699	85.20%	16.41%	3
X23	I believe in sharing information and experiences with colleagues to achieve the required performance.	4.25	0.709	85.00%	16.68%	4
Y1	The bank strives to maintain a high level of service quality for the customer.	4.21	0.806	84.20%	19.14%	2
Y2	The bank is keen on providing unique and high-quality services to the customer.	4.14	0.799	82.80%	19.30%	3
Y3	The facilities provided by the bank appear presentable.	3.91	0.866	78.20%	22.15%	5
Y4	The bank's management is keen on continuously monitoring the issues faced by its customers.	3.97	0.937	79.40%	23.60%	4
Y5	Customers rely heavily on the service provided by the bank.	3.79	0.973	75.80%	25.67%	6
Y6	Quality increases customer trust in the bank.	4.28	0.783	85.60%	18.29%	1
Y7	The bank surveys customers' opinions to understand their needs and desires.	4.06	0.837	81.20%	20.62%	3

No .	Phrases	Arithmetic Mean	Standard Deviation	Relative Importance	Coefficient of Variation	Order of Approval
Y8	The bank surveys customers' opinions to understand their satisfaction with the services provided.	4.07	0.813	81.40%	19.98%	2
Y9	The bank's management encourages the submission of complaints in case of service deficiencies.	4	0.871	80.00%	21.78%	5
Y10	The bank's management promptly offers solutions if a customer complaint is received.	4	0.793	80.00%	19.83%	6
Y11	Direct communication channels, such as a dedicated phone line or complaint box, are available to receive suggestions.	4.08	0.771	81.60%	18.90%	1
Y12	The bank monitors the plans and strategies of competing banks in dealing with customers.	4.03	0.822	80.60%	20.40%	4
Y13	The bank's management uses the information it receives to anticipate customer actions.	3.97	0.822	79.40%	20.71%	7
Y14	Employees are characterized by the skill and knowledge required for banking work.	4.17	0.718	83.49%	17.20%	2
Y15	Bank employees are courteous and respectful in their dealings.	4.12	0.778	82.39%	18.90%	4
Y16	Bank employees are proactive in assisting me and answering my inquiries.	3.98	0.860	79.63%	21.61%	5
Y17	Employees are characterized by honesty and maintaining privacy and confidentiality.	4.16	0.748	83.12%	17.99%	3
Y18	Employees care about the reputation and status of their bank in the competitive marketplace.	4.21	0.721	84.22%	17.12%	1
Y19	Employees are always available when needed.	3.97	0.918	79.45%	23.10%	6

Source: Table prepared by the researcher based on SPSS outputs.

Table (7) shows that the customers' sample of customers significantly agree on the perceived importance of the statements representing both the dimensions of internal marketing and customer value in banks. This is evidenced by the high mean values (exceeding the hypothetical value of 3) and relative importance, with agreement established for all statements.

For the internal marketing variable, statement number (X18) — "Employees believe that teamwork is essential for producing a distinctive service" — achieved the highest relative importance according to the perceptions of the sample. In contrast, statement number (X5) — "Bank employees enjoy sufficient independence and freedom to increase their effectiveness in serving customers" — recorded the lowest level of agreement among the statements for this variable.

For the customer value variable, statement number (Y6) — "Quality increases customer trust in the bank" — achieved the highest relative importance according to the sample's perceptions, while statement number (Y3) — "The facilities provided by the bank appear presentable" — recorded the lowest level of agreement among the statements for this variable.

Additionally, the sample's responses are consistent and lack dispersion, as indicated by the low standard deviation and the coefficient of variation, which is below the standard variation threshold of (50%). This supports the agreement indicated by the mean values.

Table (8) shows the mean, standard deviation, and other descriptive measures for the variables and dimensions of the research.

Table 8: Descriptive Analysis of Research Variables and Dimensions

Variable	Dimension	Code	Arithmetic Mean	Standard Deviation	Lowest Value	Highest Value	Relative Importance	Coefficient of Variation	Order of Approval
Internal Marketing	Empowerment	XX1	3.878	0.611	2.00	5.00	77.55%	15.77%	3
	Internal Communication	XX2	3.981	0.548	1.67	5.00	79.61%	13.78%	2
	Teamwork	XX3	4.172	0.588	2.00	5.00	83.44%	14.09%	1
Overall		X	4.020	0.511	2.00	5.00	80.41%	12.71%	
Customer Value	Service Quality	YY1	4.050	0.669	2.00	5.00	81.01%	16.51%	2
	Customer Relationship Value	YY2	4.030	0.655	1.86	5.00	80.60%	16.26%	3
	Personal Value of Employees		YY3	4.102	0.585	2.00	5.00	82.05%	14.26%
Overall		Y	4.059	0.562	2.00	5.00	81.19%	13.83%	

Source: Table prepared by the researcher based on SPSS data.

It can be observed from Table (8) that, according to the mean values for each of the three dimensions of internal marketing and the three dimensions of customer value in banks, there is significant agreement among the research sample regarding the importance of internal marketing dimensions. The values of high relative importance further support this. The third dimension, (**Teamwork**), recorded the highest level of agreement, followed by (**Internal Communication**) and then (**Empowerment**). For the three dimensions of customer value, the third dimension, (**Personal Value of Employees**), achieved the highest level of agreement, followed by (**Service Quality**) and (**Customer Relationship Value**). The low standard deviation values and coefficient of variation values below (50%) indicate consistency and agreement among the sample members in perceiving the importance of each dimension of internal marketing and customer value in banks, reinforcing the consistency displayed by the mean.

Sixth: Test of Normal Distribution

To determine the appropriate statistical tools for testing the research hypotheses, whether parametric or non-parametric, the researcher conducted a normality test on the data to assess its normal distribution. Normally distributed data allows the researcher to use parametric tools for hypothesis testing. Both the (Skewness) and (Kurtosis) coefficients were employed to achieve this purpose. When the Skewness values range between (+1 and -1) and the Kurtosis values range between (+3 and -3), the data follows a normal distribution. Upon reviewing Table (9), it is noted that all Skewness and Kurtosis values for the research variables and dimensions fall within the allowable limits, suggesting that the data follows a normal distribution. Therefore, parametric statistical analysis tools and methods can be used.

Table (9): Results of Normal Distribution Test

Variable	Skewness	Kurtosis
Empowerment	-0.327	0.239
Internal Communication	-0.818	3.341
Teamwork	-1.072	2.122
Internal Marketing	-0.924	3.299
Service Quality	-0.972	1.295
Customer Relationship Value	-0.910	1.099
Personal Value of Employees	-0.552	0.930
Customer Value	-0.777	1.415

Source: Table prepared by the researcher based on SPSS data outputs

Seventh: Hypothesis Testing

The research is based on two main hypotheses outlined in the methodology. Below are the results of testing these hypotheses and a discussion of the findings:

(H1). The first Main Hypothesis: There is a statistically significant correlation between the dimensions of internal marketing and customer value, with the following sub-hypotheses:

(H1.1). First Sub-Hypothesis: There is a statistically significant correlation between empowerment and customer value.

The relationship hypothesis between the empowerment dimension and the customer value variable was tested using Pearson's correlation coefficient to determine this relationship's significance, strength, and direction. Table (10) presents the results of this test.

Table 10: Correlation between Empowerment Dimension and Customer Value

Variable and Dimension		Customer Value (Y)
Empowerment (XX1)	Pearson Coefficient	0.664
	(Sig.)	0.000

Source: Table prepared by the researcher based on SPSS data outputs

It can be observed from Table (10) that there is a significant positive (direct) correlation between the empowerment dimension and the customer value variable. This means that the availability of empowerment in banks is associated with increased customer value. Therefore, the first sub-hypothesis is accepted.

(H1.2). Second Sub-Hypothesis: There is a statistically significant correlation between internal communication and customer value.

The relationship hypothesis between the internal communication dimension and the customer value variable was tested using Pearson's correlation coefficient to determine this relationship's significance, strength, and direction. Table (11) presents the results of this test.

Table 11: Correlation between Internal Communication Dimension and Customer Value

Variable and Dimension		Customer Value (Y)
Internal Communication (XX2)	Pearson Coefficient	0.728
	(Sig.)	0.000

Source: Table prepared by the researcher based on SPSS data outputs

It can be observed from Table (11) that there is a significant positive (direct) correlation between the internal communication dimension and the customer value variable. This means that the availability of internal communication in banks is associated with increased customer value. Therefore, the second sub-hypothesis is accepted.

(H1.3). Third Sub-Hypothesis: There is a statistically significant correlation between teamwork and customer value.

The hypothesis of the relationship between the teamwork dimension and the customer value variable was tested using Pearson's correlation coefficient to determine the relationship's significance, strength, and direction. Table (12) presents the results of this test.

Table 12: Correlation between Teamwork Dimension and Customer Value

Variable and Dimension		Customer Value (Y)
Teamwork (XX3)	Pearson Coefficient	0.658
	(Sig.)	0.000

Source: Table prepared by the researcher based on SPSS data outputs

Table (12) shows a significant positive (direct) correlation between the teamwork dimension and the customer value variable. This means that the availability of teamwork in banks is associated with increased customer value. Therefore, the third sub-hypothesis is accepted. The first main hypothesis can be accepted based on the results of the three sub-hypotheses.

(H2). The Second Main Hypothesis: The dimensions of internal marketing have a statistically significant effect on customer value in the banks under study. This main hypothesis includes the following sub-hypotheses:

(H2.1) First Sub-Hypothesis: Empowerment has a statistically significant effect on customer value.

A simple linear regression equation was prepared to estimate customer value based on the empowerment dimension, aiming to determine the extent of its effect on customer value in banks. Table (13) presents the results of this test.

Table 13: Results of Empowerment's Effect on Customer Value

Variable and Dimension	(R ²)	(F) Value	Sig.	Significance Level
	0.441	84.524	0.000	5%
	Regression Coefficient (β)	(T) Value	Sig.	Result
Empowerment	0.664	9.194	0.000	Accept

Source: Table prepared by the researcher based on SPSS data outputs

From Table (13), it can be observed that the regression equation model is valid, as indicated by the (F) value of (84.524), which is significant at the (5%) significance level. This suggests that customer value in banks can be estimated based on the empowerment dimension. Additionally, the significance of the (T) value, which is (9.194) at the (5%)

significance level, confirms the presence of a significant effect. The positive regression coefficient Beta (β) value of (0.664) indicates a positive effect of the empowerment dimension on customer value. The coefficient of determination (R^2) value of (0.441) shows that empowerment explains (44.1%) of the changes occurring in the customer value variable in banks. Based on these results, the first sub-hypothesis is accepted.

(H2.2) Second Sub-Hypothesis: Internal communication has a statistically significant effect on customer value. A simple linear regression equation was prepared to estimate customer value based on the internal communication dimension, aiming to determine the extent of its effect on customer value in banks. Table (14) presents the results of this test.

Table (14): Results of Internal Communication's Effect on Customer Value

Variable and Dimension	(R^2)	(F) Value	Sig.	Significance Level
	0.530	120.796	0.000	5%
	Regression Coefficient (β)	(T) Value	Sig.	Result
Internal Communication	0.728	10.991	0.000	Accept

Source: Table prepared by the researcher based on SPSS data outputs

Table (14) shows that the regression equation model is valid, as indicated by the (F) value of (120.796), which is significant at the (5%) significance level. This suggests that customer value in banks can be estimated based on the internal communication dimension. Additionally, the significance of the (T) value, which is (10.991) at the (5%) significance level, confirms the presence of a significant effect. The positive regression coefficient Beta (β) value of (0.728) indicates a positive impact of the internal communication dimension on customer value. The coefficient of determination (R^2) value of (0.530) shows that internal communication explains (53%) of the changes occurring in the customer value variable in banks. Based on these results, the second sub-hypothesis is accepted.

(H2.3) Tried Sub-Hypothesis: There is a statistically significant effect of teamwork on customer value. A simple linear regression equation was prepared to estimate customer value based on the teamwork dimension, aiming to determine the extent of its effect on customer value in banks. Table (15) presents the results of this test.

Table 15: Results of Teamwork's Effect on Customer Value

Variable and Dimension	(R^2)	(F) Value	Sig.	Significance Level
	0.433	81.820	0.000	5%
	Regression Coefficient (β)	T Value	Sig.	Result
Teamwork	0.658	9.045	0.000	Accept

Source: Table prepared by the researcher based on SPSS data outputs

Table (15) shows that the regression equation model is valid, as indicated by the (F) value of (81.820), which is significant at the (5%) significance level. This suggests that customer value in banks can be estimated based on the dimension of teamwork. Additionally, the significance of the (T) value, which is (9.045) at the (5%) significance level, confirms the presence of a significant effect. The positive regression coefficient Beta (β) value of (0.658) indicates a positive effect of the teamwork dimension on customer value. The coefficient of determination (R^2) value of (0.433) shows that teamwork explains (43.3%) of the changes occurring in the customer value variable in banks. Based on these results, the third sub-hypothesis is accepted. Given the results of the three sub-hypotheses, the second main hypothesis can also be accepted.

SECTION FOUR: CONCLUSIONS AND RECOMMENDATIONS

First: Conclusions

A. Theoretical Conclusions:

1. Internal marketing is a marketing philosophy based on considering employees as customers within the organization, highlighting the significant role they play in enhancing the quality of services provided to customers.
2. The empowerment dimension emphasizes the importance of providing employees with sufficient freedom to participate in important decision-making and manage work independently.
3. The internal communication dimension encourages cooperation and coordination at various levels, fostering an environment of friendliness and respect among individuals and groups. It also facilitates the flow of information and ideas within the organization to deliver services with the required quality.
4. Teamwork reflects the employees' possession of adequate abilities to complete shared tasks at work.
5. Customer value is an important topic that has garnered significant interest from researchers. Organizations adopting this concept have a greater chance of survival and growth.
6. Service quality represents the characteristics and specifications that services must have to effectively meet and exceed customer needs and expectations.

7. Customer relationship management focuses on maintaining relationships with customers by continually tracking their preferences and behaviors to achieve their satisfaction.
8. Employees serve as an inspiration for customers through their direct interactions when marketing products. Customers need guidance and advice to overcome challenges they may encounter.

B. Practical Conclusions:

1. The results of the average values for each dimension of internal marketing and customer value in banks indicate a high level of agreement among the sample regarding the importance of internal marketing dimensions.
2. The findings show a significant positive correlation between empowerment and customer value, meaning that the availability of empowerment in banks is associated with increased customer value.
3. The results indicate a significant positive correlation between internal communication and customer value, suggesting that effective internal communication in banks is associated with increased customer value.
4. A significant positive correlation between teamwork and customer value implies that teamwork in banks is associated with increased customer value.
5. Analysis results indicate a statistically significant effect of empowerment on customer value, explaining 44.1% of banks' customer value changes.
6. Analysis results reveal a statistically significant effect of internal communication on customer value, with internal communication explaining 53% of the changes in customer value in banks.
7. Analysis results also indicate a statistically significant effect of teamwork on customer value, explaining 43.3% of banks' customer value changes.

Second: Recommendations

1. The organization should focus on internal marketing and its employees, considering them as the main drivers of the organization and sources of knowledge and creativity in the workplace.
2. Efforts should be made to empower employees further to perform their tasks correctly, granting them freedom and support to discuss work-related issues openly, without hesitation or fear of raising their concerns.
3. The bank's management should increase its attention to service quality to ensure that customers receive a sufficient level of service that gives them higher value relative to the costs they pay.
4. Internal communication should be strengthened by creating an atmosphere of friendliness and respect among all bank employees. This will, in turn, positively reflect on customer loyalty to the bank.
5. Greater attention should be given to teamwork as it is an effective tool for completing shared tasks and achieving the desired success with maximum efficiency and effectiveness.
6. The bank should keep up with developments by upgrading outdated electronic systems in the banking sector to modern systems, which will expedite tasks and increase satisfaction with banking procedures and services.
7. Focus on selecting employees with experience, skills, professionalism, knowledge, confidence, abilities, and performance efficiency, prioritising this during hiring. Employees are a critical part of the marketing mix and play a significant role in delivering exceptional customer value and fostering loyalty.
8. The bank's management should place more emphasis on customer relationship management, as it is an effective tool for building trust-based relationships between the bank and its customers and for understanding and meeting customer needs.

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