Internal Marketing Practices and Employee Retention in Deposit Money Banks

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Abstract

It is a truism that employees serve as the fulcrum on which organizations activities are aligned. As a result of employees' pivotal roles, retaining them has become a herculean task to managers. Against this back drop, this paper examines internal marketing as a strategy for retaining employees in deposit money banks in Nigeria. Three objectives derived from the measurable dimensions of internal marketing are explored in this research. This study adopted the correlational research design while purposive method was used in distributing 120 copies of questionnaire to full time employees of 8 banks in Ekpoma Edo state Nigeria. 100 copies were retrieved and 80 was found usable. This represents 75% return rate. Data were analysed with mean and standard deviation while the hypotheses were tested with one way Analysis of Variance, Pearson correlation and simple linear regression. The study found job satisfaction, training and motivation exhibit significant and positive relationships with employee retention. The paper therefore recommend that bank management imbibe the tenets of internal marketing with the intent of creating long tenure employees.

Keywords: Employees Retention, Internal Marketing Dimensions, Nigeria Banks

1.0. Introduction

Banks are globally recognized for their contributions to the economic development of society. As a result, its operations are characterized by stiff competition. Literature acknowledges that firms in the bid to withstand competition often embark on institutionalization of service quality delivery culture. Banks in their quest for excellence in service delivery are compelled to embrace the most recent technologies, hire high caliber and well-motivated employees and offer unique services. Service organizations operations are noted for direct customers contact with organizations employees. Interestingly, modern banking operation is such that the entire staff are primed to be marketing oriented. This implies that all the employees are trained to have contact with customers to the extent of being able to handle wide range of banking transactions. Consequently, Yeum., Wee and Bang (2020) advocate that banks employees need to acquire communicative skills to be effective in their interactive roles. The importance of employees in every corporation is undebatable. Employees' value though not always reported in operating statements of firms are inestimable. The foregoing suggests that organizations that aspire to be successful must of necessity pay attention to the attraction and retention of employees.

In Nigeria, there were over fifty banks prior to its banking reforms in the 2000s. In fact, there was proliferations of banks to the extent that the rate at which new banks emerged were unprecedented. Consequent upon banks proliferations, competition for high caliber employees heightened. It was common to observe bank employee's move to three different bank within a

space of two years. This high rate of employees' movement created a dilemma for bank managers. During this period, the challenge that confronted managers was how to retain their employees in the midst of apparent staff poaching. The ultimate solution was for firms to devise strategy that would enable it retain its core and talented employees. The simplest employee retention strategy available to operators of banks was the adoption of traditional marketing principles. This practice entails communicating firms' value, culture and products to employees. This practice was seen as an attempt to market the bank to the employees- its internal customers. The essence of this practice was to ensure that staff embrace and imbibe the culture of the firm before attempting to win other members of the public. The aftermath of this was to ensure that internal customers are convinced to believe in the company. This practice marketing scholars refer to as internal marketing.

Extant literature reports that there are diverse perspectives to internal marketing studies. Ramos (2015) reports that internal marketing studies varies from human resource management, internal and external market premise, employees as internal customers and internal transaction perspectives. This study aligns with the perspective of employees as customers. This is hinged on the fact that organizations in search of competitive advantage have begun to consider their employees' as internal customers. In the banking industry, internal marketing practice is considered a strategic tool in the generation of employee commitment.

Interestingly, research in internal marketing as an organizational strategy only recently gained currency among academics in Africa. In Zimbabwe, Mupemhi and Mupemhi (2011) study focus was on the effectiveness of internal marketing to motivate as well as retain employees in the hospitality industry. In Nigeria, Nebo and Okechukwu (2017) study examines the implications of internal marketing practices on employees- customer oriented behavior in selected hotels south east Nigeria. In spite of the challenges associated with employees' migration in the banking industry in Nigeria, to the best of the researchers' knowledge there are paucity of research on employees' migration. This is the gap in literature, this study attempt to fill. The objective of this paper is to ascertain the efficacy of internal marketing practices in retaining employees in Nigeria banks. Specifically, this paper examines the effect of job satisfaction, explores the influence of staff training and evaluates the role of motivation in fostering employee retention.

The formulated hypotheses stated in the null form and tested in this study are;

(1) $Ho_{1:}$ Job satisfaction has no significant relationship with employees' retention.
(2) $Ho_{i:}$ Training has no significant relationship with employees' retention.
(3) $Ho_{i:}$ Motivation has no significant relationship with employees' retention.

2.0. Literature Review

Concept of Internal Marketing

Literature recognized Berry and Gronroos as the proponent of internal marketing in the 1980s (Colette, Christian & Laure (2019).Internal marketing is a multidisciplinary construct that draw concepts from marketing, human resource management and operations management. Berry (1981) conceptualize internal marketing as a theme that empower organizations to see employees as internal customers just as assigned tasks are internal products that have the capacity to satisfy the needs of the internal customers while achieving organizations objectives. This conceptualization lays emphasizes on the importance of operating managers understanding its employees as well as external customers. Moreover, Ewing and Caruana, (1999) remarked that the primary purpose of internal marketing is the creation of well- motivated customer

conscious employees at all levels. To operating managers, internal marketing is a management philosophy that assist in organizing the human resource from a marketing perspective (Greene, Walls & Schrest 1994). This implies that managers consider employees as the first customers to be attracted, nurtured and retained so as to achieve its corporate purpose.

According to Gorenroos (2000), internal information gathering, training of employees and creation of interpersonal relationship and motivation constitutes the essential components of internal marketing. To Kotler (2000), internal marketing is a strategic tool firms adopt for effective service delivery. This is with the intent of training and motivating customer -contact employees and other service support staff working as a team in the provision of satisfactory service to customers. However, Opoku, Nana, Chong, and Russell (2009) citing Seymore (1984), define internal marketing as the activities involved inculcating customer-oriented culture. From the foregoing, marketing scholars and practitioners conclude that the ultimate tool to achieving customers' satisfaction is embedded in the practice of internal marketing. As a matter of fact, organization managers conclude that success in internal marketing practice is germane for success in external marketing.

Internal Marketing Dimensions

Several scholars conceptualize internal marketing dimensions with different constructs. Lings and Greenly (2005) operationalized internal marketing dimensions as the formal face to face information generation, formal written information generation, informal information generation, information dissemination and responsiveness to information. In the same vein, Gounaris (2006) identified internal market intelligence, internal intelligence dissemination and responsiveness to internal market as the dimensions of internal marketing. Moreover, Rafiq and Ahmed (2000) recognised job satisfaction, understanding and differentiation, training, inter-functional coordination and integration and motivation as dimensions of internal marketing. This study explores the most explicit and easily measured dimensions of internal marketing as in Rafiq and Ahmed 2000 study.

Job Satisfaction: Job satisfaction connotes physical and emotional feeling employees derive from work itself as well as the work environment. It also indicate the level of pleasure persons derive from their jobs. Simply put, job satisfaction denotes employees' feelings. This feeling could be pleasurable or unpleasant. This feeling of satisfaction could arise from the knowledge that assigned tasks are worth doing. In other words, the extent to which an employee job is satisfying can be deduced from the feeling to continuously perform assigned tasks. From the foregoing, job satisfaction connotes the extent employees derive a pleasant satisfaction from the performance of assigned responsibilities. These feelings often arise from job stability, career growth as well as a comfortable work- life balance. On the other hand, an employee could feel dissatisfied when they feel assigned tasks are unpleasant. Furthermore, an employee could feel dissatisfied for working long hours and harboring a sense of being undervalued.

Literature advocate that employees' job satisfaction level can be enhanced. Some of the techniques operating managers could deploy include encouraging flexible work condition, exercise of discretion during work execution, greater emphasizes on non- financial incentives and reward and recognition for excellent performance. Kameswari and Rajyalakshmi (2012) remarked that the greatest asset of an organization are its satisfied employees' whereas a dissatisfied employee is its largest liability. The authors further assert that employee job satisfaction could arise from satisfactory rewards, healthy work environment and career

progression. It is therefore imperative for bank managers to pay greater attention to investing in organization's employees and their work environment. However, Zeithaml and Bitner 2003 study found that the deployment of internal marketing result in a significant relationship with training among other variables. Managers of financial institutions strongly believe that the deployment of internal marketing tactics with emphasize on employees' job satisfaction culminates in enhanced organizational commitment. On the other hand, Aar, Şeker, Bayram and Acar (2012) report that the retention of dissatisfied employees are inimical to organizational survival. In fact, dissatisfied employees are often identified with high rate of absenteeism, low morale and increasing customers' complaints. Zeithaml and Bitner(2003) assert that firms that accord high priority to employee satisfaction tend to report enhanced performance.

Training: Management scholars consider employees as crucial asset in every corporation. Employees serve as the hub on which organizations activities are aligned. In fact, the caliber of employees in a firm is an indication of the organization's future. As a result of the crucial roles of employees, most firm spare no resource in attracting, training and retaining the best staff. Training is a programmed development that empower employees to acquire skills, knowledge and attitudes required for the performance of assigned responsibilities. In fact, employees' development program could be self or organization induced. In order to continuously leverage on the pivotal roles of employees, organization as a matter of necessity design training programs aimed at achieving corporate objectives. As a matter of fact, employees' training begins at orientation where issues connected with firm policies, mission, vision and core values are communicated. Also on the job training is equally done where these core values among others are reinforced. Off the job training programs are also encouraged. Industry experts assert that employees nominated for training is not essentially to improve on identified deficiencies rather it is considered an investment in the employees with the intent of holding higher responsibilities in the future. The foregoing implies that employees training serves as an avenue to developing and preparing future leaders.

Interestingly, employees training is a common and continuous practice in the banking industry. Specifically, Zeithaml, Parasuraman, and Leonard (1985) report that organizations in the service industry are reputed to always carefully select personnel as well as train them in customer interaction skills. Furthermore, Davidson (1978) asserts that the benefits of employee training to corporations apart from increasing performance also leads to decrease in the rate of employee turnover. This suggests that a comprehensive employee training and development program has the capacity to facilitate employee retention.

Motivation: The concept motivation refers to the force that compels an employee to act in a particular manner. Abraham Maslow 1954 seminal work often serves as the grand norm in employees' motivation studies. Maslow's hierarchy of needs theory of motivation is premised on the fact that individual needs are ordered. According to Maslow (1970), individual needs are in ascending order of physiological, safety, love, esteem and self- actualisation needs. Furthermore, the constituents of employee motivation consist of intrinsic and hygiene factors. The components of intrinsic factor are autonomy, job growth, training opportunities, responsiveness, and responsibility. On the other hand, hygiene factors are responsible for employee job dissatisfactory behavior. The absence of adequate remuneration and unwholesome company policies among others could lead to employee job dissatisfaction. However, literature acknowledges that for employees to be highly motivated requires the satisfaction of both tangible and intangible rewards (Wambugu, 2015). This suggests all forms of financial and non -financial

rewards associated with the performance of work. It is commonly expected that organizations that are able to meet these criteria satisfactorily should be able to engage highly talented employees for a long time. Moreover, Armstrong (2006) asserts that firms whose aspiration is to satisfy, motivate, engage and retain employees should adopt the internal customer concept. In fact, the adoption of a comprehensive rewards system is germane to employee retention. This deployment would facilitate the fulfillment of firms desire to see that employees imbibe long-tenure orientation

Employee Retention: One pertinent issue of great concern to organizations managers is the retention of its highly talented employees. Consequently, managers have to deploy every available strategy to achieve this purpose. The concept employee retention is seen as the concerted steps' organizations take to prevent key employees' from job switching. It also refers to organizations ability to keep its employees. The higher the proportion of retained employees, the greater the possibility of firms' continuity. On the other hand, a high labor turnover ratio is considered a threat to the survival of business. Sad enough, organizations inability to retain the best crop of its employees is an indication of inept management. It therefore behooves on operating managers to effectively monitor and control the rate at which high caliber employees intend to or actually leave the organization.

Experience has shown that it is more cost effective to retain existing staff than to recruit new employees. More importantly, operating managers' intent to protect and prevent talented employees from exiting the organization is to preserve the knowledge, skills and experience acquired in the corporation. Emphatically, Yu, Assad, Yen, and Gupta (2016) assert that firms need to retain employees that appreciate and align with organizations' core values and policies. Moreover, it is commonly believed that for an organization to retain its employees, it is necessary to ensure that salaries are competitive just as the bonus systems are attractive. Furthermore, Heskett, (1981) affirm that majority of successful firms have the most liberal and comprehensive fringe benefits in their industries. Equally important is the need for corporations to create a conducive work environment to retain its talented work force. However, there is the need for organizations to accord its employees respect and institute policies that promote employees' welfare. It is also important for firms to identify and appreciate high performing individuals so as to gain employees' loyalty. Conversely, employees' whose welfare are neglected are increasingly more likely to leave their jobs. It is therefore important for any manager that desire the promotion of the health and success of its organization need to embrace employee retention policies.

3.0. Method

The research design for this study is correlational. It enabled the researchers explore the relationship between internal marketing and employee retention of deposit money banks in Nigeria. The population of study is the entire full time employees in Nigeria banks. Specifically, the study is restricted to all the bank employees in Ekpoma Edo state Nigeria. This implies that the entire tenure staff of the banks in Ekpoma served as the target population. According to Ewanlen and Madumere (2021), there are eight (8) deposit money banks in Ekpoma. Ekpoma is a university town, the second fastest growing community in Edo state. Consequent upon the fact that modern banking operations are technologically driven, the number of permanent employees are very few. The entire (120) permanent employees in 8 banks were considered as the sample size.

The researchers adopted and modified Farzad, Nahavandi and Caruana (2008) structured questionnaires. The questionnaires consist of two sections A and B. Section A elicits personal data from the respondents while Section B contain statements that measure internal marketing dimensions and employee retention. Specifically, internal marketing dimensions were measured with job satisfaction, employee training and staff motivation. In the same vein, employee retention was measured by the employee's number of years in the bank. The adopted and modified draft questionnaire was subjected to pilot test as the instrument was administered to respondents in other banks outside Ekpoma. Modifications were made to the final questionnaire in accordance with the findings of the pilot test. A cronbach alpha test found the instrument to be .879 reliable in consistently reporting findings. This is above the tolerable limit of .600.The respondents were expected to state the extent of agreement or otherwise on a five point Likert type of scale using 1, Strongly Disagree (SD), 2, Disagree (D) 3, Neither Agree nor Disagree (ND), 4, Agree (A) and 5, Strongly Agree (SA).

One hundred and twenty (120) copies of the instrument were distributed in eight (8) deposit money banks in Ekpoma. The drop and pick later method was used in the administration of the research instruments to the respondents in their various offices. One hundred (100) copies were retrieved while eighty (80) copies were found useable. This represents about 75% return rate. The questionnaire were self- administered during work days in October, 2021. The collected data were presented with descriptive statistic mean and standard deviation. The formulated hypotheses were tested with the aid of SPSS version 23 at 5% significance level. Specifically, Pearson correlation was deployed to ascertain the strength of relationships between internal marketing dimensions and employee retention while simple linear regression was employed to investigate the relationship between internal marketing dimensions and employee retention.

4.0. Results/ Discussions

Respondents Demographics

Table 1: Respondents Demographic Characteristics

Dimensions	**Frequency**	**Percentage**
Gender		
Male	46	57.5
Female	34	42.5
Age Bracket		
Below 25 years	15	18.8
26 – 35 years	21	26.2
36–45 years	24	30.0
46–55 years	12	15.0
Above 56 years	8	10.0
Category of Staff		
Managerial	8	10.0
Supervisory	26	32.5
Others	46	57.5
Department		
Marketing	28	35
Operations	28	35
Others	24	30
Highest Educational Qualification		

Secondary School Cert.	8	10
First Degree or Equivalent	49	61.2
Post Graduate Degree	18	22.5
Professional Certificate	5	7.3
Work Experience in Industry		
Below 5 years	15	18.8
6-10 years	11	13.8
11- 15years	18	22.5
16-20 years	29	36.2
Above 20 years	7	8.7
Work Experience in Bank		
Below 5 years	15	20.0
6-10 years	11	14.7
11-15 years	18	24.0
16-20 years	25	33.3
Above 20 years	6	8.0

Table 1 report respondents' demographic characteristics. Male respondents were about 57% while female was about 43% of the respondents. The most frequent (30%) age is 36-45 years. The least frequent (10%) age are respondents above 56 years. As expected, about 57 % of the respondents are outside the managerial/ supervisory categories of employees. In the same vein, marketing and operations departments were joint most dominant (35%) among the respondents. Similarly, holders of first degree or its equivalent was the most dominant (61%) educational qualification of respondents. Furthermore, respondents work experience in the banking industry was reported. Table 1, shows that about 36 % of the respondents have spent between 16 -20 years working in the industry just as about 33% of the respondents have worked in the bank for between 16 – 20 years.

Table 2: Mean, Standard Deviation and Correlation Values of Employee Retention and Internal Marketing Dimensions

Variables	**Mean**	**Standard Dev.**	**1**	**2**	**3**	**4**
Employee Retention	3.456	.633	1			
Job Satisfaction	4.321	.701	.784**	1		
Staff Training	3.987	.643	.672**	.321**	1	
Motivation	3.580	. 609	.502**	.616**	.312**	1

Table 2 reveals that job satisfaction has the highest mean score (4.321). Staff training (3.987) closely follows job satisfaction while employee retention had the least mean score of 3.456. Also the standard deviation vary from .609 to.701. Furthermore, in order to ascertain the strength of the relationship between the dependent and independent variables, Pearson correlation analysis test was carried out. The result of the analysis shows positive relationship between internal marketing dimensions and employee retention. Specifically, job satisfaction reports a strong

(.784**) relationship while staff training exhibit a fairly strong (.672**) relationship. Finally, employee motivation report a moderate (.502**) relationship with employee retention.

Test of Hypotheses

In order to test the formulated hypotheses, simple linear regression analysis and ANOVA test were conducted.

Hypothesis One

Ho_1: Job satisfaction has no significant relationship with employee retention

Table 3: Summary of Results

R= .479 R^2 =. 309 F= 14.078 Sig. F.=.003

Variable	Beta	T	Sig.
Employee Retention	.519	7.432	.003

Regression Model Y= 1.109+.519(Job Satisfaction)

As seen in Table 3, the ANOVA test reports an F value of 14.078, while the coefficient of determination R=.479 and the adjusted R^2 =.309 in the simple linear regression analysis. The finding of the adjusted R^2 in the linear regression analysis implies that the model can explain about 31% variation in the dependent variable while the F value 14.078 in the ANOVA test indicate the ability of the model to estimate the relationship. Also Table 3, reveals a p value of .003 which is below the tolerable limit of .005. This indicates the existence of significant relationship between job satisfaction and employee retention. A mathematical expression of the relationship between the independent and dependent variables is as presented in Table 3.

Hypothesis Two

Ho_1: Training has no significant relationship with employee retention

Table 4: Summary of Results

R= .709 R^2 =.578 F= 10.217 Sig. F.= 000

Variable	Beta	T	Sig.
Employee Retention	.712	4.986	.000

Regression Model Y= 1.211 +.712(Training)

Table 4, reports an ANOVA value of F=10.217. It also reports R= .709 and adjusted R^2= .578 in the simple linear regression analysis. Also Table 4, reports a p value = .000.This value is below .005. This suggests a significant relationship. Also, the adjusted R^2 =.578 implies that the independent variable can account for about 58% changes in the dependent variable. The F value 10.217 attests to the ability of the model to estimate the relationship. The mathematical expression of the model is as represented in Table 4.

Hypothesis Three

Ho_1: Motivation has no significant relationship with employee retention.

Table 5: Summary of Results

R =.634 R^2 = .498 F=11.095 Sig. F. = 001

Variable	Beta	T	Sig.

Employee Retention	.435	7.091	.001

Regression Model Y = 2.001+.435(Staff motivation)

Table 5, shows a coefficient of determination R=.634 and the adjusted R^2 =.498 in the simple linear regression analysis. These findings suggests that the model can explain about 50% variation in the dependent variable. Also Table 5, reports an ANOVA test with an F value of 11.095. According to Hair, Black Jr, Bahin, Anderson and Tatham (2006), the F value in an ANOVA test indicates the ability of a model to estimate relationships. Equally, Table 5 reports a p value of .001 that is below the tolerable limit of .005. This indicates the existence of significant relationship between motivation and employee retention. The mathematical expression for this relationship is as presented in Table 5.

5.0. Discussion of Findings

This section discusses the findings of the influence of internal marketing practice on employees' retention. On the first objective, this study found a strong and positive relationship between job satisfaction and employee retention. Also, the study reports that job satisfaction can account for about 31% variation in employee retention. This implies that about 69 % of other variables can account for changes in employee retention. This finding is contrary to a prior expectation. The most probable reason could be associated with the employee job schedule. Specifically, Nigeria bank employees often complain of work overload, working long hours and attempting to meet high performance targets. This could be consequent upon banks embrace of internal marketing principles that demand all employees to be marketing oriented. In particular, employees in the marketing department are often assigned targets that are in most cases difficult to meet. This lead credence to Odia (2009) study that found majority of female bank employees especially in the marketing department are assigned targets that are in most cases difficult to meet hence their desire to quit.

Similarly, the second objective reports that employee training has a positive and significant influence on employee retention. Specifically, the study reveals that training exhibit about 58% influence on employees' retention. This finding suggests that there are about 42% other variables that can influence employees' retention. This finding is as expected. This conclusion is hinged on the fact that when employees' welfare is neglected the tendency to exit is most probable. Similarly, when an employees' feel undervalued, the possibility to seek the exit door is equally likely. Furthermore, employee training opportunities notwithstanding, the absence of clear cut career progression could be additional motive for employees to disengage.

Finally, the result of the third objective reveals that employee motivation exhibits a positive and significant relationship with employee retention. In specific terms, the simple linear regression analysis shows that employee motivation can account for about 50% changes in employee retention. This suggests that there are about 50% other factors that could determine the rate of employee retention in banks. The probable reasons could be associated with lack of conducive work environment, workplace hostility, burying, harassment, and work overload among several others (Ewanlen & Ogedengbe, 2019)

5.1. Conclusion

Globally, employees are noted for their pivotal roles in achieving organizational objectives. In the bid to remain competitive, operating managers strive to retain its high caliber employee for effective service delivery and organizational continuity. One common approach in

achieving these objectives is internal marketing. The crucial function of internal marketing practice in the creation of organizations cohesiveness is undebatable. This suggests that the application of the principles enunciated in internal marketing are of immense benefits in ensuring employee retention. Interestingly, modern day managers now considers the practice of internal marketing as a strategic marketing orientation. This paper explores the implications of banks internal marketing practices in the retention of its employees. Specifically, this study examined the most explicit internal marketing practices and their influence in employee retention in banks.

The findings show that the internal marketing practices when embraced exert a significant influence in employee retention. In particular, job satisfaction reports a significant and positive relationship with employee retention. In the same vein, the study shows that staff training exerts a strong and positive influence on employee retention while staff motivation reports a moderately strong and positive influence on employee retention activities. It is the contention of this paper that any manager that desire the promotion of the health and success of its organization need to embrace internal marketing practices.

5.2. Recommendations

Consequent upon the findings of this study, the researchers proposed the following recommendations;

(1) Management of banks should place much emphasizes on gaining the loyalty of employees rather than striving to win external customers. The truth is that it is only after obtaining the loyalty of internal customers that gaining the loyalty of customers becomes an easy task. This can be achieved as employees are encouraged to market the corporation to external stakeholders.

(2) Managers should encourage employees' participation in decision making processes. This should be done especially when setting performance targets. In the same vein, employees should be encouraged to be open minded as well as be honest in expressing their feelings. In fact, work environment should be made friendly devoid of all forms of hostility.

(3) Managers of banks should sustain the practice of operating in a clean and an appropriately decorated work environment. As a matter of fact, the environment in which an employee work confers a feeling of satisfaction. Experience has shown that most employees derive higher level of satisfaction from their work environment than from earning higher wages.

(4). Banks should regularly enhance employees' salary and fringe benefits to keep abreast with current trends in the industry as well as the prevailing economic conditions.

(5) Bank management should regularly embark on training that emphasizes relationship/team building. This will promote groups dynamics in the form of camaraderie, unity, synergy and rapport among others. In fact, employees are also encouraged to embark on self-development in preparation for future responsibilities.

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