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DEPARTMENT OF MARKETING MANAGEMENT

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THE EFFECT OF INTERNAL MARKETING ON JOB SATISFACTION IN BANKING INDUSTRY: THE CASE OF BANK OF ABYSSINIA IN NORTH SHOA ZONE, ETHIOPIA

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A THESIS SUBMITTED TO DEBRE BERHAN UNIVERSITY COLLEGE OF BUSINESS AND ECONOMICS, DEPARTMENT OF MARKETING MANAGEMENT IN PARTIAL FULFILLMENT OF THE REQUIREMENTS FOR THE DEGREE OF MASTER OF ART IN MARKETING MANAGEMENT

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DEBRE BERHAN, ETHIOPIA

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DECLARATION

I, the undersigned declare that, this research entitled **"The Effect of Internal Marketing on Job Satisfaction in Banking Industry: The Case of Bank of Abyssinia in North Shoa Zone, Ethiopia"** is the outcome of my own effort. All sources of materials used in the study are duly acknowledged. I have produced it independently except for the guidance and suggestion of the research advisor. This study has not been submitted for any degree in this university or any other university. It is offered for the partial fulfillment of the Master of Arts in Marketing Management.

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DEBRE BERHAN UNIVERSITY
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ENDORSEMENT

As Thesis Research advisor, I hereby certify that I have read and evaluated this thesis prepared, under my guidance, by **Demelash Getachew** entitled **"The Effect of Internal Marketing on Job Satisfaction in Banking Industry: The Case of Bank of Abyssinia in North Shoa Zone, Ethiopia".** I recommended that it be submitted as fulfilling the thesis requirement for the degree of masters of art in Marketing Management.

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THESIS APPROVAL

As members of Board examiners of the final Marketing Management thesis open defense examination, we certify that we have read and evaluated the thesis prepared by **Demelash Getachew** entitled **"The Effect of Internal Marketing on Job Satisfaction in Banking Industry: The Case of Bank of Abyssinia in North Shoa Zone, Ethiopia".** We recommend that thesis be accepted as fulfilling the thesis requirement for the degree of Master of Arts in Marketing Management.

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Yibeltal Aschale__		**25/10/2013**
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ACRONYMS AND ABBREVIATIONS

ANOVA   Analysis of Variance

BoA   Bank of Abyssinia

CLRM   Classical Linear Regression Model

OLS   Ordinary Least Square

ToL   Tolerance

VIF   Variance Inflation Fact

HRM   Human Resource Management

IM   Internal Marketing

ABSTRACT

Internal marketing encompasses all the actions that an organization has to perform in order to develop, train and motivate its employees, so to enhance the quality of the services provided to its customers.This study was carried out in Bank of Abyssinia in North Shoa Zone, Ethiopia, with the main objective of exploring the effect of internal marketing on job satisfaction. The data was collected through questionnaires. Multistage sampling (clustering) technique was employed. Data analysis was done using descriptive, correlation, and regression analysis using Stata13 statistical software. Five-point Liker scale was used to rate the insight of respondents on the study variables. The target populations of the study comprised a total of 366 (the current workers) excluding secretaries, guards and other supportive staffs. Out of the 191 targeted participants, 188 were found active respondents. Gender, age, work experience, education status and marital status of employees were significantly associated with employees' job satisfaction. The Pearson correlation and the multiple linear regression analysis signify existence of statistically significant relationship between employee's job satisfaction and internal marketing. Explicitly, employee training, empowerment, motivation, coordination and internal communication were positively and statistically significant in affecting employees' job satisfaction. The study recommended that training should be provided in regular phases since it guarantees an understanding and adaptation of technological developments, techniques and systems used in the financial sector at an international level. Additionally, bank management bodies should create the conditions in which their employees are motivated and understand that all staff members are individuals and must be treated differently according to their individual needs and capabilities.

***Keywords:** Bank of Abyssinia, Internal Marketing, Job Satisfaction, North Shoa Zone*

CHAPTER ONE

INTRODUCTION

1.1. Back ground of the Study

Internal marketing refers to all the actions that an organization (i.e., Bank organizations) has to perform in order to develop, train and motivate its employees, so to enhance the quality of the services provided to its customers. Internal marketing starts with the organization recruiting the right people in the right position to reach the point where these employees are satisfied and willing to do their job that enhances the productivity of the employees and improves customers' satisfaction which increases earnings (Rafiq, 2000).

The main aims of internal marketing are the development of internal and external customer awareness and the removal of functional barriers to achieve organizational effectiveness (Payne, 1993). As Kotler stated that internal marketing is the task of successfully recruiting, educating and motivating employees so as to perfect customer service which means it is not logical to expect perfect services from an organization, whose employees are not ready to provide such services; because lack of commitment from employees can be harmful to an organization, resulting in poorer performance arising from inferior services offerings and higher costs (Ahmed et al., 2003).

Generally, the main objective of internal marketing is to create motivated and customer-conscious/orientated employees forth effective implementation of corporate and functional strategies, in order to deliver and achieve service excellence for customer satisfaction based on the objective, goal and mission of the organization (Caruana and Calleya, 1998). According to Christopher (2011), effective internal communications can help to ensure efficient and satisfactory service delivery, achieve productive and harmonious working relationships, and build employee trust, respect, and loyalty.

Currently, employees play an important role in the achievement of the organizational goals, strategic plan, objective and other missions that stated in the organization especially in promoting the quality of services (Conduit *et al*., 2001). Employees can be considered to be internal customers and their jobs could be seen as the organization's products. So, the organization tries to treat employees in ways which enforce job satisfaction and motivate them to

be more productive (Farzad et al., 2008). This method mainly concentrated on satisfying and motivating employees which means in order to have satisfied customers, a company has to have satisfied employees at first. So, by fulfilling the need of employees, the company manages to make them more capable of satisfying the customers, which is a very important especially for quality service provider organizations (Tsai et al., 2008).

Many studies in bank service were conducted and their result showed that customers' satisfaction was greater in organizations where employees were sensitized by internal marketing to produce high quality services to the customers (George, 1990). That means directly and indirectly, employee's job satisfaction has a vital effect on the internal marketing of an organization, which is confirmed through different studies in different occupational areas; because employee's job satisfaction is derived from the mental and physical satisfaction, they experience in the work environment and from the work itself (Shiu and Yu, 2010).

Job satisfaction in general refers to an attitudinal reflection of the extent to which employees like or dislike their jobs. It also shows how an employee feels about their job (Castle *et al*., 2007). According to Christen et al. (2006) states that job satisfaction is based on the desires, needs, motives, and feeling in the working environment, i.e., the satisfaction or dissatisfaction of an employee with their work.

Thus, the main aim of this study is to find out how job satisfaction in bank service in the cause of Bank of Abyssinia can be affected by internal marketing.

1.2. Statement of the Problem

Internal Marketing is aimed at attracting, developing, motivating and retaining employees through job products that satisfy the needs (Mishra, 2008). According to (Knoop, 1995) claimed that though the need for internal marketing is understood; the reality unfortunately demonstrates that only a few organizations implement internal marketing in practice. However, the majority of bank service provider organizations have not been able to successfully develop and implement internal marketing strategies due to a lack of knowledge and understanding of the different components that constitute the internal marketing setting, lack of an agreed definition of internal marketing by researchers (Bansal et al., 2001) and due to the fact that many service organizations

consider it to be a vague concept, and thus they fail to understand the importance and meaning of internal marketing and to address organizational level issues and challenges (Cooper, 200).

In Ethiopia the need to banking services is increasing more than ever and people expect more and faster services from banks. Besides, service quality and customer satisfaction are becoming the slogan of all banks. But as one study conducted by (Shanka, 2013), inferior performance is observed in Ethiopian commercial banks in some important dimensions of service quality like responsiveness and empathy to customers. He concluded that this is maybe due to lack of well-organized and effective internal marketing within the bank system. So according to him in order to meet the increasing needs and expectations of customers, the satisfaction of employees has to be first enhanced through specific and scientific relationship with internal marketing methods. As one of the most famous private banks in Ethiopia, Bank of Abyssinia has a large number of customers and more than 5001- 10,000 employees working within the organization.

To provide quality service to this large number of customers' implementing internal marketing activities to a large extent and widely should be first and foremost concern of the managers of the bank because satisfied employees provide quality service to the external customers of the organization. Five Studies had been conducted in different countries and service industries and shows that IM has a strong relationship with job satisfaction. For instance, the study conducted in Jordan by (Suliman et al., 2003) showed that internal marketing practices have strongly influenced job satisfaction of commercial bank employees. The results of (Mandviwala et al., 2016) revealed that the internal marketing dimensions had a significant impact on the satisfaction level of employees of the National Bank of Egypt. Tahir and (Hummeyoun, 2013) also found a positive and strong association of bank employee's satisfaction and internal marketing practice in Pakistan. Furthermore, a study by (Al-Hawary et al., 2013) examined the impact of internal marketing on job satisfaction of the teaching hospitals in Kingdom of Saudi Arabia.

The independent variables of internal marketing factors were represented by these variables namely selection and appointment, training and development, organizational support, incentives and motivation, and retention policy, The research's findings showed that internal marketing had a positive effect on Saudi teaching hospitals physicians' job satisfaction, Internal marketing has a positive effect on the job satisfaction of hospital staff in Northern Greece. Internal marketing had a positive influence to nurses' job satisfaction (Peltire et al., 2008). So based on this empirical

evidence done it is possible to argue that internal marketing is the reason for job satisfaction. While reviewing prior research works, to the knowledge of the researcher, on the extent of use and positive effect of internal marketing for job satisfaction of employees in case of Bank of Abyssinia is non-existent except one study done by (Tewahdo and Mesfin, 2014) conducted on four banks which are Debub Global Bank, Enat bank, Addis International Bank and Zemen Bank. Their finding showed that internal marketing is not communicated and established well in these four banks even if it has a positive and strong effect on employees' satisfaction. However, generalizing this result to others like Bank of Abyssinia is not acceptable. Thus, gaps exist with respect to understanding the internal marketing practices in Bank of Abyssinia. As a result, this study would fill the knowledge gap in this regard. For the past many years, Bank of Abyssinia has taken initiative to satisfy employees so as to achieve the customer satisfaction. HRM policies have been formulated that are related to internal marketing. For instance, a range of training programmers have been providing, job rotation every six months, salary increments, bonus and the like.

Therefore, investigating the extent to which Bank of Abyssinia is using internal marketing approach as a tool for execution of its strategic plan and its impact on the satisfaction of employees is of interest to the researcher. Thus, the intent of this study is to examine the extent of the implementation of internal marketing and its impact on employees' satisfaction in Bank of Abyssinia. On the basis of the above points this study assesses the extent of internal marketing practices and discover whether the internal marketing elements has had the intended strengthening effect on job satisfaction of employees of Bank of Abyssinia.

1.3. Objective of the Study

1.3.1. General Objective

The main objective of this study is to explore the effect of internal marketing on job satisfaction at Bank of Abyssinia only front-line employees.

1.3.2. Specific Objectives

The Specific objectives of this study comprise to:

1. Examine the effect of employee training on employee job satisfaction.
2. Investigate the effect of employee empowerment on employee job satisfaction.

3. Perceive the effect of employee motivation on employee job satisfaction.
4. Examine the effect of employee internal communication on employee job satisfaction.
5. Examine the effect of employee co-ordination on employee job satisfaction
6. Evaluate the association between demographic characteristics of employees and their level of job satisfaction.

1.4. Research Questions

The main goal of this study into evaluates the effect of internal marketing on job satisfaction in the case of Bank of Abyssinia. Henceforth, this study will answer the following questions:

1. How do the internal communications affect employee job satisfaction?
2. What is the effect of employee training on employee job satisfaction?
3. What is the effect of employee empowerment on employee job satisfaction?
4. How does inspiration on affect employee job satisfaction?
5. What is the effect of co-ordination on employee job satisfaction?
6. How demographic characteristics of employees are associated with their level of job satisfaction?

1.5. Significance of the Study

This study will have a significant contribution for the Bank of Abyssinia human resource management by indicating the effect of internal marketing on employee job satisfaction and help them to evaluate the gap of effectiveness of the organization. So, the result of the study will serve as an input for the organizations to re-examine how much they will effective by understanding the need of internal marketing to give excellent service to customers through front line work force.

This study also provides important recommendations and suggestions how to enhance employee job satisfaction by implementing internal marketing principles in Bank of Abyssinia. The study may serve as a spring board for researchers who are interested to conduct further investigation on the area especially in relation to internal marketing in banking sectors. Last but not least it will be serving as a partial fulfillment of the Master's Degree in Marketing Management.

1.6. Scope delimitation of the Study

The scope of the study has been focused on delimitation of investigating the effect of internal marketing on job satisfaction on bank (in case of Bank of Abyssinia). Geographically, this study has to be covered only employees of Bank of Abyssinia working at in North Shewa Zone. In addition to this, IM has various and different dimensions, nevertheless the study would be conduct on only five dimensions; Training, Communication, Empowerment, Motivation and Co-ordination. Which are used as an independent variables and employee job satisfaction is considered as a dependent variable.

1.7. Organization of the Study

The study was organized into five chapters. The first chapter deals with introductory part of the thesis, containing background of the study, statement of the problem, research questions, objectives of the study, significance of the study, scope and limitations of the study and organization of the study. The second chapter deals with the review of literatures related to the research area. The third chapter deals with research design and methodology employed in the study, including research design, research strategy, sampling design, data sources, and data collection tools, data analysis methods, addresses issues of reliability and ethical considerations of the study. Chapter four deals about data analysis, presentation and interpretations. Chapter five incorporates findings, conclusion, recommendations and direction for future research . In addition, other sections, such as list of references and appendix are also parts of the research framework.

CHAPTER TWO

REVIEW OF RELATED LITERATURE

2.1. Background of the Organization

The history of banking in Ethiopia dates back to the turn of 20th century when the Bank of Abyssinia was established in 1905 in Addis Ababa marking the introduction of banking in the country. Then this bank was occupied by Italian in 1936, when, following liquidation of the Bank of Ethiopia, a broad colonial banking network, extended to encompass all Italian possessions in the Horn of Africa (Ahooia, 1965).

The bank was then established with the provision of the British envoy through the National Bank of Egypt and given a 50-year concession with exclusive privileges in respect of banking, coinage and issue of notes, bonded warehouses, custody of all moneys belonging to the state and a preferential right to all state loans. Ethiopian subscribers held only 6.2 percent of the bank's share while the rest belonged to an Anglo-Egypt group, a French group, an Italian group, German, Austrian and American subscribers.

 Bank of Abyssinia are started their operation on February 15, 1996 (90 years to the day after the first bank was established) with a subscribed capital of Birr 25 million, an authorized capital of Birr 50 million and paid-up capital of Birr 25 million. The bank has since registered tremendous growth. For instance, as of June 2006, its total asset reached Birr 3.0 billion, where as its subscribed, authorized and paid-up capital has gone up to Birr 265 million, 530 million and 265 million, respectively.

The bank now boasts 25 branches and over 900 employees and, most importantly 150,000 customers throughout the country, considering the fact that it is only 10 years old. This performance, of course, is indicative of the public confidence it enjoys and of the fact that its customers are fully satisfied with the service it is providing them with. The performance of the bank as explained above is the result of the employees.

Thus, human resources are the fundamental resources available to any organization which is critical for success of the organization. Employee job satisfaction helps the organization to meet its goals. Thus, employees are the most valuable assets of the organization.

2.2. Introduction

In this section a range of literatures on key concepts which are essential for the study is reviews. Points like service marketing triangle, Concept and definitions of Internal Marketing, elements of internal marketing, employee job satisfaction and conceptual frame work of the study, relationship between internal marketing and employee job satisfaction and internal marketing variables are reviews.

2.3. Theoretical Literature Review

2.3.1. Services Marketing Triangle

Internal marketing first emerged in the services marketing literature and later in other domains such as service management and relationship marketing (Varey, 1995). Three basic sub-processes and purposes of service marketing (service triangle); external, interactive and internal marketing (Gronroos, 1998).

2.3.1.1. External Marketing

The first type is external marketing which focused on building the relationship between companies and external customers. Several traditional marketing activities, like pricing strategy, promotion activities and all kinds of communication with company's external customers, are implemented to attract customers and capture the attention of market. At this stage, the company will "set the promise" to its external customers in order to get the possibility to delivery services (Shang et al., 2010).

2.3.1.2. Interactive Marketing

The second type of marketing is interactive marketing describes the moment of interactions between the front-line employees and external customers (Gronroos, 1985). This kind of interaction was also defined by Paraskevas (2001) as service encounters in which employees have the responsibility of delivering the services to meet the requirements of external customers. He argued that the front-line employees who have the direct contacts with external customers are playing a very important role in this service encounter, because any failure from the employees will lead to losses of external customers. Furthermore, the effects of the other two marketing activities will be significantly damaged.

2.2.1.3. Internal Marketing

The last type in the service marketing triangle is called internal marketing, which is the marketing of building the relationship between company and its employees. It involves empowerment, trainings, internal communication and motivating (Shang et al., 2010).
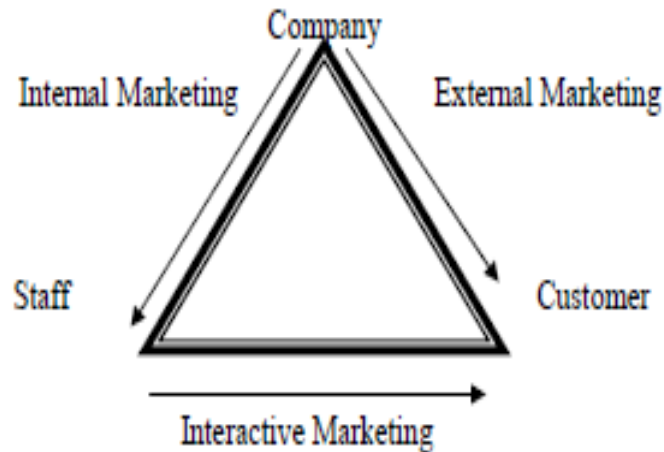
Figure 1: Three Types of Service Marketing (Source: Adapted from Gronroos, 1998)

2.3.2.Concept and Definitions of Internal Marketing

Scholars have given various variables on the dimension of internal marketing. Below is dimension of internal marketing used by different scholars. Gounaris (2006): Selection, Training and development, Incentive systems or Empowerment. Rafiq and Ahmed (1993): Employee motivation and satisfaction; Customer orientation and Customer satisfaction; Inter-functional coordination and integration; Marketing-like approach; and Implementation of specific corporate or functional strategies. Ahmed and Rafiq (2003): Strategic rewards; Internal communications; Training and development; Organizational structure; senior leadership; Physical environment; Staffing; Selection and succession; Inter-functional coordination; Incentive systems; Empowerment; and Operational/process changes. Internal Marketing can be explained by the above stated dimensions, even if it was recommendable to analyze internal marketing using all the dimensions, for the purpose of this study, due to time and resource constraint, three dimensions which were the most repeatedly stated by the scholars were selected assuming the most common ones can explain internal marketing well enough.

Internal marketing was originally defined as making internal products (jobs) available to satisfy the needs of internal market (employees) so that it satisfies organizational objectives (Berry, et.al., 1976). The authors go on to add that a firm has to successfully hire, train and motivate employees to serve external customers since the needs of external customers can be satisfied partly because the needs of the firm's internal customers (employees) are satisfied.

The term internal marketing is used widely as a means of highlighting commitment to improving the effectiveness of the services offered by organizations' resources (Gilmore, 2003). Internal marketing is not a departmental function rather it is an organizational activity as the entire resources within the organization must be coordinated (Hogg and Carter, 2000).

The definitions reviewed within the literature highlight the ability possessed by internal marketing to improve service quality through an organizational effort. The definitions encountered within the literature can be categorized according to three perspectives: the internal customer, the development of a customer orientation and the theory of internal marketing as an implementation mechanism. Internal marketing has been defined as the approach employed by the organization to advocate the philosophies of customer and service orientation throughout the organization through the motivation of employees (Varey, 1994). In this context, the organization attempts to install a set of values related to achieving a superior service climate within the employees' belief systems (Varey, 1994).

Barnes (1998) approaches internal marketing in a similar manner by defining it as actions taken by the organization to ensure that customers receive the highest standard of service in return for the employees' commitment to service quality. The organization cultivates employee commitment by encouraging the use of customer focused quality techniques (Ballantyne, 2003). In the context of customer orientation, internal marketing considers the attraction, retention and motivation of service-minded employees. The motivation of employees is not enough in itself; as the customer orientation must be communicated into the external marketplace through employee action (Rafiq and Ahmed, 2000). George (1990) illustrated that relational exchanges between employees within an organization should be considered as a prerequisite for successful exchanges with external markets. The satisfaction of the internal customer is of critical importance as satisfaction will ultimately affect the satisfaction of the external market

(Ballantyne, 2003). Internal marketing is a technique implemented by the organization in an attempt to ensure the provision of excellent service.

Woodruffe (1995) defined internal marketing as treating both employees and customers with equal importance through proactive programs in order to achieve the objectives of the organization. Internal marketing is the application of marketing inside an organization to enhance customer focused and customer-oriented employees. It also takes into consideration the human resources perspective so as to instill a more motivated customer contact employee because finally it is the customer contact /front-line employees of the service organization who interact with the majority of customers and generally handle a wide range of customer transactions.

Panigyrakis and Theodoridis (2009) examined a synthesis of Internal Marketing and investigated its effect on business performance in a retail context and developed a Structural Equation Model that indicated five dimensions of the Internal Market construct: formal interaction, reward systems, feedback, internal procedures and policies and internal customer orientation (ICO). Karthikeyan et al. (2010) assessed the effectiveness of the various facets of training (i.e. employee's attitude towards training inputs; quality of training programs and application of training inputs to the actual job). The findings indicate that effective training has a direct and positive influence on growth and result of the banks.

2.3.3. Elements of Internal Marketing

Scholars have given various variables on the dimension of internal marketing. There is much debate as to the elements that constitute an internal marketing mix and authors cannot agree as to what constitutes internal marketing with elements. There are many proposals about the IM elements provide for the academic literature. Below is dimension of internal marketing used by different scholars.

i. Saad et al. (2002): Product, Price, Place, Promotion, Participants, Tangible evidence and Process.

ii. Lings (2004): Employee empowerment, Employee training and skills development, internal communication and Reward.

iii. Barnes et al. (2004): Knowledge management, Communication, Training and staff retention, Rewards, Leadership and management.

iv.   Gounaris (2006): Selection, Training and development, Incentive systems or Empowerment.

v.   Ali (2010): Internal communication, Employee recruitment, Employee training, Employee, empowerment, internal market research and segmentation and Motivation/rewards.

For the purpose of this study four or five dimensions which were the most repeatedly stated by the scholars and the relevance of the study are selected.

2.3.3.1. Motivation

In most organizations, the situation is that the customers are highly demanding of employees even as the employees in turn hold high expectations from their jobs as sources of self-actualization and self-development (Rafiq and Ahmed, 1998). Here, internal marketing sought to increase employee motivation by focusing on treating the job as an internal product and try to "sell" it to the employees. This inward-looking philosophy is enhanced by steps which motivate employees to try out the product first.

Motivation: The development of desire within an employee to perform a task to his/her greatest ability based on those individual own initiatives (Rudolph and Kleiner, 1989).

The term motivation has been defined variously by different authorities in the study of Psychology, Management and allied disciplines. According to Cole (2009), motivation is essentially about what drives a person to work in a particular way and with a given amount of effort. According to Buford (1995), motivation is a pre-disposition to behave in a purposive manner to achieve specific needs. Obviously, there are divergences in these definitions, though some common threads seem to exist. What is common to the foregoing definitions, among others, is that something has to trigger an employee to perform in an exceptional way. For purpose of this paper, motivation is operationally defined as a set of indefinite factors that cause a person (an employee) to perform his or her duties in a special way. The factors are described as indefinite because they constantly change with time, as pointed out by Kovach (1987). What implicit does mean in this definition is that an employee will not work in special way if he or she is not encouraged (motivated) to do so. An understanding of this definition depends on the appreciation of some existing theories of motivation.

2.3.3.2. Training

According to Bansal, Mendelson and Sharma (2001) it has been described that internal marketing plays an important role in the training of front-line employees because they are in need of the knowledge and ability to ensure service of high quality. Training programs are essential for providing employees with skills and knowledge about customers' needs and how to satisfy them. (Conduit and Mavondo, 2001). Training refers to structured activities to develop and improve employees' skills, knowledge and behaviors.

Companies can use formal education such as schools and on-the-job training where new recruits learn from experienced employees. To service employees learning interactive skills which allow them to provide courteous, caring, responsive and empathic service is important (Wilson et al., 2008).

According to Al-Hawary *et al*. (2013), training is defined as the acquisition of skills and attitudes required to perform specific tasks. The employees should be trained and developed in such way that they get to understand the organization's objectives so that they can handle the tasks delegated to them quite perfectly. Consequently, staff training is preparing people to perform the service that enhances every sub-goal of IM; attracting, developing, motivating and retaining superior employees (Berry and Parasuraman, 1992).

2.3.3.3. Internal Communication

Communication within an organization is important since employees need information to be able to perform their tasks as service providers. Having a two-way communication where employees are able to talk to managers about their findings regarding the customer needs. This can enhance the support from the managers in order to improve the employees' performance. The information is required in order for employees to understand customer needs and how they as individuals are contributing to the organization. (Conduit and Mavondo, 2001)

Ahmed and Rafiq (2003) identified internal communication as the dissemination of information within the organization to enable the creation of employees with a greater sense of ownership, accountability and responsibility. They further stated that when employees are well-informed about the expectations of its customers as well as the condition and health of the organizations, they are more willing to dispense their duties diligently which in turn improves the business

performance. They also believe that internal communication is an important element of internal marketing as it is the key factor in creating understanding among employees.

Internal communication is a complex and continuous process through which organizational members create, maintain, and exchange information in the organization. Two important issues need to be addressed with this definition. First, it is important to note that all organizational members participate in this process. Communication is not the sole responsibility or privilege of managers. Even if managers create and send most of the messages, their subordinates and peers create meaning from those messages. Second, while the process is said to be transactional in which all parties enact both sender and receiver roles to create mutual and shared meanings of messages, shared meaning is not always achieved in organizational settings. An effective internal communication is very important tool for the internal marketing, it helps the management to ensure service delivery with high satisfactory level and build employee trust, respect and loyalty (Lovelock and Wright, 1999).

2.3.3.4. Empowerment

Empowerment refers to the practice of enabling an individual to think, behave, take action, control work and make decisions in autonomous ways (Samen and Alshurideh, 2012). Through empowerment, employees can make faster decisions which in turn increase productivity, enhance the service experience and improve overall performance (Ueno, 2010).

Accordingly, empowerment has received significant attention from scholars due to its impact on organizational effectiveness and competitive advantage in the service industry. Hamborstad and Perry (2011) argue that empowerment should be directed toward enriching employees with the abilities and skills to fulfill customers' requests and needs. When this is done, customer satisfaction can be obtained and linked to organizational success. Consequently, service organizations and practitioners should make more and better efforts toward providing customer-contact employees with enough empowerment by increasing their information, training, knowledge, and trust.

Many organizations have discovered that to be truly responsive to customer needs, providers need to be empowered to accommodate customer requests and to recover on the spot when things go wrong. Zeithaml *et al*. (2006), argue that while the key to empowerment is giving employees authority to make decisions on customer's behalf, it is insufficient when exercised

solely. Employees need the knowledge and tools to be able to make these decisions and they need incentives to encourage them to make the right decisions. Flexibility, quick decisions and authority given to staff characterize an empowered organization.

2.3.3.5. Coordination

Effective internal marketing is dependent on good co-ordination between all parties involved (Greene et al., 1994). To achieve effective service the organization needs to coordinate the activities between the front-line personnel and support staff (Rafiq and Ahmed, 2000). Co-ordination focuses on how people work together and it can be described as the act of working together harmoniously (Malone and Crowston, 1990). Therefore, there has to be one or more employees performing some activities, which are directed towards the same goal.

2.3.4. Job Satisfaction

The term job satisfaction refers to the attitude and feelings people have about their work. Positive and favorable attitudes towards the job indicate job satisfaction, Negative and unfavorable attitudes towards the job indicate job dissatisfaction (Armstrong, 2006). It can be considered as one of the main factors when it comes to efficiency and effectiveness of business organizations.

The research tells us that job satisfaction is the level of "favorableness or un favorableness with which workers view their job (Werther and Davis, 1999). It refers to an employee's general opinion towards his/her job, such as; a person with high degree of job satisfaction has a positive feeling towards his job, whereas one who is unhappy with the job can grip a negative attitude (Robbins and Coulter, 2005). Some scholars argue that job satisfaction is an emotive reaction to a job condition, which is often decided by how nicely results meet up or exceed expectations, for example, if workers think that they are treated unjustly, receive less payments, they are more probably to have a negative feeling toward their work, supervisor or coworkers (Luthans, 2005; Manzoor et al., 2011).

2.3.5. Internal Marketing and Job Satisfaction

The relation between internal marketing and job satisfaction had been the concern of many researchers. If an organization implements internal marketing, then the organization is upgrading job satisfaction for employees which will lead definitely to enhancing the performance of the organization (Al-Hawary et al., 2013).

2.4. Empirical Literature Review

Previous studies have identified in the context of the internal marketing. The following table (Table 1) presents a comprehensive summary of studies into internal marketing with different variables. The model developed in the context of one country may not be applicable in other countries as the institutional, economic and socio-cultural factors may different from region to region or from one sector to another within the same region

Beside to this, there is a gap in the research into internal marketing with respect to banks in Ethiopia. This research would be contributed to existing knowledge by examining the effect of internal marketing on job satisfaction in Bank of Abyssinia.

Table 1: Internal Marketing Variables

References	Research Title	Research Result
Mohammadi et al. (2012)	Internal marketing, job satisfaction, organizational commitment and customer orientation.	The studied showed that there was significantly positive correlation between internal marketing and customer orientation, and given indirect effect internal marketing has on customer orientation through affecting organizational commitment as a mediatory variable as well as significant positive correlation among them.
Haghighikhah et al. (2018)	Internal marketing: employee Satisfaction and word of mouth in Guilan's Saderat Bank	The research has proved the entire hypothesis formulated has positive relationship with the employee job satisfaction.
Sousa et al. (2018)	Internal marketing and organizational performance of SMEs in the EDV industrial sector	Internal marketing has an impact on the understanding of the employees and such an understanding can leads to the increase of the quality of services and

		the increase of the customer satisfaction for received services.
Zaman et al. (2012)	Internal marketing, organization commitment, market orientation and business performance.	The findings of the study suggested that internal marketing had a significant impact on employees' commitment, their market orientation and overall profitability of the firm. In addition, the mediating relationship of organization commitment with internal marketing and market orientation was not supported.
Vazifehdoost (2012)	Market orientation, internal marketing, organizational commitment and organizational Performance.	Empirical findings confirmed that internal marketing, organizational commitment and market orientation have positive direct and indirect effects on bank's both market performance (customer satisfaction and customer loyalty) and financial performance.
Gilaninia et al. (2013)	Internal marketing, customer orientation and organizational commitment.	According to the results obtained from the test result indicated that there is significant relationship between internal marketing and customer orientation, between internal marketing and organizational commitments, between organizational commitments and customer orientation and also organizational commitments has

Several studies on internal marketing have proved that internal marketing has resulted in the development of job satisfaction among employees. This research focuses on the link between internal marketing (training, empowerment, motivation, internal communication and coordination) and job satisfaction.

2.4.1. Motivation and Employee Job Satisfaction

Motivation can be defined as the development of a desire within an employee to perform a task to his/her greatest ability based on that individual's own initiative (Rudolph and Kleiner, 1989). In the case study conducted on Relationship between Motivation and employee job satisfaction, there is a positive correlation between motivation and employee job satisfaction. That is, motivation increases with increase in employee commitment and vice versa (Bryan and Sell, 2011).

2.4.2. Training and Job Satisfaction

Training is one of the most repetitively mentioned dimensions of Internal Marketing;

Ahmed and Rafiq (2003), Gounaris (2006) and Tsai and Tang (2008) are among the scholars that identified training as one of the dimension internal marketing can be explained. According to Karen (2007), employee development is defined as a system for assisting employees to develop within their current jobs or advance to fulfill their goals for the future and different researchers defined job satisfaction as the extent of affective reaction to which employees like their jobs.

In the study conducted on the effect of employee development program on job satisfaction and employee retention by Karen (2007), job satisfaction came from when employees are provided growth and development opportunities and when they are supplemented through fair and equitable human resource practices. All employees should be given equal opportunities for development if they each take ownership for their goals and action plans. It shows a clear link between training and job satisfaction (i.e., when people receive relevant and valuable training, they are generally happier in their jobs).

2.4.3. Internal Communication and Employee Job Satisfaction

Internal Communication is process whereby people within an organization give and receive messages, it is a vital prerequisite for a well-functioning internal marketing culture. Without people being able or prepared to communicate with each other, there will be no inter-departmental or inter functional co-ordination (Naude and Murphy, 2003).

Researches indicate that internal communication is one of the factors which influence employee job satisfaction. With active and assessable communication, employees are better able to understand their job and are more connected to it. This leads to better performance and higher

job satisfaction. Anderson and Martin (1995), Downs and Hazen (1977), Madlock (2008), are among the researchers who studied the relation between communication and employee job satisfaction.

2.4.4. Empowerment and Job Satisfaction

Empowerment is an inner incentive state which is defined in relation with jobs and professions including 4 inner imaginations which show people's desires towards their professional roles. These inner imaginations are: meaning, competency, effectiveness, and choice (Thomas and Velthouse, 1990).

2.4.5. Coordination and Job Satisfaction

Coordination focuses on how employees work together and therefore it is connected to coworkers. Activities need to flow from one actor to another and they need to be working towards the same goal (Malone and Crowston, 1990). Although the relationship with coworkers has a moderate effect on job satisfaction, disagreements can have a negative effect on job satisfaction (Luthans, 2002).

2.5. Conceptual Framework of the Study

The conceptual framework of this study is developed based on the literature review presented earlier and the models of internal marketing proposed by Ahmed and Rafiq (2000) to support the linkages between internal marketing elements and job satisfaction suggested in this conceptual framework.
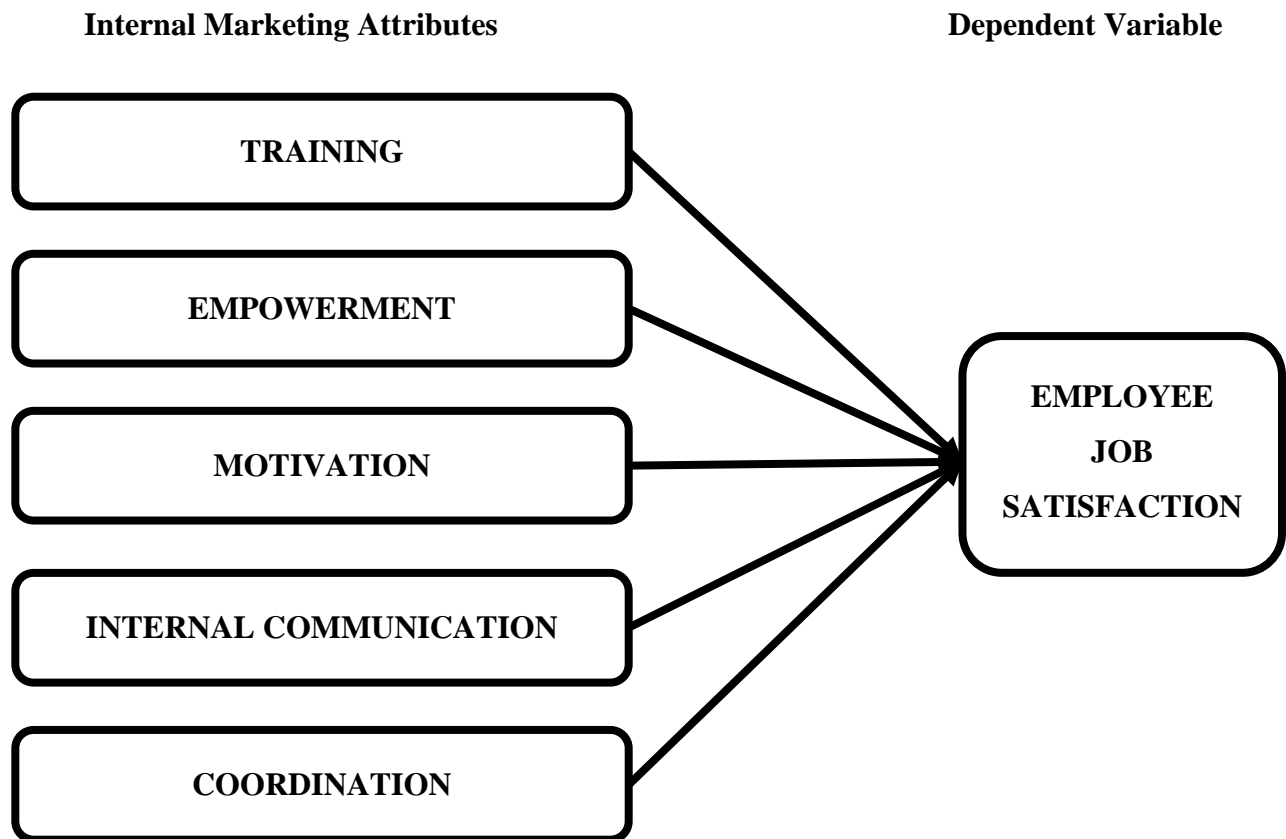
Figure 2: Conceptual Framework of the Study

 (Source: Modified from Al-Hawary et al., 2013)

CHAPTER THREE

RESEARCH DESIGN AND METHODOLOGY

3.1. Introduction

This chapter deals with research design and methodology employed in the study, including research approach, research design, sampling design, data sources, and data collection and processing, data analysis methods, It, further, addresses issues of reliability and ethical considerations of the study.

3.2. Research Approach

It is known that the research approach frequently either quantitative or qualitative. So, it is possible to choose one of them based on "the basic philosophical assumptions researchers bring to the study, types of research strategies used in the research, and the specific methods employed in conducting these strategies" (Kothari, 2004).

As indicated in the objective part of the proposal the main objective of this study is to investigate the effect of different aspects of internal marketing on job satisfaction. Therefore, in this study quantitative and qualitative methods were used in order to describe and compare different aspects of internal marketing influencing job satisfaction of Bank of Abyssinia front line employees. In this study, all variables were measured by statistical methods and the information was transformed in to numerical data and thus easily presentable in figures.

3.3. Research Design

To accomplish the objectives of the study, both qualitative and quantitative research strategies were used. Such research strategies are good way of approaching issues as it enabled to respond and triangulate evidences. The researcher used cross-sectional design because the data collected at one point in a time to explore the effect of internal marketing on job satisfaction of Bank of Abyssinia front line employees. Cross-sectional design is a study in which various segments of population are sampled at a single point in a time (Zikmend, 2003).

Suggestion testing is a vital part of the research design to adopt whether there is adequate statistical evidence in favor of the stated propositions. Consequently, the researcher tests the hypotheses of fundamental relationships between variables. If X considered being the cause of

Y, then X is described as explanatory variable (also termed as causal or independent variable) and Y is de-scribed as criterion variable (also termed as resultant or dependent variable). Such research requires techniques that will not only reduce bias and increase reliability, but will permit drawing inferences about causality (Kothari, 2004). As the researcher aims to identify which hypothesized factor is the leading for job satisfaction, the researcher finds this research design would meet the requirement.

3.4. Population and Sampling

The target populations of the study were the branch managers, employees of Bank of Abyssinia who are currently working in North Shewa excluding secretaries, guards and other supportive staffs whom they are insignificant for the study. The total number of target populations for this study is 366.

Sampling is a technique, which helps to understand the parameters and for characteristics of the population by investigating only some part of it (Chandan, 1998). In the determination of sample size the three criteria were very important to gather the required data from sample respondents. These included the level of precision, the level of confidence or risk and the degree of variability in the attributes being measured that enable the researchers to determine appropriate sample size (Miauous and Michener, 1976). Sample size determination has its own scientific approach, but in this finding to determine the sample size, different factors such as research cost, time, and human resource, environmental condition, accessibility and availability of transport facilities were taken into consideration.

Concerning the techniques of sampling, multistage sampling (clustering, stratified and random sampling) techniques were employed. This is mainly because the research approach followed mixed methods. Therefore, there is a list of all units of the Bank of Abyssinian, North Shewa. The study was employed both probability (cluster sampling) and non-probability sampling which are stratified simple random and purposive sampling techniques respectively. Cluster sampling is conducted on the number of branches. The list of branches comprises East, West, North and South of Debre Birhan Town and Debre Birhan. Using simple random sampling three clusters (the North, South and Debre Birhan Branches) were selected. Since, such selection becomes representative since there is homogeneity among the target population between clusters. Stratified random sampling is employed for the case the population of the study is categorized in

different strata based on the banks grade level. Hence, the branches which are found in the five branches have been stratified based on their grade level as grade level one, two, three and four.

Finally, after clustering and stratifying, the simple random sampling was conducted via lottery system from the selected cluster. Furthermore, human resource directors in each branch have been participated under purposely sampled interviews. The purposive sampling method is employed to select the human resource directors who have rich information about the overall human resource practices and employee job satisfaction.

The sample size is distributed to the different grade levels of the bank in each branch. For each sampled branch, the questionnaire was distributed to respondents randomly. The table below presents the total population and sample size taken for the paper.

Table 2: Number of Branches and Employees in Each Branch

No.	Branch	Level 1	Level 2	Level 3	Level 4	No. of Employees
1	NDB	35	32	23	20	110
2	SDB	34	24	33	17	108
3	DBB	26	39	40	43	148
Total No. Employees						**366**

The total population of this study, therefore, becomes 366 employees who are working in the three branches of north shewa zone branches. Hence, the sample sizes are determined using Yamene (1967) equation (Adam, 2020)

$$\mathbf{n = \frac{N}{1 + Ne^2} = \frac{366}{1 + 366(0.05)^2} = 191}$$

Where,   N= total number of bank employees

n = the required sample size

e = the margin error (0.05)

3.5. Sources of Data

The data used for this study were collected from both primary and secondary sources. The primary data would be collected through questionnaires from Bank of Abyssinia employees that are willingly fill and return the questionnaire and structure interview were prepared to interview human resource department personnel. The secondary data were collected from relevant documents, organization reports/Bank of Abyssinia data base, newspapers and magazines.

3.6. Data Collection Instrument

In this study for data collection structure/close questioner was prepared and to be utilized to collect the data from Bank of Abyssinia employees. The respondents were asked to rate their level of insight of the six variables on five-point Likert scale basis to obtain immediate information from the frontline employees. In general, the variables of the study were internal marketing (training, empowerment, motivation, internal communication and co-ordination) and job satisfaction. Internal marketing is the independent variable and job satisfaction is the dependent variable. To measure all questions on internal marketing and job satisfaction, a scoring system developed scale ranging from 1 = Strongly Disagree through 2 = Disagree, 3 = Neutral, 4 = Agree to 5 = Strongly Agree (Likert, 1932).

And also, additional qualitative and quantitative part of data was obtained through interview with the Human resource managers of the organization and reviewing of secondary data available in the organizations.

In order to investigate and examine the attitudes and views of respondent about the research; the prepare questionnaire comprises of general (concerning on socio-demographic information of respondents such as sex, age and level of education), specific and an attaché letter that describe the purpose of the survey.

3.7. Method of Data Analysis

The data which were obtained from sample organization have been analyzed according to the objective of the study. In order to ensure logical completeness and consistency of responses, data editing and coding were carried out. The qualitative data from semi-structured interview, and quantitative (ordinal) obtained from questionnaires, secondary data obtain were analyzed using

different descriptive statistical techniques which include tables, graphs, frequency distribution and percentages, means and standard deviations. And also, to organize process and analyze the collected data, SPSS version 20 statistical software programs were used.

Pearson's correlation coefficient has been used to display the interdependence and to ascertain whether there is a statistically significant relationship between the independent and dependent variables and inferential statistics or not. Multiple regression analysis was applied to test the significance influence of each independent variable to the dependent variable. In addition, T-test was applied to compare mean difference between genders/academic qualifications of the Bank of Abyssinia employees with respect to the level of job satisfaction. Lastly, One-Way ANOVA analysis was carried out to compare mean difference among work experience, marital status, level of education and age groups of the Bank of Abyssinia employees with respect to the level of job satisfaction.

The equation of regression comprises the dependent variable (Job satisfaction) and independent variable (internal marketing: training, empowerment, motivation, internal communication and co-ordination). The regression equation is as follows:

$$JS_i = \beta_0 + \beta_1 TR_i + \beta_2 EMP_i + \beta_3 MTV_i + +\beta_4 IC_i + +\beta_5 COR_i + \varepsilon_i$$

Where, JS = Job satisfaction

TR = Training

EMP = Empowerment

MTV = Motivation

IC = Internal communication

COR = Coordination

β_0 = Intercept term- constant

ε_i = Error term

$\beta_1, \beta_2, \beta_3, \beta_4$ and β_5 are the coefficients associated with the average amount the dependent variable increases when the independent variable increases by one standard deviation.

3.8. Data Validity

The purpose of validity testing was to know how far the instruments measure correctly and accurately. Before data was collected, the validity of the questionnaire going to be used in this study was validated first by the advisor of this study. Secondly, the researcher colleagues were also taking part in reviewing the questionnaire during tea time. Thirdly, some BOA branch managers were also consulted to review the questionnaire to be used to collect data on the study variables.

3.9. Data Reliability

The purpose of reliability testing is to examine the consistency of the data. The reliability was measured following the internal consistency approach, that is, the concept stressing on the consistency between items in the questionnaire. Reliability measurement with one shot, and then the result was compared with other items in the questionnaire. SPSS software gives the facility to analyze this test using Cronbach's Alpha. A construct or variable is reliable if the Cronbach's Alpha is more than 0.6 (Ghazali, 2006).

3.10. Ethical Consideration

Before the research was conducted on the randomly selected employees, the researcher informed the participants about the objectives of the study, and consciously considered ethical issues in seeking consent, avoiding deception, maintaining confidentiality, respecting the privacy and protecting the anonymity of all respondents. The researcher critically considered these points because the law of ethics on research condemns conducting a research without the consensus of the respondents for the above listed reasons.

CHAPTER FOUR

DATA ANALYSIS, PRESENTATION AND INTERPRETATIONS

4.1. Introduction

In the preceding chapters, important literatures related to the topic that may give sufficient understanding about the subject-matter and the methodology selected to meet research hypotheses had been discussed. In this chapter, detail analysis about the descriptive statistics and regression results has been made. Specifically, the chapter has included four sections. The first section presented descriptive analysis of variables. The second section deals with the correlation analysis and shows the degree of association between the study variables. Section three presented the classical linear regression model assumption diagnostic test results. Finally, the fourth section has presented the results of the regression analysis and discussions on regression analysis with hypothesis testing.

4.2. Questionnaire Response Rate

In this research the targeted data were collected as indicated below in Table 3.

Table 3: Response Rate

Item	Response rate	
	Frequency	**Percent**
Sample size	191	100.00
Collected	188	98.43
Remain uncollected	3	1.57

Sources: Own survey Result, 2021

In this research 191 questionnaires were distributed and out of which 188(98.43%) were completed and returned. Remain 3(1.57%) uncollected. So, the analysis was made based on the responses obtained from the 188 questionnaires. This response rate was considered satisfactory to make conclusions for the study.

According to Fincham (2008) study result showed that 60% response rate is adequate, 70% very good and above. This implies that based on this statement, the response rate in this case of 98.43% is therefore beyond very good.

4.3. Data Reliability and Validity

In order to prove the internal reliability and validity of the model used, the researcher has achieved Cronbach's Alpha test of Reliability (Table 4). Reliability measurement is established by testing for both consistency and stability. Since these two research measurements character's reliability and validity is an indicator of the quality of work in cooperating is important. According to Marshal (2006) the research validity means that we are measuring what we want to measure and it measures the accuracy or the extent to which a score truthfully represents a concept (Zikmund *et al.,* 2010). According to Marshal (2006) refers the degree to which researcher instrument yields consistent data results after repeated trials. And also, as reliability refers to consistency repeatability of the measurement the researcher uses the questionnaires the data to be reliable.

Cronbach's Alpha is a reliability coefficient that shows how the items in a set correlated positively to one other. The coefficient alpha value between 0.0 and +1.0 and the higher values reflects a high degree of internal consistency. The alpha readings near 0.9 represent highly consistent scale and 0.3 reflect little. Reliability is also an indicator of the consistency of a set of measurements used to describe a test, and reliability is inversely related to a random error. So that internal consistency should be determined before a test can be employed for research examination of purpose to ensure validity (Kelly et al., 2007).

Rule of Thumb of Cronbach's Alpha, Cronbach's Alpha Description: 0. 9 Excellent, 0.8 to < 0.9 Very Good, 0.7 to < 0.8 good, 0.6 to <0 .7 moderate and <0 .6 Poor (Skaik, 2015). The alpha results for the items of the questionnaire and their alpha values have met an acceptable (which is >0.75) in relation to the aforementioned requirement range. This study Cronbach's Alpha coefficient 0.8138 it is very good levels.

Table 4: Data Reliability and Validity Test

Variables	Freq.	No. of Items	Sign	Alpha	Internal Consistency
Job Satisfaction	188	24	+	0.7369	Acceptable
Training	188	6	+	0.8371	Very Good
Empowerment	188	4	+	0.7458	Acceptable
Motivation	188	5	+	0.7984	Acceptable
Internal Communication	188	5	+	0.7769	Acceptable
Coordination	188	3	+	0.7980	Acceptable
Test Scale				0.8138	Very Good

Sources: Own survey Result, 2021

4.4. Descriptive Analysis

4.4.1. Demographic Characteristics of Respondents

This section describes the general appearances of the respondents used in this study. Thus, descriptive statistics of the data are presented using percentages and frequency distribution. The study required to establish the demographic data of the respondents. The researcher began by a general analysis of the demographic data that was obtained from the respondents which included; sex, age, marital status, work experience and, educational status of the respondents of this study. This research targeted 191 participants regarding establishing the effect of internal marketing on job satisfaction and from that 188 respondent were collected (Table 5).

Table 5: Demographic Characteristics Respondents

Variable	Category	Freq.	Percent	Job Satisfaction		P-value
				Mean	**SD**	
Sex	Male	119	63.30	3.295	0.492	
	Female	69	36.70	3.654	0.803	**0.0001***
	Total	**188**	**100.00**	**3.427**	**0.646**	
Age (years)	20-25 Years	76	40.43	3.1.02	0.574	
	26-30 Years	62	32.98	3.502	0.623	
	31-35 Years	29	15.43	3.693	0.484	**0.0000***
	36-40 Years	13	6.91	3.917	0.626	
	>40 Years	8	4.26	4.021	0.623	
	Total	**188**	**100.00**	**3.427**	**0.646**	
Marital status	Married	126	67.02	3.522	0.647	
	Single	53	28.19	3.235	0.539	
	Divorce	8	4.26	2.896	0.623	**0.0002***
	Widow	1	0.53	2.125	0.00	
	Total	**188**	**100.00**	**3.427**	**0.646**	
Experience (years)	1-5 Years	81	43.09	3.201	0.641	
	6-10 Years	54	28.72	3.493	0.508	
	11-15 Years	35	18.62	3.552	0.629	**0.0000***
	16-20 Years	12	6.38	4.170	0.647	
	>20 Years	6	3.19	3.667	0.549	
	Total	**188**	**100.00**	**3.427**	**0.646**	
Educational level	Degree	144	76.60	3.438	0.643	
	Diploma	21	11.17	3.073	0.477	**0.0020***
	Masters and above	23	12.23	3.712	0.655	
	Total	**188**	**100.00**	**3.427**	**0.646**	

Note: * indicates the association is statistically significant at 1% level of significance.

Sources: Own survey Result, 2021

4.1.1.1.   Gender Distribution

The descriptive statistics of the study indicated that of 188 respondents, 119(63.30%) of the respondents were male while the remaining 69(36.70%) were female (Figure 3). In relation to analyzing the sex of the employee with the employee job satisfaction a mean comparison test using t-test was undertaken , the test result shows that there was a statistically significant association between sex of the employee and the employee job satisfaction at 1% level of significance since P-value = 0.0001.

Gender has received a great deal of attention in job satisfaction studies. A study conducted by Murray and Atkinson (2000) examining gender differences as a determinant of job satisfaction revealed that females attach more importance to social factors, while males place greater value on pay, advancement and other extrinsic aspects. In support, Tang and Talpade (2001) maintain that there is a significant difference between males and females in terms of job dimensions impacting on job satisfaction and found that men tend to have higher satisfaction with remuneration in relation to females, while females tended to have higher satisfaction with co-workers than males. A survey conducted by Robbins et al. (2003) looking at issues affecting women in the South African workforce indicated that men and women value work for different reasons; female employees find that the most important aspect of working is the work itself, as compared to their male counterparts who find pay the most important aspect of working.
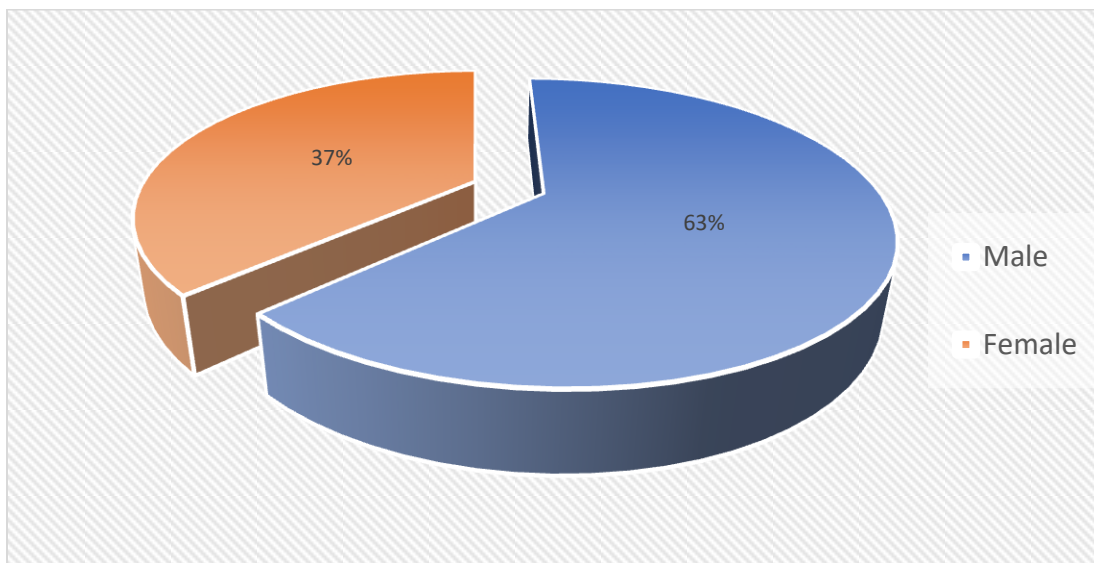
Figure 3: Distribution of the Gender of Respondent (Sources: Own survey Result, 2021)

In the survey, the respondents were asked to state the age category they were in. Out of the targeted 188 respondents, 76(40.43%) of the respondents were between 20-25 years of age, 62(32.98%) of the respondents were between 26-30 years of age, 29(15.43%) of the respondents were between 31-35 years of age, 13(6.91%) of the respondents were between 36-40 years of age, 8(4.26%) of them were above 40 years of age (Figure 4). The one-way ANOVA test result shows that there was a statistically significant association between age of the employee and the employee job satisfaction at a 1% level of significance since P-value = 0.0000. As such as the age of the employees' increases, the level of job satisfaction also increases.
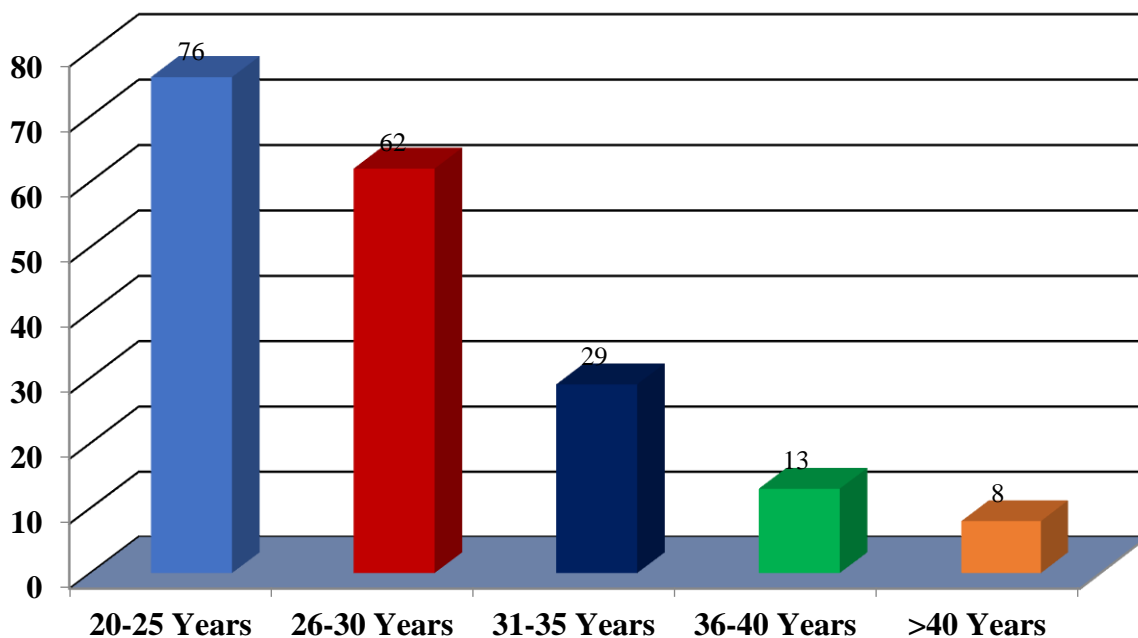
Figure 4: Age Group of Respondents (Sources: Own survey Result, 2021)

According to Spector (2000), job satisfaction increases linearly with age. Many studies have examined the relationship between age and the level of job satisfaction. Drafke and Kossen (2002) argue that older employees are generally happier with their jobs than younger employees, while employees who are more experienced in their jobs are more highly satisfied than those who are less experienced. In support, Mullins (2010) stated that job satisfaction typically increases with age as older employees have more work experience and generally have a more realistic view of work and life in comparison to their younger counterparts. Furthermore, Blood

et.al. (2002) argued that there are several reasons for the variance in job satisfaction between older and younger employees. Their view is that younger employees are generally more dissatisfied than older employees because they demand more than their jobs can provide. They postulate that older employees possess more seniority and work experience enabling them to move easily into more rewarding and satisfying jobs. In support, Oshagbemi (2003) argues that job satisfaction increases with age and work experience. He adds that older employees may have jobs that use their skills better, work under better job conditions, benefit from advancements and promotions, and appreciate fringe benefits more than younger and less experienced employees.

4.1.1.3. *Marital Status of Respondents*

This study also revealed that 53(28.19 %) of the respondents were single, 126(67.02%) married, 8(4.26%) a divorce, and 1(0.53%) was widow. Marriage or parental obligations may affect the level of employee job satisfaction through work-life balance. The one-way ANOVA test result shows the existence of a statistically significant association between employee job satisfaction and marital status at a 1 % level of significance P-value = 0.0002.
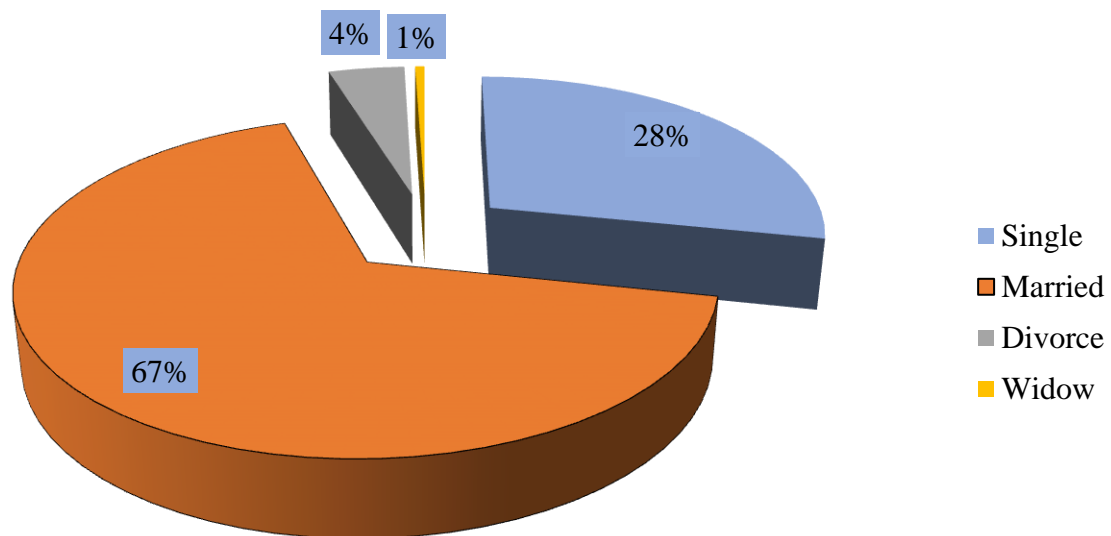
Figure 5: Marital Status of Respondents (Sources: Own survey Result, 2021)

Researches have consistently found that employees who are married or have partners had more job satisfaction than those who were single or living alone. This is because married employees have emotional and mental support from their partners (Robbins et.al. 2003). This view is supported by Kuo (2004) who stated that an investigation of the level of job satisfaction amongst IT personnel working in Taiwan's petrochemical industries found that marital status was highly related to intrinsic and overall satisfaction. He reported that the results of the study indicated that married employees experienced higher levels of job satisfaction in comparison to that of single employees.

4.1.1.4.   *Work Experience of Respondents*

Concerning work experience of the employees, the majority 81(43.09%), of the respondents worked for 1 – 5 years in the bank, followed by 54(28.72%) of the respondents with 6-10 years of experience. The rest of the respondents accounting 35(18.62%), 12(6.38%) and 6(3.19%) served the bank for 11-15 years, 16-20 years and more than 20 years respectively. From the information given above it can be concluded that large number of employees work experience fall in 1-5 years category.
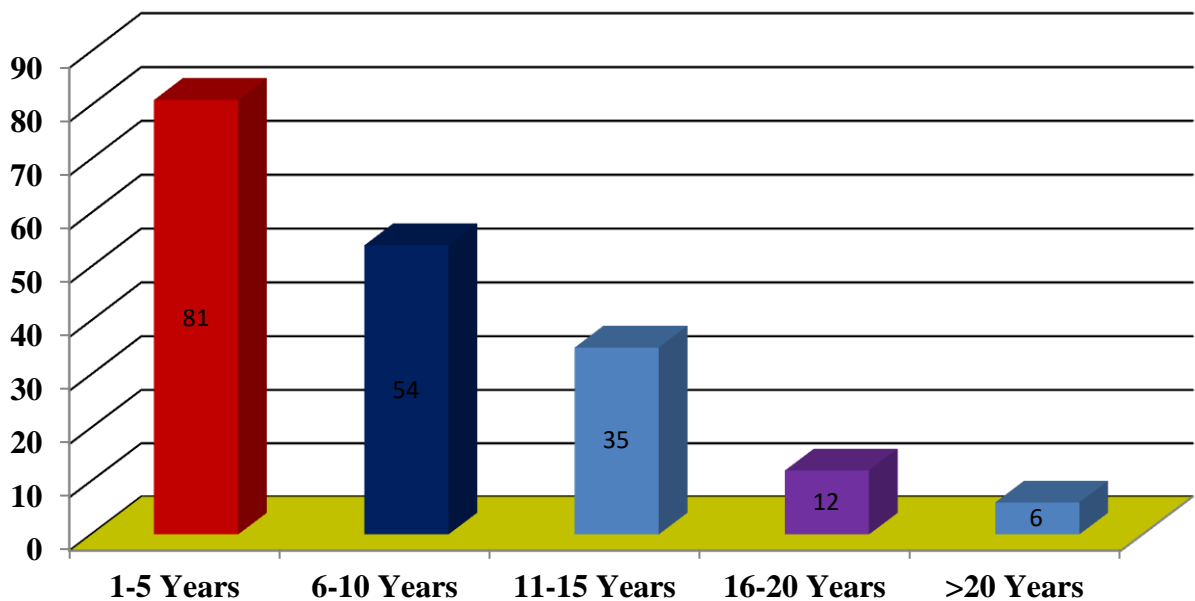
Figure 6: Work Experience of Respondents (Sources: Own survey Result, 2021)

The one-way ANOVA test undertaken to check the existence of association between work experience and employee satisfaction also indicated the existence of a statistically significant association between them at 1% level of significance since P-value = 0.0000. In this regard, an increase in work experience of the employee is directly related to his/her job satisfaction. For employees with work experience ranging from 1-5 years to 16-20 years the level of job satisfaction showed an increasing trend while for employees with work experience more than 20 years the level of job satisfaction began to decrease. In the study it was found that on average the mean job satisfaction score of employees at BoA increases as the work experience of employees' increases. Consequently, employees' job satisfaction was positively related to years of working experience. As the employee becomes more mature and more experienced, the initial expectations which make new recruits job satisfaction to fall will decline to a more realistic level, thereby making such expectations more attainable, coinciding with increased job satisfaction. In line to this finding, Crossman and Abou-Zaki (2003) argue that early job satisfaction decreases unless employees receive evidence of progress and growth. After a few years on the job, discouragement is common, often being brought on by the feeling that advancement in the company is too low. Job satisfaction appears to increase after a number of years of experience and to improve steadily thereafter.

A more elaborated situation was provided by Mumford (2004) who found that employees' work experience have a U-shaped relationship with job satisfaction. In this regard, the scholar inspected that within the first year of employment employee's satisfaction declines and remains low for several years, after which it increases and reasoned out that employees' expectations are high at the time of appointment, but when the expectations are not met, the resultant effect leads to a fall in job satisfaction. During the initial stage of employment, new employees tend to be satisfied with their jobs. This period involves the stimulation and challenge of developing skill and abilities and the work may seem attractive just because it is new. Meanwhile, since expectations are not met as thought, the level of job satisfaction remains low for some years. Then, job satisfaction tends to increase with employees' work experience. Employees with long service tend to adjust their work values to the conditions of the workplace (Oshagbemi, 2003) and the job matches their personal needs (Sarker et al., 2003), resulting in greater job satisfaction. In addition, Oshagbemi (2003) argued that experienced employees may have jobs

that use their skills better, work under better job conditions, benefit from advancements and promotions, and appreciate fringe benefits more than less experienced employees.

4.1.1.5.   Educational level

As far as the level of education was concerned 21(11.17%) of the respondents were diploma holders, 144(76.6%) were degree holders, and 23(12.23%) have master and above education level (Figure 7). The one-way ANOVA employed to check the existence of association between education status of the employees' and employee job satisfaction indicate the existence of a statistically significant association between them at 1% level of significance since P-value = 0.0020. Some research highlights a positive correlation between job satisfaction and educational level (Ting, 1997; Loscocco, 2000). The reason for this was that employees with higher education have more opportunities for work that they find stimulating and they can use skills which were more challenging and creative.
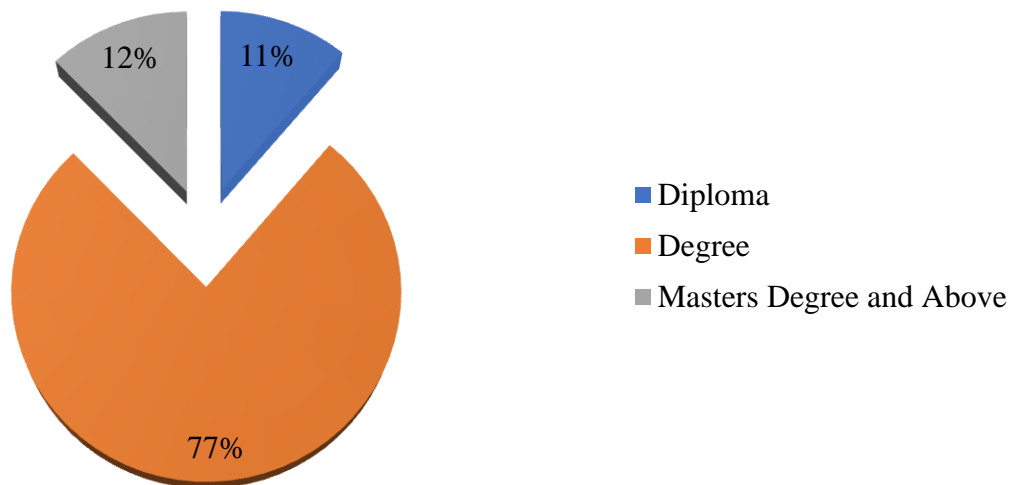
Figure 7: Educational Background of the Respondents (Sources: Own survey Result, 2021)

4.4.2. Summary Statistics on Employee Job Satisfaction

The researcher employed various statistical data analysis tools such as mean, standard deviation, frequency and percentile to analyse the collected data. The summary of descriptive statistics of all variables that are evaluated based on a 5-point Likert scale (from "1" "strongly disagree" to

"5" "strongly agree'). According to Zaidaton and Bagheri (2009) the mean score below 3.39 was considered as low, the mean score from 3.40 up to 3.79 was considered as moderate and mean score above 3.8 was considers as high as illustrated by comparison bases of mean of score of five-point Likert scale instrument (Table 6).

Pay practice have a mean value of 3.308 which was also below the average indicating that employees may not be satisfied with their salary; recognition, benefit scheme system of the organization not treats each employee reasonably and promotional practice are not fair, hardworking employees were not as such recognized and not receiving adequate feedback concerning their work.

Table 6: Summary Statistics on Employee Job Satisfaction

Variables	Obs.	Mean	Std. Dev.	Min.	Max.
Job Satisfaction	**188**	**3.427**	**0.646**	**1.58**	**4.71**
Pay	188	3.308	0.982	1.00	5.00
Promotion	188	3.189	1.025	1.00	5.00
Supervision	188	4.009	0.686	1.00	5.00
Fringe Benefit	188	3.957	0.845	1.00	5.00
Contingent Reward	188	3.521	1.068	1.00	5.00
Working Condition	188	3.411	0.819	1.00	5.00
Co-worker	188	3.180	1.037	1.00	5.00
Nature of Work	188	2.840	0.710	1.00	4.33

Sources: Own survey Result, 2021

Promotion in the selected study sector have a mean value of 3.189, which indicates that the existing internal marketing promotion system does not satisfy employees because the organization does not incorporated the employees when the internal marketing promotion system is installed, even, most promotion were biased and promoter not encourages employees to express opinions in planning and implementing the work.

Supervision in the selected manufacturing industry have a mean value of 4.009, which is below average indicating that the existing supervisory supports do not satisfy employees because most supervisors are biased and supervisor not encourages employees to express opinions in planning and implementing their work.

In the case of Fringe Benefit and Contingent Reward system of the organization practice have a mean value of 3.957 and 3.521 respectively, which indicating that employees may not be satisfied with their fringe benefit; contingent reward recognition, benefit scheme system of the organization not treats each employee reasonably and promotional practice were not fair, hardworking employees were not as such recognized and not receiving adequate feedback concerning their work.

Working Condition and Co-worker practice of the selected bank sector have a mean value of 3.411 and 3.18, respectively. This implies that the existing Working Condition practice in the selected study bank organization is not as such in a good status in satisfying employees as indicated respondents work sanitation and seating facility are not comfortable to work, lighting, noise level, temperature and ventilation were less acceptable and no adequately equipped and staffed medical centre. In addition, the group or integral working practice level within the employees of this organization is not a good status.

Nature of work exercise has a mean value of 2.840. This implies that the existing nature of work practice in the selected manufacturing industry is not as such in a good status in satisfying employees as indicated respondent's workload, occupational health and safety, work hour and seating facility are not comfortable to work. The Job satisfactions status on the employees of this organization shows a mean value of 3.427. This suggests that the level of job satisfaction was low due to lack of communication within this organization, lack of supervisory support, less amount of pay, lack of recognition for a job well-done, unstandardized organization health and safety practices.

4.4.3. Summary Statistics on Independent Variables

The researcher employed various statistical data analysis tools such as mean, standard deviation, frequency and percentile to analyse the collected data. The summary of descriptive statistics of all variables that are evaluated based on a 5-point Likert scale (from "1" "strongly disagree" to "5" "strongly agree'). The mean score below 3.39 was considered as low, the mean score from 3.40 up to 3.79 was considered as moderate and mean score above 3.8 was considers as high as illustrated by comparison bases of mean of score of five-point Likert scale instrument (Table 7) (Zaidaton and Bagheri, 2009).

Table 7: Summary Statistics on Independent Variables

Variables	Obs.	Mean	Std. Dev.	Min.	Max.
Training	188	3.039	0.713	1.17	4.67
Empowerment	188	3.275	0.902	1.25	5.00
Motivation	188	3.220	0.904	1.40	5.00
Internal Communication	188	3.081	0.772	1.40	4.40
Coordination	188	3.498	1.010	1.00	5.00

Sources: Own survey Result, 2021

The interpretation was made based on the following measurement scale intervals or ranges. Mean scores 4.51-5.00 excellent or very good, 3.51-4.50 good, 2.51-3.50 average or moderate, 1.51-2.50 fair and 1.00-1.50 is poor (Btawee, 1987). An itemized rating scale was used to construct the range. This range was later used to measure the perceived level of the respondents towards each variable. The following formula was used to construct the range (Eq. 4.1). Alhakimi and Alhariry (2014) state that Likert scale response has to be put on an interval of mean, based on the following formula.

$$Interval = \frac{Max - Min}{n} = \frac{5 - 1}{5} = 0.8$$

Thus, the mean value of each individual item is ranging from 1- 5 falls within the following interval (Table 8).

Table 8: Likert Scale Response Interval of Mean and Perception

Interval of Mean Perception	Interval of Mean Perception
1.00-1.80	Strongly Disagree
1.81-2.60	Disagree
2.61-3.40	Neutral
3.41-4.20	Agree
4.21-5.00	Strongly Agree

Source: Alhakimi and Alhariry, 2014

As coordination independent variable, respondents' average levels of agreement (mean) to the four items are computed. The means a collective agreement level is M=3.49 as an average

(moderate) mean score from four items. Empowerment independent variable, respondents' average levels of agreement (mean) to the five items are computed. For empowerment, the mean collective agreement level is M =3.275 as an average (moderate) mean score from five items. This measurement is significantly high agreement employee job satisfactions. It shows that most respondents strongly agree on empowerment offer influences them to satisfy repeatedly. Motivation the mean M = 3.22, internal communication the mean M =3.08, the mean as an average (moderate) mean score level of agreement from five items each respectively whereas training the mean M = 3.03 as average (moderate) mean score from four items. On the other hand, the dependent variable employee job satisfactions the mean score M =3.42 from five items, this means an average (moderate) level of agreement on the respondents.

Finally, the internal communication with the average (moderate) mean and standard deviation was 3.08 and 0.77, respectively. The standard deviation was, therefore, a measure of how well the mean represents the data whereas, coordination small standard deviation means (relative to the value of the mean itself) indicates that the data points are close to the mean.

In this case, the larger standard deviation (relative to the mean) indicates that the data points were distant from the mean (i.e. the mean is not an accurate representation of the data) (Field, 2009). Similarly, high standard deviation means that the data were widespread, which means that employers give a variety of opinions and the low deviation means that employers express close opinions. Therefore, from the above table, we can learn that employers seem to express a closer opinion and the mean is an average (moderate) fit for the data.

4.5. Correlation Analysis

In this part, the study tried to investigate the correlation between the dependent variables (i.e. employee job satisfaction in tension) with independent variables (i.e. training, empowerment, motivation, internal communication, and coordination and control variables). The study employs the Pearson correlation coefficient in line with the level of significance to examine the direction and strength of the correlation between the dependent and independent variables. A correlation refers to a quantifiable relationship between two variables, and the statistic that provides an index of a relationship is called a correlation coefficient r, which was a measure of the relationship between two intervals or ratio variables. It is a very useful means to summarize the

relationship between two variables with a single number that falls between -1 and +1 (Field, 2005).

In this study Pearson correlation coefficient was used to determine whether there is a significant relationship between training, empowerment, motivation, internal communication, and coordination with the employee job satisfaction. The correlation coefficients for the relationships between independent variables (training, empowerment, motivation, internal communication, and coordination) and the dependent variable (employee job satisfaction) are linear and positive ranging from weak to moderate correlation coefficients (Table 9).

Table 9: Correlation between Dependent and Independent Variables

Variable	Freq.	Job Satisfaction	
		Correlation Coefficient	P-value
Training	188	0.4259	0.0000*
Empowerment	188	0.7269	0.0000*
Motivation	188	0.5451	0.0000*
Internal Communication	188	0.6144	0.0000*
Coordination	188	0.6965	0.0000*

Note: * indicates the correlation is statistically significant at 1% level of significance.

Sources: Own survey Result, 2021

The result shows that the five internal marketing tools have a strong statistically significant positive correlation with employee job satisfaction at 1% level of significance since the p-value is less than 1% among the internal marketing tools the training ($r = 0.4259$, $p < 0.01$), empowerment ($r = 0.7269$, $p < 0.01$), motivation ($r = 0.5451$, $p < 0.01$), internal communication ($r = 0.6144$, $p < 0.01$), and coordination ($r = 0.6965$, $p < 0.01$) have moderate positive relationships with employee job satisfaction (Table 9). However, between the empowerment ($r = 0.7269$, $p < 0.01$) and employee job satisfaction have strong positive relationships and training ($r = 0.4259$, $p < 0.01$) and employee job satisfaction weak relationships.

4.6. Econometric Analysis

To address the major objective of the study, an econometric analysis was undertaken. The significance of the model was checked by F-test and the significance of the regression coefficients (parameters estimates) was checked by using a t-test. Additionally, the coefficient of determination was used to determine how much variation of the dependent variable i.e. employee job satisfaction is explained by the variation in internal marketing tools i.e. training, empowerment, motivation, internal communication and coordination. Nonparametric tests such as analysis of variance (ANOVA) were being used to test the significance of the overall model at a 95% level of significance (Field, 2009). However, before interpret the regression result a model diagnostic test like normality test, multi-collinearity test, and heteroscedasticity test were undertaken because the t-test used a two-sample group.

4.6.1. Test for Assumptions Classical Linear Regression Model

Multiple regressions require the fulfilment of certain assumptions. Thus, before regression analysis was employed, the following assumptions were tested. Testing the data for compliance with the statistical assumption and underlying multivariate techniques is a big issue. Because it deals with the foundation upon which the techniques make statistical inferences and results. Some techniques are less affected by violating certain assumptions which are termed robustness but in all case meetings, some of the assumptions are critical to successful analysis. Thus, the researcher must be aware of any assumption violation and implication they have for the estimation process or the interpretation results.

4.6.1.1. Linearity Test

To test the linearity between the dependent variable and the independent variables used in the multiple linear regression model a distributional plot was made on the standardized residuals to see the linearity of the residuals. The following graph shows the distribution of the standardized residuals.
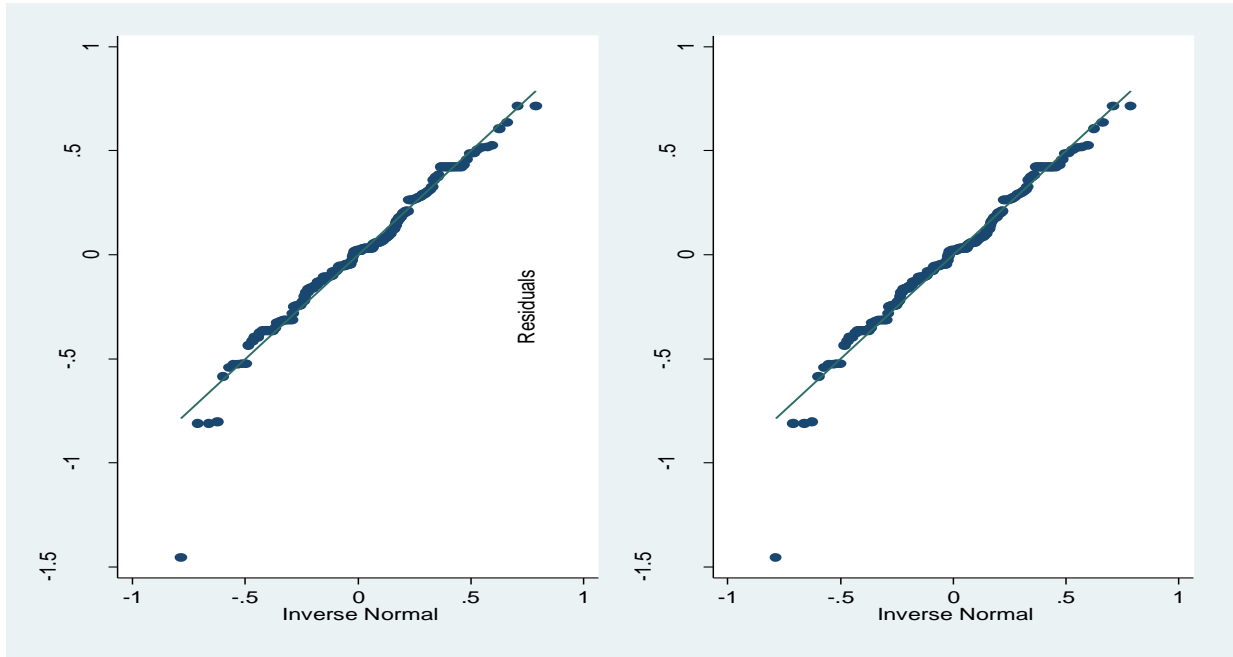
Figure 8: Linearity Test (Source: Own survey Result, 2021)

4.6.1.2. Normality Test

Normal distribution is detected based on skewness and kurtosis statistics. Skewness is a measure on the asymmetry of a distribution. Whereas, kurtosis measures the extent to which observations cluster around a central point. Normal distribution of the dependent variable and straight relationship with the independent variables, if the relationships are direct and the dependent variable is normally distributed for each value of the independent variable, then the distribution of the residuals (the residual or error is the difference between the real and the predicted values in the model) should be approximation normal. This can be assessed by using a histogram of the standardized residuals. As observed from the histogram was symmetrical along the centre (0). Therefore, this study fulfils the estimate of normality estimate (Figure 9). Thus, based on the below normality graph, the distribution confirmed to be normal and the data were exhaustive for the regression analysis.
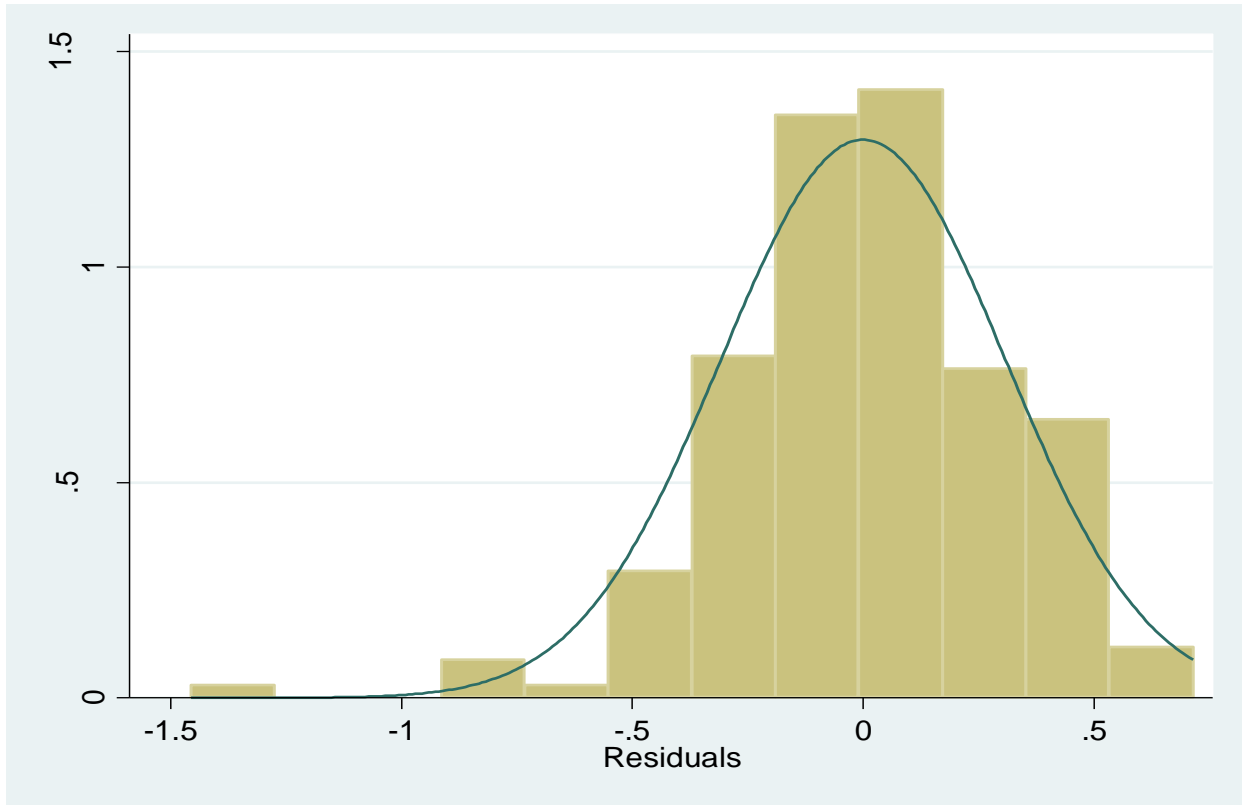
Figure 9: A Histogram of the Standardized Residuals (Source: Own survey Result, 2021)

4.6.1.3. Multicollinearity Test

Multicollinearity was used to describe correlation among independent variables (Table 10). If there is high correlation between two or more predictor variables, may cause problems when trying to draw inferences about the relative contribution of each predictor variable to the success of the model. Multicollinearity in this study was tested using Variance Inflation Factor (VIF) value and tolerance value. Following Gujarati (2004), if the VIF of a variable exceeds 10 or ToL of a variable below 0.1 that variable is said to be highly collinear. The collinearity test among the independent variables in Table 4.10 below, entail absence of multicollinearity problem among the independent variables since mean $VIF = 1.57 < 10$ and $ToL > 0.1$.

Table 10: Multicollinearity Test

Independent Variables	VIF	ToL (1/VIF)
Training	1.07	0.934856
Empowerment	2.23	0.448504
Motivation	1.49	0.673287
Internal Communication	1.67	0.600084
Coordination	1.40	0.714977
Mean VIF	**1.57**	

Source: Own survey Result, 2021

4.6.1.4. Heteroscedasticity Test

According to Gujarati (2004), if the variance of the error term is not the same, they are said to be heteroscedasticity. There are a number of tests available for identifying the problem of heteroscedasticity, among them Breusch-Pagan/Cook-Weisberg test, was used in this study to check whether heteroscedasticity problem exist or not. The test result is indicating the absence of heteroscedasticity problem in the regression model since we do not reject the null hypothesis at 5% level of significance since p-value > 0.05 (Table 11). Therefore, the multiple linear regression models were free from heteroscedasticity problem.

Table 11: Heteroscedasticity Test

Heteroscedasticity Test		Chi2	DF	P-value
White's Test	Heteroscedasticity	18.27	20	0.2618
	Skewness	2.49	5	0.3745
	Kurtosis	1.08	1	0.2985
	Total	30.54	26	0.2706
Breusch-Pagan Test	Heteroscedasticity	2.18	1	0.1475

H_O: Homoscedasticity i.e. The error term has a constant variance.

H_A: Heteroscedasticity i.e. The error term has no a constant variance.

Variables: Fitted values of job satisfaction

Source: Own survey Result, 2021

4.6.1.5. Omitted Variable (Specification Error) Test

On the basis of theory or self-examination and prior empirical works, we develop a model that we believe captures the essence of the subject under study. We then subject the model to empirical testing. After we obtain the results, we begin the examination, keeping in mind the criteria of a good model. It is at this stage that we come to know if the chosen model is adequate. In determining model adequacy, we look at some broad features of the results, such as the R square value, the estimated t ratios, the signs of the estimated coefficients in relation to their prior expectations, and the like (Gujirati, 2004). However, besides giving a clue, the above ways do not exactly tell us the existence of specification error in our regression model. Ramsey has proposed a general test of specification error called RESET (regression specification error test). According to the test result in Table 4.10 we do not reject the null hypothesis which indicates that the regression model have no omitted variable since p-value > 0.05.

Table 12: Omitted Variable (Specification Error) Test

Model	$F_{(3, 179)}$	P-value
Model 1	0.71	0.5814

Ramsey RESET test using powers of the fitted values of job satisfaction

H_O: Model has no omitted variables

Source: Own survey Result, 2021

4.6.2. Multiple Linear Regression Analysis

4.6.2.1. Model Summary

Regression analysis is a statistical tool for the exploration of interactions between variables (Table 13). To determine the causal influence of one variable upon another, researchers assemble data on the underlying variables of the causal variables upon the variable that they influence. Researchers typically evaluate the "statistical significance" of the estimated relationships, namely, the degree of confidence that the true relationship is close to the estimated relationship (Malhotra, 2007). In this survey multiple linear regression analysis was conducted to examine the effect of internal marketing tools on employee job satisfaction. The significance level of 0.05 was used with a 95% confidence interval. Multiple linear regressions are a statistical method that

allows predicting someone's score on one variable on the basis of their scores on several other variables.

This survey were developed five hypotheses to study the individual effect of the five components of internal marketing: training, empowerment, motivation, internal communication and coordination and premium on the employee job satisfaction.

Table 13: Model Summary Analysis

Model	R	R Square	Adjusted R Square	Std. error of the Estimate
Model 1	0.8791	0.7729	0.7667	0.0974

Predictors: Training, Empowerment, Motivation, Internal Communication, Coordination

 Dependent Variable: Job Satisfaction

Source: Own survey Result, 2021

The above regression model (Table 13) presents how much of the variance in the measure of the employee job satisfaction is explained by the underlying internal marketing strategies attributes. Furthermore, to explain R, R2, and adjusted R^2;

R: Shows the value of the multiple correlation coefficients between the predictors and the outcome, with a range from 0 to 1, a larger value indicating a larger correlation and 1 representing an equation that perfectly predicts the observed value (Sarstedt, 2014). From the model summary (R = 0.8791) specified that the linear combination of the five independent variables (training, empowerment, motivation, internal Communication and coordination) strongly predicted the dependent variable (employee job satisfaction).

R Square (R^2): Indicates the proportion of variance that explained in the dependent variable by the linear combination of the independent variables. The values of R^2 also range from 0 to 1 (Golberg *et al*.,2010).The linear combination of internal marketing attributes" i.e. training, empowerment, motivation, , internal communication and coordination and relationship marketing explains 77.29% of the variance in the employee job satisfaction and the remaining 22.71% is explained by extraneous variables, which have not been included in this regression model.

Adjusted R Square (R^2): Adjusted R^2 gives an idea of how well the model generalizes and its value to be the same, or very close to the value of R^2. That means it adjusts the value of R^2 to

more accurately represent the population under study (Karch and Julian, 2019). The difference for the final model is small (in fact the difference between R^2 and Adjusted R^2 is (0.7729- 0.7667 = 0.0062) which is about 0.62%. This shrinkage means that if the model were derived from the population rather than a sample it would account for approximately 0.62% less variance in the outcome and most of the independent variables included in the study are relevant.

4.6.2.2. Analysis of Variance (ANOVA)

ANOVA is a statistical method that stands for analysis of variance within each of these samples, relative to the amount of variation between the samples (Sawyer and Steven, 2009). In terms of variation within the given population, it is assumed that the values of (X_{ij}) differ from the mean of this population only because of random effects i.e., there are influences on (X_{ij}) which are unexplainable, whereas in examining differences between populations we assume that the difference between the mean of the jth population and the grand mean is attributable to what is called a 'specific factor' or what is technically described as treatment effect (Hasan et al., 2020).The advantage of ANOVA was that we could look at the effects of more than one independent variable (and how these variables interact).

Table 14: Analysis of Variance (ANOVA)

Model	Sum of Squares	Degrees of Freedom	Mean Square	$F_{(8, 264)}$	P-value
Regression	60.3543	5	12.0709		
Residual	17.7312	182	0.0974	**123.90**	**0.0000***
Total	**78.0855**	**187**	**0.4176**		

Dependent Variable: Job Satisfaction

Predictors: Training, Empowerment, Motivation, Internal Communication, Coordination

Note: * indicates the regression model is significant at 1% level of significance.

Source: Own survey Result, 2021

The ANOVA table (Table 14) depicts whether the overall model results in a significantly good degree of the prediction of the outcome variable (Brereton, 2019). The proposed model was adequate as the significance value (F = 123.90, P-value = 0.0000) is less than 5%. This indicates that the overall model was statistically significant implying internal marketing tools are jointly statistically significant in explaining employee job satisfaction. Therefore, it is concluded that the

proposed hypothesis which states that there is a positive and significant relationship between internal marketing tools and employee job satisfaction is accepted.

4.6.2.3. Discussion Regression Coefficients and Hypothesis Testing

The regression coefficients are the least-squares estimates of the parameters. The value indicates how much change the independent variable occurs in a one-unit change in those particular independent variables when the remaining independents are held constant. These coefficients are often called partial-regression coefficients since the effect of the other independent is removed. Here standardizing is defined as subtracting the mean and dividing by the standard deviation of a variable. A regression analysis of these standardized variables would yield these standardized coefficients (Abdol *et al*., 2018).

This study intends to identify the most contributing, independent variable in the prediction of the dependent variable. Thus, the strength of each predictor (independent variable) influencing the criterion (dependent variable) can be investigated via unstandardized Beta coefficient. The regression coefficient explains the average amount of change in the dependent variable that is caused by a unit change in the independent variable. The larger value of the Beta coefficient an independent variable has fetched more support to the independent variable as the most important determinant in predicting the dependent variable.

Table 15 : Regression Coefficients

Independent Variables	Unstandardized Coefficients		t-value	P-value
	Beta	**Std. Err.**		
Training	0.2119	0.0331	6.40	0.0000*
Empowerment	0.1933	0.0378	5.12	0.0000*
Motivation	0.1249	0.0308	4.06	0.0000*
Internal Communication	0.1402	0.0382	3.67	0.0000*
Coordination	0.2564	0.0267	9.59	0.0000*
_Constant	0.4184	0.1339	3.12	0.0002*

Note: * indicates the coefficients are statistically significant at 1% level of significances.

Source: Own survey Result, 2021

In the above table (Table 15), unstandardized beta coefficient, tell us the unique contribution of each factor to the model. A high beta value and a small p- value (<0.05) indicate the predictor variable has made a significance statistical contribution to the model. On the other hand, a small beta value and a high p value (p >0.05) indicate the predictor variable has little or no significant contribution to the model (Brereton, 2019).Therefore, in this study all independent variables have high beta value and a small p value (<0.05) and all the predictor variables have made a significance statistical contribution to the model. The regression output indicates that the five independent variables Training (β = 0.2119, P-value = 0.000), Empowerment (β = 0.1933, P-value = 0.000), Motivation (β= 0.1249, P-value = 0.00), Internal Communication (β = 0.1402, P-value = 0.000) and Coordination (β = 0.2564, P-value = 0.000) were statistically significant in explaining employee job satisfaction at 1% level of significant (Table 15).

In regression output, Beta coefficient indicates that the level of influence of each explanatory variable or predictor variable on the dependent variable: as well it indicates the direction of the relationship. Positive beta coefficient indicates the variable has a positive effect on dependent variable whereas negative beta coefficient the variable has a negative effect on the dependent variable and it tells us on average when mean score value of independent variable increase by one unit mean score value of dependent variable increase or decrease by the beta amount if the variable is statistically significant. The significance value (p-value) implies the statistical significance of the relationship (Peterson *et al*., 2005).

The objective of the regression in this study is to find such an equation that could be used to find the impact of predictors on dependent variable. Finally, the model fit the regression equation of the employee job satisfaction became:

$$JS_i = 0.4184 + 0.2119TR_i + 0.1933EMP_i + 0.1239MTV_i + 0.1402IC_i + 0.2564COR_i$$

Where,   JS = Job satisfaction

TR = Training

EMP = Empowerment

MTV = Motivation

IC = Internal communication

COR = Coordination

This study was expected to examine the effect of internal marketing on job satisfaction of employees on Bank of Abisiniya. Training, empowerment, internal communication, motivation and coordination were selected as internal marketing dimensions and job satisfactions was selected as a dependent variable because they have been repeatedly used by various researchers as it has been clearly indicated in literature review part. For the purpose of this study five hypotheses were developed, brief discussion on each hypothesis is given below (Table 16).

Hypothesis 1:

H_0:   *Training has no positive and significant effect on job satisfaction.*

H_1:   *Training has positive and significant effect on job satisfaction.*

Training as one of the attribute of internal marketing strategy has a positive and statistically significant effect on the level of employees' job satisfaction (Beta = 0.2119, P-value = 0.0000) since P-value < 0.01. The coefficient 0.2119 indicate that training had direct (positive) influence on employees job satisfaction i.e., keeping other things constant, a 1% improvement in training lead to an increase in employees job satisfaction by 21.19% and vice versa. The Pearson correlation coefficient in Table 9 also supported the existence of moderate significant correlation between training and employees job satisfaction (r = 0.4259, P-value = 0.0000).

The research finding shows that there is a positive relation between employees training and Job satisfaction, many researchers studied the effect of training on employee's job satisfaction and how the training related to job satisfaction found a positive and significant relation between them. Among the studies conducted, a study conducted on the effect of employee development program on job satisfaction and employee retention by Tatar and Ali (2020) was taken as example. When people receive relevant and valuable training, they are generally happier in their jobs. When that training is carried to the next level and becomes overall development, employees tend to feel even more valued by their employers. They are not only given the tool to do their jobs well, but they are also given opportunities to develop new skills and attain career goals. Companies that invest on their employees and clearly communicate the importance of employees may keep employees (Pakistan et al., 2019).

Training and development can play an indispensable role in the achievement of an organizational goal via employees' job satisfaction. Now a days training and development is the most important

factor in financial sectors because training and development increases the efficiency and the effectiveness of both employees and the organization. The organizational performance depends on employee performance because human resource capital of organization plays an important role in the growth of an organization and employees job satisfaction too. So, to improve employees' job satisfaction in turn organizational performance employees' training and development should be an integral part of financial sectors reform programs. Therefore, bank governors should encourage or facilitate advanced education opportunities to their employees; job exchange should be promoted to expand employees'' skill and experience sharing; employees should be motivated to play an expanded role (function) in their job; employees' should be trained in a way that prepare them to face new challenges and developmental tasks within their organizations; carrier ladders should be maintained in organizations based on skill rather than status; employees should be given the chance to participate in special task and to network with colleagues through task forces, or group works. Trainings with the latest educational programs, ranging from advanced technical and managerial training programs to higher academic courses can boost employee as well as organizational performance. Moreover, training programs intended to increase the level of skill and effectiveness of the manpower, both technically and administratively within BoA should be provided in regular phases. This guarantees an understanding and adaptation of technological developments, techniques and systems used in the financial sector at an international level.

Hypothesis 2:

        H_0:   *Empowerment has no positive and significant effect on job satisfaction.*

        H_1:   *Empowerment has positive and significant effect on job satisfaction.*

Employee level of empowerment within BoA as the second attribute of internal marketing strategy has a positive and statistically significant effect on the level of employees' job satisfaction (Beta = 0.1933, P-value = 0.0000) since P-value < 0.01. The coefficient 0.1933 indicate that employee empowerment had a direct (positive) influence on employees job satisfaction i.e., keeping other things constant, a 1% improvement in the tendency to empower employees within BoA lead to an increase in employees job satisfaction by 19.33% and vice versa. The Pearson correlation coefficient in Table 9 also supported the existence of a strong

significant correlation between empowerment and employees job satisfaction (r = 0.7269, P-value = 0.0000).

Empowerment refers to the practice of enabling an individual to think, behave, take action, control work and make decisions in autonomous ways (Samen and Alshurideh, 2012). Through empowerment, employees can make faster decisions which in turn increase productivity, enhance the service experience and improve overall performance (Ueno, 2010). Accordingly, empowerment has received significant attention from scholars due to its impact on organizational effectiveness and competitive advantage in the service industry. As such, empowerment should be directed toward enriching employees with the abilities and skills to fulfill customers' requests and needs. When this is done, customer satisfaction can be obtained and linked to organizational success. Consequently, service organizations and practitioners should make more and better efforts toward providing customer-contact employees with enough empowerment by increasing their information, training, knowledge, and trust. Many organizations have discovered that to be truly responsive to customer needs, providers need to be empowered to accommodate customer requests and to recover on the spot when things go wrong. Employees need the knowledge and tools to be able to make these decisions and they need incentives to encourage them to make the right decisions. Flexibility, quick decisions and authority given to staff characterize an empowered organization.

Hypothesis 3:

        H_0:   *Motivation has no positive and significant effect on job satisfaction.*
        H_1:   *Motivation has positive and significant effect on job satisfaction.*

Motivation as the third attribute of internal marketing strategy has a positive and statistically significant effect on the level of employees' job satisfaction (Beta = 0.1249, P-value = 0.0000) since P-value < 0.01. The coefficient 0.1249 indicate that motivation had direct (positive) influence on employees job satisfaction i.e., keeping other things constant, a 1% improvement in motivation of employees' within BoA lead to an increase in employees job satisfaction by 12.49% and vice versa. The Pearson correlation coefficient in Table 9 also supported the existence of a moderate significant correlation between employee motivation and employees job satisfaction (r = 0.5451, P-value = 0.0000).

Giving the employees' sense of achievement, providing them with new opportunities for advancement and promotions are key motivator that creates positive job attitudes. The finding of this study is consistent with that of Dartey-Baah et.al (2010) who found a positive correlation between motivation and job satisfaction. Motivation in the workplace is also likely to play a definite role that may affect the level of job satisfaction of employees. According to Luthans (2006), motivation is the process that arouses, energizes, directs, and sustains behavior and job satisfaction. It is the process of inspiring employees to action and to achieve a preferred task. Mullins (2010) further argues that one way of inspiring employees is to employ effective motivation, which makes them more satisfied with and committed to their jobs and organisation.

Motivation is considered the major factor that has a huge impact on the employee's productivity and behaviour; so managers should understand how to motivate the employees to enhance their performance, motivation is the drive to act or behave in a certain way. The managers can motivate the employees through appraisals, recognition and rewards. There is a difference between rewards, and wages, as the reward is received for an effective superior performance, and the wages is received for conducting the normal duties that are asked from the employees at a normal standard level. Therefore, motivation is at the heart of good leadership and goes beyond praise for good work. For leaders of BoA, it is imperative to understand what motivates the employees around them. It is necessary to discover the fundamental needs that employees have, as all employees have a need for a deep social connection and friendships. Furthermore, they must create the conditions in which their employees are motivated and understand that all staff members are individuals and must be treated differently according to their individual needs and capabilities.

Hypothesis 4:		
	H_0:	*Communication has no positive and significant effect on job satisfaction.*
	H_1:	*Communication has positive and significant effect on job satisfaction.*

Internal communication as the fourth attribute of internal marketing strategy has a positive and statistically significant effect on the level of employees' job satisfaction (Beta = 0.1402, P-value = 0.0000) since P-value < 0.01. The coefficient 0.1402 indicate that internal communication had direct (positive) influence on employees job satisfaction i.e., keeping other things constant, a 1%

improvement in internal communication within BoA lead to an increase in employees job satisfaction by 14.02% and vice versa. The Pearson correlation coefficient in Table 9 also supported the existence of moderate significant correlation between internal communication and employees job satisfaction (r = 0.6144, P-value = 0.0000).

As the above statistics (Table 16) implies, communication has a positive relation with job satisfaction in BoA frontline employees. The study proved that when employees feel that they are good contributors, they will be encouraged to get involved and participate more for the sake of the organization. Yet again, when manager communicates effectively with the employees, listens to their complaints, answering their questions and provide those ways to communicate effectively, the organization will encourage them to enhance their work and feel satisfied about their jobs. A growing body of evidence suggests that employees' satisfaction and their identification with their organisation are critically dependent on effective communication. This evidence has moved internal communications to the centre of the progressive organisation's strategy. Hence, communication satisfaction can be considered as an important measure of the ability of an organisation to use communication as a commitment-enhancing mechanism (Putti and Tong, 2002). The result this study was also supported by Kulachai et.al. (2018) in which with active and assessable communication, employees are better able to understand their job and are more connected to it. Internal Communication is process whereby people within an organization give and receive messages, it is a vital prerequisite for a well-functioning internal marketing culture. Without people being able or prepared to communicate with each other, there will be no inter-departmental or inter functional co-ordination (Naude, Desai & Murphy, 2003).

Hypothesis 5:

H_0:   *Coordination has no positive and significant effect on job satisfaction.*
H_1:   *Coordination has positive and significant effect on job satisfaction.*

Coordination among employees as the other attribute of internal marketing strategy has a positive and statistically significant effect on the level of employees' job satisfaction (Beta = 0.2564, P-value = 0.0000) since P-value < 0.01. The coefficient 0.2564 indicate that coordination among employees had direct (positive) influence on employees job satisfaction i.e., keeping other things constant, a 1% improvement in coordination among employees within BoA

lead to an increase in employees job satisfaction by 14.02% and vice versa. The Pearson correlation coefficient in Table 9 also supported the existence of strong positive and significant correlation between coordination among employees and employees job satisfaction (r = 0.6965, P-value = 0.0000).

Given the important role coordination among employees of BoA plays in Ethiopian culture, social integration inevitably has a major influence on Ethiopian working life. For example, coordination of workers is not achieved by just bringing them together, but involves creating harmony among employees. The result of this research is consistent with the previous studies that support the statement that coordination has direct relation with job satisfaction (Gittell et al., 2008). This means setting a suitable coordination practice encourage the employee job satisfaction.

Table 16: Summary of Hypothesis

	Hypothesis	Decision
H_1:	Training has significant and positive effect on Job satisfaction.	Accepted
H_2:	Empowerment has positive and significant effect on Job satisfaction.	Accepted
H_3:	Motivation has positive and significant effect on Job satisfaction.	Accepted
H_4:	Communication has significant and positive effect on Job satisfaction.	Accepted
H_5:	Coordination has significant and positive effect on Job satisfaction.	Accepted

CHAPTER FIVE

FINDINGS, CONCLUSION, RECOMMENDATIONS AND DIRECTIONS FOR FUTURE
RESEARCH

5.1. Summary of Major Findings

The overall objective of this study was to examine the effect of internal marketing on Job satisfaction of employees on Bank of Abyssinia and explore the effect of internal marketing that affect organizational commitment indirectly through job satisfaction.

In this research appropriate research method were designed and primary data were collected from selected employees of the bank through questionnaire. In order to analyse the collected data, correlation, multiple regressions, multicollinearity test, heteroscedasticity test independent sample test and one way ANOVA were conducted. The results of data computations are summarized as follows;

From the correlation analysis done, significant correlation between training and employee job satisfaction (r=0.6144, $p < 0.01$).This implies that increase training is associated with increase employees' job satisfaction and training has a significant and positive relation with job satisfaction. The correlation analysis indicates that there is a positive correlation exist between empowerment and employee job satisfaction (r = 0.7269, $p < 0.01$). Motivation has a significant and positive relation with employee job satisfaction (r = 0.5451, $p < 0.01$). Internal communication has a positive relation with job satisfaction (r = 0.6144, $p < 0.01$). Coordination has strong positively significant correlation between employee job satisfaction (r= 0.6965, $p < 0.01$).This implies that increase employees' job satisfaction is associated with increase organizational coordination.

The hypothesis test results based on unstandardized coefficient beta and P-value to test whether the hypothesis to reject or accept. Based on the training of Bank of Abyssinia, the P- value is significant (P< 0.05) and the beta value is positive (beta= 0.2119). Therefore, the result supported the initial hypothesis and infers that training has a significant and positive effect on job satisfaction of Bank of Abyssinia frontline employees. With regards to empowerment of Bank of Abyssinia, P-value is significant (P< 0.05) and the beta value is positive (beta= 0.1933). Therefore, the result supported the initial hypothesis and infers that empowerment has a

significant and positive effect on job satisfaction of Bank of Abyssinia frontline employees. The same is true for motivation of Bank of Abyssinia, P-value is significant ($P< 0.05$) and the beta value is positive (beta= 0.1249). Therefore, the result supported the initial hypothesis and infers that motivation has a significant and positive effect on job satisfaction of Bank of Abyssinia frontline employees. Regarding to internal communication of Bank of Abyssinia, P-value is significant ($P< 0.05$) and the beta value is positive (beta= 0.1402). Therefore, the result supported the initial hypothesis and infers that internal communication has a significant and positive effect on job satisfaction of Bank of Abyssinia frontline employees; and the same is true for coordination of Bank of Abyssinia, P-value is significant ($P< 0.05$) and the beta value is positive (beta= 0.2564). Therefore, the result supported the initial hypothesis and infers that coordination has a significant and positive effect on job satisfaction of Bank of Abyssinia frontline employees. Overall, the result supported from the above; infer that internal marketing has an effect on organizational employee's job satisfaction.

5.2. Conclusions

Bank of Abyssinia has a vision to become a world-class commercial bank and to achieve this vision management of Bank of Abyssinia must consider the organization as its first market and satisfy the needs of its internal customers. It must also establish on internal marketing program for Bank of Abyssinia on the basis of those internal marketing dimensions which enhance organizational commitment. The findings that can be conclude from the statistics provided above is that training is positively and significantly related to job satisfaction in Bank of Abyssinia. When employee receives relevant and valuable training, they are generally happier in their jobs. When that training is carried to the next level and becomes overall development, employees tend to feel even more valued by Bank of Abyssinia. The most important factor that can affect job satisfaction is motivation, as the above statistics imply, motivation has a positive and significant effect on job satisfaction of Bank of Abyssinia frontline employees. Giving the employees sense of achievement, providing them with new opportunities for advancement and promotions are key motivator that creates positive job attitudes. One of the research findings that can be conclude from the statistics provided above is that empowerment is positively and significantly related to job satisfaction in Bank of Abyssinia. Empowerment is an extremely effective management control tactic, which significantly influence the behaviour and attitudinal character of employee's

job satisfaction. In regard to internal communication, internal communication has a positive and significant effect on job satisfaction of Bank of Abyssinia frontline employees. The study attested that when employees feel that they are good contributors, they will be encouraged to get involved and participate more for the sake of the organization. Yet again, when manager communicates effectively with the employees, listens to their complaints, answering their questions and provide those ways to communicate effectively, the organization will encourage them to enhance their work and feel satisfied about their jobs. The last major finding was the effect of job satisfaction on organizational coordination of employees. The statistical result showed, job satisfaction has a significant relation with organizational coordination of Bank of Abyssinia frontline employees. Generally, when people are satisfied with their jobs, they will have a positive attitude feeling about their jobs. Therefore, it is unlikely that they will change their jobs. The other finding in this research confirmed that no significant variation between Bank of Abyssinia frontline employees of different gender, age, marital status, level of education and work experience with job satisfaction. Finally, all selected internal marketing dimensions have significant relation with job satisfaction.

5.3. Recommendation

Based on the findings of the study, the following recommendations can be forwarded;

i. As internal marketing is the process of attracting, developing, motivating, and retaining qualified employees through job-products that satisfy their needs. Bank of Abyssinia Human Resource Department should implement market-like system to attract, motivate, and retain qualified employees

ii. Instead of taking each and every decision making situation to the managers, the employees should be empowered to decision making in cases where the decision is routine and not critical, then the frontline employees will be able to have better organizational commitment.

iii. Bank of Abyssinia should develop an open communication system between management and sub ordinates and also among employees to create connection, and to encourage employees forward their constructive ideas. So, in order to achieve committed employees managers should make regular meetings with the frontline employees to hear their

opinions and feedbacks about the job. Moreover, before any policy and procedures change managers should inform them phase to phase in advance.

iv. Training is recommended to be continuous process with no end for frontline employees. Bank of Abyssinia should arrange both on job and off job training programs especially when new employees are hired, new technologies are introduced and when new procedures and methods of operation are applied.

v. Furthermore, motivation and coordination are important internal marketing element an organization to give attention to encourage employees; hence, Bank of Abyssinia should be periodically assessed frontline employees performance, rewarding system and on incentives to encourage employees like, bench marking international carrier practices on salary scales and other benefits.

5.4. Direction for Future Research

The main objective of this study is to examine the effect of internal marketing on employees' job satisfaction of Bank of Abyssinia, North Shoa Zone, Ethiopia. Since the study is conducted on Bank of Abyssinia, in order to reach on more concrete recommendations, future researchers who are interested on the related subject area should undertake their study on other private commercial banks. A comparative analysis concerning internal marketing strategies among different commercial banks belonging to the same industry can be another area of investigation suggested for future researchers.

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APPENDIX

Appendix 1: Questionnaire

DEBRE BERHAN UNIVERSITY

COLLEGE OF BUSINESS AND ECONOMICS

DEPARTMENT OF MARKETING MANAGEMENT

Dear Respondent,

My name is **Demelash Getachew** and I am a postgraduate student in the department of Marketing Management, College of Business and Economics, Debre Berhan University. Now I am conducting a research entitled '**The Effect of Internal Marketing on Job Satisfaction in the cause of Bank of Abyssinia**". As a representative of your institution, your views are important and I would appreciate you in advance in responding to this questionnaire. This information will be used for academic purpose only and your response will be kept confidential and anonymous.

Thank you for your time, co-operation and contribution to this study!

For further information;

Phone: +2519 13 05 68 59

Email: getachewd86@gmail.com

General Instructions

- There is no need of writing your name
- In all cases where answer options are available, please put "X" in the appropriate box

<u>**Section 1: Respondent's Demographic (Background) Information**</u>

This part of the questionnaire includes item related to basic data of respondents please indicate your responses by putting "X" mark and writing on the providing space.

1. Sex: Male ☐ Female ☐

2. Age (in years): _____

3. Marital Status: Single ☐ Married ☐
  Divorce ☐ Widow ☐

4. Education Status: Illiterate ☐ Primary (1-8) ☐ Secondary (9-12) ☐
  ☐ ☐ ☐

<div style="text-align: center">Diploma   Degree   Masters and above</div>

5. Working Experience in BANK OF ABYSSINIA (in years): _____

Section 2: Information on Internal Marketing

Direction: This questionnaire is designed to help you describe your organization (Abyssinia Bank) internal marketing practice as you perceived it. Place a tick (√) or a mark (x) in the box (cell) that represents your appropriate level of rating to judge how frequently each statement fits your organization (Abyssinia Bank). The rating scales are;

1 = Strongly Disagree (SD)   **2 = Disagree (D)**   **3 = Neither Agree nor Disagree (N) 4 = Agree (A)**   **5 = Strongly Agree (SA)**

S. No.	Training	1 = SD	2 = D	3 = N	4 =A	5 = SA
1	In Bank of Abyssinia training is closely related to the individual needs of each frontline employee					
2	A newly hired employee will have to find his own answers to the requirement of the job.					
3	Before the implementation of a major change in service rules I always gets significant training regarding its impact on our daily activities and job description.					
4	If one moved from one task to another, the manager will facilitate to train him/her for a pre-specified period					
5	Bank of Abyssinia has adequate resources to train employees					
6	Training is clearly directed at creating the competencies that is important to the business					
S. No.	Empowerment	1 = SD	2 = D	3 = N	4 =A	5 = SA
1	My managers allow me to use my own judgment in solving problems					
2	My managers encourage me to take initiatives					
3	My managers allow me to take a high degree of initiative					
4	My managers trust me to exercise good judgment.					
S. No.	Motivation	1 = SD	2 = D	3 = N	4 =A	5 = SA
1	When I do something extra ordinary, I know that I will receive some kind of reward.					
2	I receive feedback from my supervisor on my job performance regularly					
3	The incentive given to employees are motivating and on competitive basis.					

S. No.		1 = SD	2 = D	3 = N	4 =A	5 = SA
4	The performance measurement reward system encourages employees to work hard					
5	My income and the annual increment are based on periodic performance evaluation					
S. No.	**Internal Communication**	1 = SD	2 = D	3 = N	4 =A	5 = SA
1	Before any policy and procedures change my manager informs me phase to phase in advance					
2	Managers are sincerely interested in listening to what frontline employees have to say about their jobs, the problems they have and the solutions that employees suggest.					
3	If an employee has a certain personal problem that influences negatively his/her work performance, she/he is encouraged to discuss it with his/her manager.					
4	Branch manager is never too busy if one of their frontline employees wishes to meet personally					
5	Branch manager is spending time with their customer service officer, explaining them bank of Abyssinia values and how these vales affect what bank of Abyssinia expects from each individual employee					
S. No.	**Co-ordination**	1 = SD	2 = D	3 = N	4 =A	5 = SA
1	There is a room to suggest improvement or come up with new ideas for work improvement to banking industry management					
2	Before any policy or procedure changes my supervisor inform you about the change phase					
3	I feel like I am part of the organization because my ideas are given attention and considered valuable by management?					

Section 3: Employee Job Satisfaction

Direction: The following sections deals with job satisfaction. It is measuring your opinion towards the questions; there is no right or wrong answer for each. Please tick your level of opinion on the 5-point Likert scale questionnaire prepared for this purpose. The rating scales are;

**1 = Strongly Disagree (SD)   2 = Disagree (D)   3 = Neither Agree nor Disagree (N)
4 = Agree (A)   5 = Strongly Agree (SA)**

S. No.	**Pay**	1 = SD	2 = D	3 = N	4 =A	5= SA
1	The Payment system is clearly stated and					

S. No.		1 = SD	2 = D	3 = N	4 = A	5 = SA
	communicated to all employees					
2	I feel I am being paid a fair amount for the work I do					
3	I feel appreciated by the organization when I think about what they pay					
S. No.	**Promotion**	1 = SD	2 = D	3 = N	4 = A	5 = SA
1	There is really too little chance for promotion on my job.					
2	Those who do well on the job have fair chance of being promoted					
3	People get ahead as fast here as they do in other places					
S. No.	**Supervision**	1 = SD	2 = D	3 = N	4 = A	5 = SA
1	My supervisor shows too little interest in the feelings of subordinates					
2	My supervisor is unfair to me.					
3	My supervisor is quite competent in doing his/her job					
S. No.	**Fringe Benefits**	1 = SD	2 = D	3 = N	4 = A	5 = SA
1	I am not satisfied with the benefits I receive.					
2	The benefits we receive are as good as most other organizations offer.					
3	The benefit package he has is equitable					
S. No.	**Contingent Rewards**	1 = SD	2 = D	3 = N	4 = A	5 = SA
1	When I do a good job, I receive the recognition for it that I should.					
2	I do not feel that the work is appreciated.					
3	There are few rewards for those who work here.					
S. No.	**Working condition**	1 = SD	2 = D	3 = N	4 = A	5 = SA
1	I have too much to do at work.					
2	I Have too much paperwork					
3	Many of our rules and procedures make doing a good job difficult					
S. No.	**Coworker**	1 = SD	2 = D	3 = N	4 = A	5 = SA
1	I like the people I work with.					
2	I enjoy my coworkers					
3	There is too much bickering and fighting at work.					
S. No.	**Nature of work**	1 = SD	2 = D	3 = N	4 = A	5 = SA
1	I sometimes feel my job is meaningless.					
2	I like doing the things I do at work.					
3	I feel a sense of pride in doing my job.					

Appendix 2: Descriptive Analysis on Demographic Characteristics of Respondents

Sex	Freq.	Percent	Cum.
Male	119	63.30	63.30
Female	69	36.70	100.00
Total	188	100.00	

. ttest Jobsat, by(Sex)

Two-sample t test with equal variances

Group	Obs	Mean	Std. Err.	Std. Dev.	[95% Conf. Interval]	
Male	119	3.295518	.0451473	.4924988	3.206114	3.384922
Female	69	3.653986	.0966751	.8030434	3.461073	3.846898
combined	188	3.427083	.0471287	.6461962	3.334111	3.520056
diff		-.3584673	.0944525		-.5448032	-.1721315

diff = mean(Male) - mean(Female)   t = -3.7952
Ho: diff = 0   degrees of freedom =   186

Ha: diff < 0	Ha: diff != 0	Ha: diff > 0
Pr(T < t) = 0.0001	Pr(|T| > |t|) = 0.0002	Pr(T > t) = 0.9999

agecat	Freq.	Percent	Cum.
20-25 Years	76	40.43	40.43
26-30 Years	62	32.98	73.40
31-35 Years	29	15.43	88.83
36-40 Years	13	6.91	95.74
> 40 Years	8	4.26	100.00
Total	188	100.00	

```
                      Analysis of Variance
      Source              SS          df       MS              F       Prob > F
_____

Between groups       15.6484999        4    3.91212499      11.47      0.0000
 Within groups       62.4370042      183     .341185815
_____

    Total            78.0855041      187     .417569541
```

Bartlett's test for equal variances: chi2(4) =   2.4269 Prob>chi2 = 0.658

                      Comparison of Jobsat by agecat
                                 (Sidak)

```
Row Mean-|
Col Mean |    20-25 Ye    26-30 Ye    31-35 Ye    36-40 Ye
_____|_____

26-30 Ye |     .385364
         |       0.002


31-35 Ye |     .576641     .191277
         |       0.000       0.797


36-40 Ye |     .799342     .413979     .222701
         |       0.000       0.193       0.947


 > 40 Yea|     .903509     .518145     .326868     .104167
         |       0.000       0.177       0.831       1.000
```

```
Maritalstat|
        us |     Freq.      Percent       Cum.
_____|_____

    Single |       53        28.19        28.19
   Married |      126        67.02        95.21
   Divorce |        8         4.26        99.47
     Widow |        1         0.53       100.00
_____|_____

     Total |      188       100.00
```

workexpcat	Freq.	Percent	Cum.
1-5 Years	81	43.09	43.09
6-10 Years	54	28.72	71.81
11-15 Years	35	18.62	90.43
16-20 Years	12	6.38	96.81
> 20 Years	6	3.19	100.00
Total	188	100.00	

. oneway Jobsat workexpcat , sidak

Analysis of Variance

Source	SS	df	MS	F	Prob > F
Between groups	11.8898747	4	2.97246867	8.22	0.0000
Within groups	66.1956295	183	.361724751		
Total	78.0855041	187	.417569541		

Bartlett's test for equal variances: chi2(4) =   3.5780 Prob>chi2 = 0.466

Comparison of Jobsat by workexpcat
(Sidak)

Row Mean-Col Mean	1-5 Year	6-10 Yea	11-15 Ye	16-20 Ye
6-10 Yea	.291924			
	0.061			
11-15 Ye	.351249	.059325		
	0.043	1.000		
16-20 Ye	.969007	.677083	.617758	
	0.000	0.005	0.024	
> 20 Yea	.465535	.173611	.114286	-.503472
	0.511	0.999	1.000	0.635

Education	Freq.	Percent	Cum.
Diploma	21	11.17	11.17
Degree	144	76.60	87.77
Masters and above	23	12.23	100.00
Total	188	100.00	

```
                      Analysis of Variance
      Source              SS         df      MS            F      Prob > F

Between groups        5.06888373      2    2.53444186     6.42     0.0020
 Within groups        73.0166204    185    .394684435

      Total           78.0855041    187    .417569541
```

Bartlett's test for equal variances: chi2(2) =   2.7298 Prob>chi2 = 0.255

```
                 Comparison of Jobsat by Education
                              (Sidak)
Row Mean-
Col Mean     Diploma      Degree

 Degree       .40067
              0.021


Masters      .674258     .273588
             0.001        0.153
```

Appendix 3: Reliability Test

Test scale = mean(unstandardized items)

Item	Obs	Sign	item-test correlation	item-rest correlation	average interitem covariance	alpha
Jobsat	188	+	0.9099	0.8695	.2696476	0.7369
Training	188	+	0.4632	0.2866	.3715067	0.8371
Empowerment	188	+	0.8390	0.7342	.2485035	0.7458
Motivation	188	+	0.6902	0.5188	.296622	0.7984
Intcomm	188	+	0.7392	0.6147	.293741	0.7769
Coordination	188	+	0.7239	0.5407	.2783329	0.7980
Test scale					.2930589	0.8138

Appendix 4: Correlation Analysis

	Jobsat	Training	Empowe~t	Motiva~n	Intcomm	Coordi~n
Jobsat	1.0000					
Training	0.4259* 0.0000	1.0000				
Empowerment	0.7269* 0.0000	0.2053* 0.0047	1.0000			
Motivation	0.5451* 0.0000	0.1511* 0.0385	0.5571* 0.0000	1.0000		
Intcomm	0.6144* 0.0000	0.2280* 0.0016	0.6097* 0.0000	0.4370* 0.0000	1.0000	
Coordination	0.6965* 0.0000	0.1799* 0.0135	0.5233* 0.0000	0.2785* 0.0001	0.3814* 0.0000	1.0000

Appendix 5: Regression Analysis

Source	SS	df	MS
Model	60.3542573	5	12.0708515
Residual	17.7312469	182	.097424433
Total	78.0855041	187	.417569541

Number of obs = 188
F(5, 182) = 123.90
Prob > F = 0.0000
R-squared = 0.7729
Adj R-squared = 0.7667
Root MSE = .31213

Jobsat	Coef.	Std. Err.	t	P>|t|	[95% Conf.	Interval]
Training	.2118781	.0331028	6.40	0.000	.1465635	.2771928
Empowerment	.1933231	.0377948	5.12	0.000	.1187507	.2678955
Motivation	.1248504	.0307608	4.06	0.000	.0641568	.1855439
Intcomm	.140203	.0381817	3.67	0.000	.0648673	.2155387
Coordination	.2563711	.0267254	9.59	0.000	.2036396	.3091026
_cons	.4184204	.1339953	3.12	0.002	.1540365	.6828043