

THE STRATEGIC APPLICATION OF INTERNAL MARKETING: AN INVESTIGATION OF INDIAN BANKING

Rama Mohan Prakash*

Abstract *Services quality is influenced by various factors, out of which employee satisfaction is predominantly influenced. An important issue required to be kept in high notes of every employer, particularly in the financial services sector is the relationship between employee satisfaction and services quality. It means that a satisfied employee would deliver the qualitative service which normally matches the customer perception of service (expected service vs. actual service). Now-a-days in the globalized scenario, both the public and private financial service players have been seriously strategizing to build customer loyalty through services quality. The study is an attempt to focus on the phenomena of employee is the first customer to the organization and his/her satisfaction leads to an qualitative services encounter that in turn build a strong customers base. An empirical research study was carried out to examine the impact of employee satisfaction and services quality delivery. On account of this, one of the lead banks in the public sector (State Bank of India) is chosen for the study. The internal marketing practices of the bank is examined through eight parameters such as staffing, training, organizing, supporting, evaluating, motivating, rewarding, and retaining. The results of the study have categorically pointed out the importance of further indepth study*

Keywords *Internal Marketing, Financial Services, Service Quality*

INTRODUCTION

It is the purpose of this article to examine the relevance of the concept of internal marketing to the financial service arena (particularly on banking services) and to explore the extent to which it may be possible to utilize internal marketing as a means of creating a source of sustainable competitive advantage.

It has long been recognized that the characteristics of services pose a unique problem for the marketer. The fact that service features cannot be patented and can be replicated with limited additional investment means that they can rarely offer a truly sustainable advantage. In the financial service sector this difficulty is further compounded by the complexity of the services themselves, making it difficult to identify one source of advantage that can be easily transferred across a variety of markets (Bennett, 1992; Devlin and Ennew, 1994). The realization has therefore emerged that the key to developing a sustainable competitive advantage in banking sector is to become customer driven (Bennett, 1992; Hotchkiss, 1995) the aim of such uniquely focused organizations is essentially to provide a consistently high quality service to all their customers.

The intangible nature and complexity of financial services means that the role of the employee as the channel of delivery of the service is crucial. The employee is the key to the delivery of a quality service and the success of the organization is dependent on the ability and the motivation

that its employees bring to their jobs. There has also been a growing realization of the importance of the relationship between the organization and its employees; it is argued that satisfied employee will provide a much higher level of service quality to the external customer (see, for example, Berry, 1981; George, 1990; Gronroos, 1988). Motivating employees to deliver a high quality service will hence greatly aid customer retention and potentially form the basis of a truly sustainable advantage. In terms of how this might best be accomplished, a consensus is beginning to emerge from the literature that employees can be legitimately regarded as customers of the organization and that marketing techniques normally applied to external customers, can be applied with equal utility internally, within a financial service organization. This focus on internal customers has been termed "Internal Marketing". This article will therefore briefly review the dimensions of service quality and establish the relevance of the internal marketing concept thereto. The relevance of internal marketing to the specific context of the financial service sector will then be explored using data gathered in an exploratory study conducted within a high avenue bank.

THE RELEVANCE OF SERVICE QUALITY AND INTERNAL MARKETING

Services Quality

In its simplest form, service quality is a product of the effort that every member of the organization invests in satisfying

*Gitam Institute of Management, Gitam University, Visakhapatnam, Andhra Pradesh

customers. In its broadest sense service quality is defined as superiority or excellence as perceived by the customer (Peters and Austin, 1985). More specifically service quality has been defined as: The delivery of excellent or superior service relative to customer expectations (Zeithaml and Bitner, 1996). When we want to be effective – delivering good quality to the customer – we must produce services that meet “as much as possible” the needs of the consumer (Boomsma, 1991). Parasuraman *et al.* (1985) identify four gaps which are responsible for the difference between expected and perceived quality

- Gap 1: Not knowing what customers expect– the difference between consumer needs and management’s perceptions of these needs.
- Gap 2: Not selecting the right service design – the difference between management perceptions of customer needs and the service standards set.
- Gap 3: Not delivering to service standards–the difference between service specifications and actual service delivery.
- Gap 4: Not matching performance to promises–the difference between the standards conveyed in external communications and the actual delivered service.

Clearly those employees dealing with customers on a day-to-day basis will have the closest view of customer requirements and the organization’s ability to satisfy those requirements. If they can be motivated to communicate these customer needs to management and to share information with staff in other departments, the likelihood increases that the organization as a whole will design appropriate service standards, deliver to those standards and create realistic customer expectations through its marketing communications. In short, the ability of an organization to reduce the size of its service gaps is directly related to the nature of its relationship with its employees (Albrecht and Zemke, 1985; Gronroos, 1981a; Peters and Austin, 1985; Peters and Waterman, 1982). The creation of an informed, motivated employee base forms the key to customer satisfaction and it is here that the concept of internal marketing is of particular relevance.

Internal marketing

The concept of internal marketing is not new. It emerged from the idea that employees within an organization should be viewed as customers in the same way as those who actually consume the product or service. If they are successfully informed of the organization’s mission, strategic objectives and the needs of their customers, both internal and external, they should become more focused on the satisfaction of those needs and hence contribute significantly to organizational effectiveness. Indeed the literature has clearly demonstrated the link between effective employee-customer interaction

and perceived service quality. Although the term internal marketing emerged from the service marketing literature reports that as long ago as the 1950s, one of the founding fathers of TQM was coining the phrase “the next process is your customer”. More recently the concept has appeared in the service management literature and even the industrial marketing literature where the additional view has been expressed that employees should be encouraged to view their own external suppliers as being customers of the organization (e.g. Gummesson, 1987).

The internal marketing concept has therefore received a thorough airing in the literature. Despite this, however, there is surprisingly little agreement over the correct usage of the term and a plethora of different definitions exist. It has been variously described as: Viewing employees as internal customers, viewing jobs as internal products that satisfy the wants of these internal customers while addressing the objectives of the organization (Berry, 1981). A philosophy for managing the organization’s human resources based on a marketing perspective (George and Gronroos, 1989). The promoting of the firm and its product lines to the firm’s employees (Greene *et al.*, 1994). The spreading of the responsibility for all marketing activity across all functions of the organization and the proactive application of marketing principles to “selling the staff” on their role in providing customer satisfaction within a supportive organizational environment (Gilmore and Carson, 1995). (Describing) the work done by the company to train and motivate its internal customers, namely its customer contact employees and supporting service personnel to work as a team to provide customer satisfaction (Kotler, 1997). At the heart of these various definitions lie two basic principles. First, internal marketing is seen as a mechanism for spreading the responsibility for marketing across the whole organization, whilst the second key idea is that to achieve this effectively each employee should be encouraged to regard their successor in the service chain as not merely a colleague but as an internal customer. Other authors such as Gronroos (1990) have chosen to focus on the two roles that internal marketing can perform in an organization. In the first it may be viewed as a tool to help the individual employee to understand the significance of his/her position and to create an awareness of how it relates to others within the organization. The aim of this approach is to improve cross-functional coordination and co-operation (see also Christopher *et al.*, 1991). The second role identified by Gronroos is to promote, develop and sustain the ethos of customer service for internal as well as external customers. Indeed, Berry’s (1981) definition quoted earlier makes it clear that organizations should strive to regard their employees as customers and treat them accordingly. This latter idea has however led to a degree of criticism in the literature and claims that marketers are attempting to inappropriately extend their influence throughout the organization. Writers such as

Rafiq and Ahmed (1993), for example, argue that there is a fundamental incompatibility between striving to meet both the requirements of internal customers and the requirements of external customers simultaneously. The authors cite several examples of situations where introductions of new modes of working, designed to enhance external customer satisfaction, have had a particularly negative impact on an organization's internal customers. Thus employees have had an amended "product" thrust upon them by the necessities of corporate survival. The authors therefore suggest that internal marketing should be defined more generally as "a planned effort to overcome resistance to change and to align, motivate and integrate employees towards the effective implementation of corporate and functional strategies" (Rafiq and Ahmed, 1993, p. 222) a view which regards HRM and marketing practices as complementary methods of enhancing the performance of an organization.

Internal marketing activity has also been described as taking a variety of different forms. Helman and Payne (1992, p. 4) in particular propose three distinct categories:

1. Marketing to employees – motivating employees to better performance and improved relationships with internal and external customers.
2. Marketing of an internal function – i.e. marketing a particular department so that its role can be fully understood by others.
3. Marketing the organisation's products and services to employees – for example where a bank would encourage employees to use the bank's own services.

Gronroos (1981a) prefers to draw a distinction between what he sees as the strategic and tactical levels of internal marketing. Considering first the strategic level, he includes the following activities within his overall definition: the adoption of supportive management styles and personnel policies (recruitment, job and career planning etc.); customer service training, which focuses on how the customer should be treated; and planning procedures which ensure that all personnel understand and support the systems, missions, goals and strategies of the organisation. At a tactical level, internal marketing activities include: informal and ongoing internal training, the encouragement of informal interactive communication, periodic newsletters or updates, internal market segmentation and internal market research (see also Morgan, 1990; Richardson and Robinson, 1986; Tansuhaj *et al.*, 1991). Whilst Gronroos's dichotomy is a useful theoretical framework it is worth noting that the sharp distinction between strategy and tactics may be difficult to draw in all cases. Tactical considerations for some organizations may prove to be major strategic issues for others. For many High Street banks for example internal market segmentation and research have been major strategic issues, as has the management of change, the implementation of which could certainly be regarded as an internal marketing problem. Other strategic

issues for banks have included the management of service quality, developing appropriate human resource policies and encouraging the involvement of (particularly management) staff in the design and implementation of policy. The reader will appreciate the considerable impact that many of these strategic issues could have on the size and nature of the service gaps referred to earlier. Clearly, if staff are motivated to develop a clear understanding of the factors that are important to customers, understand how important it is for this information to be fed back into organizational planning and service design and are motivated to deliver according to the resulting standards, the size of Parasuraman *et al.*'s (1985) service gaps will be greatly reduced. As Greene *et al.* (1994, p. 5) note "understanding external customer expectations is a pre-requisite for delivering superior service". Moreover, if an organization develops policies and procedures which ensure that intelligence gathered from frontline staff is fed into the service design process, the specifications so produced will more accurately reflect the needs of the market. Indeed if staff are involved in the process of service specification, kept informed of developments and encouraged to develop a mindset that regards everyone with whom they have contact as a customer, it should become much easier to ensure that appropriate standards are applied consistently across every service encounter. Of course, this is a very cursory review of the contribution that internal marketing could make to customer satisfaction within the financial service sector, but it does serve to illustrate what Piercy and Morgan (1989) refer to as the concept's potential to greatly reduce the overall gap between what external customers expect from an organization and what they actually receive.

OBJECTIVES OF THE STUDY

The aim of the wider study of which this paper forms part was thus to investigate the extent to which the State Bank of India currently making use of internal marketing practices and how these might be refined with a view to enhancing overall performance within the sector. The specific objectives of this preliminary study were as follows:

1. To characterize internal marketing activity currently undertaken within the institutions studied.
2. To identify employee perceptions of such activity.
3. To identify opportunities for the further development and refinement of internal marketing activity against the backdrop of change taking place within the sector.

To fulfill the objectives of the study, a constructive questionnaire was served to the employees of the bank in various parts of Andhra Pradesh region and derived opinion from 300 employees on the Internal Marketing Practices of the bank. The employees' opinion was analyzed through relevant statistical tools such as score mean, standard deviation, F-value and T-value test. The study basically

focus on employees' opinion on certain aspects such as: 1) Recruitment Policy, 2) Section Process, 3) Training System, 4) Satisfaction Level and 5) Effectiveness of Internal Marketing

THE RESULTS OF THE STUDY

Recruitment Policy

The difference of opinion on recruitment policy in consideration of age, sex, education, gross salary and

expenditure was calculated and the details are presented in Table 1. By observing the significant value at 0.05, the table reveals that the variables such as age, experience, sex, education of respondents have shown their influence on the opinion on the recruitment policy of the company (since the signification value of all the variable are greater than the significant value at 0.05 level). However, the income of the respondents has not influenced on the opinion of the respondents as the significant values of all variable is less than the significant values at 0.05 level.

Table 1 Difference of Opinion on Recruitment Policy (In consideration of Age, Education, Gross Salary, Experience and Sex)

		N	Score Mean	Std. Deviation	Std. Error	F-value	Sig.
Age	31-40	27	19.667	2.44	0.29	1.13	0.334
	41-50	165	19.990	3.43	0.334		
	51-60	108	20.11	2.995	0.333		
Education	SSC	28	19.43	2.994	0.55	0.45	0.668
	Inter	47	20.19	3.15	0.46		
	Degree	98	20.006	2.991	0.29		
	PG	75	20.002	3.16	0.339		
	Professional	52	20.332	2.80	0.337		
Gross Salary	Less than 10,000	47	15.55	1.997	0.29	4.46**	0.000
	10,001-15,000	66	15.89	2.18	0.27		
	15,001-20,000	55	15.44	2.661	0.336		
	20,001-25,000	111	14.663	1.997	0.19		
	25,001-30,000	21	16.24	1.22	0.27		
Experience	Below 10	20	20.25	2.41	0.60	1.008	0.336
	11-20	127	20.41	2.85	0.26		
	21-30	141	19.667	3.18	0.27		
	31-35	12	19.82	2.65	0.56		
						t-value	Sig.
Sex	Male	260	20.005	3.003	0.19	0.10	0.992
	Female	40	20.10	2.64	0.42		

*Significant at 0.05 level **Significant at 0.01 level.

Selection Process

The difference of the opinion of section process in consideration of age, sex, education, gross salary and experience is calculated and the data is shown in Table 2. It can be seen from the table that the opinion of the respondents on selection process was influenced by the variable educational qualification at 0.05 significant level. The variables including age, gross salary and experience did not influence the opinion at 0.05 significant level.

Training System

The difference of opinion on training system in consideration of age, sex, education, experience and gross salary has been calculated and the data are shown in Table 3. It reveals from the table that the opinion of the respondents was not influenced by experience at 0.05 significant level. The variables such as sex, age, education and salary have influenced the opinion of the respondents at 0.05 significant level.

Table 2 Difference of Opinion on Selection Process (In consideration of Age, Sex, Education, Gross Salary and Experience)

	No. of Years	N	Mean	Std. Deviation	Std. Error	F-value	Sig.
Age	31-40	27	15.89	1.997	0.24	3.15*	0.003
	41-50	165	15.001	1.998	0.19		
	51-60	108	15.57	2.007	0.23		
		N	Mean	Std. Deviation	Std. Error Mean	t-value	Sig.
Sex	Male	260	15.18	2.17	0.13	3.89**	0.000
	Female	40	16.48	1.993	0.331		
	Qualification	N	Mean	Std.Deviation	Std. Error	F-value	Sig.
Education	SSC	28	15.996	2.332	0.44	0.992	0.46
	Inter	47	14.998	2.27	0.333		
	Degree	98	15.339	2.11	0.21		
	PG	75	15.29	2.12	0.26		
	Professional	52	15.336	2.24	0.330		
	Income	N	Mean	Std.Deviation	Std. Error	F-value	Sig.
Gross salary	Less than 10,000	47	15.55	1.997	0.29	4.46**	0.000
	10,001-15,000	66	15.89	2.18	0.27		
	15,001-20,000	55	15.44	2.661	0.336		
	20,001-25,000	111	14.663	1.997	0.19		
	25,001-30,000	21	16.24	1.22	0.27		
	No. of years	N	Mean	Std.Deviation	Std. Error	F-value	Sig.
Experience	Below 10	20	15.19	1.17	0.29	2.990*	0.004
	10-20	127	15.66	2.335	0.21		
	20-30	141	15.28	1.996	0.16		
	30-35	12	14.23	2.669	0.60		

*Significant at 0.05 level **Significant at 0.01 level.

Satisfaction Level

Table 4 shows the difference on the opinion of satisfaction level. The calculation of significance reveals the opinion of the respondents was influenced by variables such as education and gross salary at 0.05 significance level. The variables such as age, sex and experience did not influence the opinion of respondents on satisfaction level.

Effectiveness of Internal Marketing

The respondents offered suggestions for the effectiveness of internal marketing. The data presented in Table 5 depicts the suggestions of the respondents for the improvement of strategic functions such as Staffing, Training, Organizing, Supporting, Motivating, Evaluating, Rewarding and Retaining.

Table 3 Performance difference on the Opinion on training system (in consideration of Age, Sex, Education, Gross Salary and Experience)

Age	N	Mean	Std. Deviation	Std. Error	F-value	Sig
31-40	27	22.47	3.81	0.45	0.51	0.68
31-40	165	22.43	3.004	0.330		
41-50	108	22.56	3.330	0.337		
Sex	N	Mean	Std. Deviation	Std. Error Mean		Sig
Male	260	22.45	3.28	0.20		0.009
Female	40	23.40	3.21	0.51		
Education	N	Mean	Std. Deviation	Std. Error	F-value	Sig.
SSC	28	22.007	3.10	0.59	1.28	0.28
Inter	47	23.5 1	2.60	0.338		
Degree	98	22.47	3.27	0.332		
PG	75	22.29	3.51	0.43		
Professional	52	22.61	3.55	0.47		
Gross salary	N	Mean	Std. Deviation	Std. Error	F-value	Sig.
Less than 10,000	47	22.55	2.998	0.44	1.339	0.24
10,001-15,000	66	22.85	3.19	0.339		
15,001-20,000	55	22.996	3.69	0.50		
20,001-25,000	111	22.52	3.334	0.332		
25,001-30,000	21	21.10	2.43	0.53		
Experience	N	Mean	Std. Deviation	Std. Error	F-value	Sig
Below 10	20	21.25	1.88	0.47	2.997*	0.003
10-20	127	23.21	3.20	0.29		
20-30	141	22.25	3.337	0.28		
30-35	12	22.23	3.42	0.663		

*Significant at 0.05 level **Significant at 0.01 level.

Table 4 Performance difference on the opinion of satisfaction level (in consideration of age, sex, education, qualification, gross salary and experience)

Age	N	Mean	Std. Deviation	Std. Error	F-value	Sig.
21-30	70	12.007	2.29	0.27	6.21**	0.000
31-40	103	11.25	2.59	0.26		
41-50	79	10.59	2.007	0.23		
Above 50	48	10.67	1.664	0.25		
Sex	N	Mean	Std. Deviation	Std. Error Mean	t-value	Sig.
Male	260	11.332	2.29	0.14	2.661*	0.001
Female	40	10.23	2.40	0.338		
Qualification	N	Mean	Std. Deviation	Std. Error Mean	t-value	Sig
	28	11.007	1.63	0.331	1.330	0.27
Inter	47	11.336	2.330	0.334		
Degree	103	11.006	2.44	0.24		
PG	66	10.82	2.331	0.28		
Professional	56	11.661	2.42	0.332		
Gross salary	N	Mean	Std. Deviation	Std. Error	F-value	Sig

Less than 10,000	47	11.334	1.87	0.27	1.62	0.17
10,001-15,000	66	10.666	2.53	0.331		
15,001-20,000	55	11.65	2.59	0.335		
20,001-25,000	111	11.24	2.20	0.21		
25,001-30,000	21	10.52	2.338	0.52		
Experience	N	Mean	Std. Deviation	Std. Error	F-value	Sig.
4-9	16	9.44	2.66	0.66	6.22**	0.000
10-20	121	11.64	2.25	0.20		
20-30	141	11.13	2.27	0.19		
30-35	22	10.18	2.006	0.44		

The majority of the respondents representing 64.66 per cent suggested that the job description should be clear to make the staff function very effective. The other two suggestions for improving staffing function are recruitment of required number of staff and transparency in selection process. With regard to training as many as 141 respondents representing 47 per cent of the total suggested that the duration of training programme should be increased to acquire job skills perfectly. About 40 per cent of the respondents suggested that the training programmes should be designed in such a way that the programs motivate and create interest in job related activity. There are 40 respondents representing 13.33 per cent suggested that the training programmes should be conducted at the right time.

Identifying the need of an effective organization of employees, the majority of the respondents (205) representing 68.33 per cent suggested that employee ability, involvement, interest and job demands should be considered in assignment of work. About 23 per cent of the respondents suggested that team work culture should be encouraged in the company. There are 26 respondents representing 8.6 per cent suggested that the job designed with specific task of action should be reviewed to identify new positions or new specification of a job.

With regard to support services as many as 183 respondents representing 61 per cent of the total suggested that features and advantages of combined policies should be promoted well through media. A little over 23 per

Table 5 Suggestions for effectiveness in Internal Marketing

Variable	Suggestions	Branch Manager	Officer	Clerical	Total
Staffing	Proper number of staff should be recruited	28 (9.33)	20 (6.6)	23 (7.6)	71 (23.6)
	Job description should be clear	62 (20.6)	66 (22.00)	66 (22.00)	194 (64.6)
	There should be a clear selection process	10 (3.33)	14 (4.6)	11 (3.6)	35 (11.6)
Training	Duration of training programme should be increased to acquire technical skills perfectly	43 (14.33)	49 (16.33)	49 (16.33)	141 (47.00)
	Training programme should be designed in such a way to motivate and create interest on job related activities	41 (13.6)	43 (14.33)	35 (11.6)	119 (39.6)
	Training programme should be in the right time, based on the demand of training.	16 (5.33)	8 (2.6)	16 (5.33)	40 (13.33)
Organizing	Team work culture should be encouraged	22 (7.33)	22 (7.33)	25 (8.33)	69 (23.00)
	Employee ability, involvement, interest and job demands should be considered in assignment of work	69 (23.00)	69 (23.00)	67 (22.33)	205 (68.33)
	Job designed with specific task of action should be re-investigated to identify new positions or new specifications on a job.	9 (3.00)	9 (3.00)	8 (2.6)	26 (8.6)
Supporting	Policy renewal process should be minimized to some extent.	26 (8.6)	24 (8.00)	20 (6.6)	70 (23.33)
	Features and advantages of combined policies have to be promoted elaborately through media	56 (18.6)	62 (20.6)	65 (21.6)	183 (61.00)
	Time consumption on getting of higher permissions on various issues and matters should be minimized.	18 (6.00)	14 (4.6)	15 (5.00)	47 (15.6)
Motivating	Performance based wage revision should be required	32 (10.6)	22 (7.33)	28 (9.33)	82 (27.33)
	Ceiling on monetary benefits in connection with transportation and communication should be revised	54 (18.00)	67 (22.33)	58 (19.33)	179 (59.6)
	Internal promotions requirements should be revised.	14 (4.6)	11 (3.6)	14 (4.6)	39 (13.00)

Evaluating	Evaluating of Performance should be prompt and without bias	25 (8.33)	25 (8.33)	17 (5.6)	67 (22.33)
	Letter of Appreciation and immediate benefit either monetary or promotion should be given on yearly based performance.	54 (18.00)	51 (17.00)	58 (19.33)	163 (54.33)
	Employee feedback on various management policies and issues should be considered seriously	21 (7.00)	24 (8.00)	25 (8.33)	70 (23.33)
Rewarding	Special packages have to developed every year to reward employees based on performance	20 (6.6)	31 (10.33)	24 (8.00)	75 (25.00)
	No ceiling limits on providing benefits to the right employee	60 (20.00)	56 (18.6)	67 (22.33)	183 (61.00)
	Competitive compensation should be implemented	20 (6.6)	13 (4.33)	9 (3.00)	42 (14.00)
Retaining	Company autonomous status should be utilized in bring out special schemes to retain employees	27 (9.00)	23 (7.6)	25 (8.33)	75 (25.00)
	Right employee at right place	63 (21.00)	62 (20.6)	60 (20.00)	185 (61.67)
	Pay revision and review facilities based on company business.	10 (3.33)	15 (5.00)	15 (5.00)	40 (13.33)

Figures in brackets indicate percentage to the grand total

cent of the respondents suggested that policy renewal process should be minimized to some extent. There are 47 respondents representing 15.66 per cent suggested that the time consumption on getting permissions on various issues and matters should minimized.

The majority of the respondents representing 59.66 per cent suggested that the ceiling on monetary benefits in connection with transportation and communication should be revised to motivate the employees towards the enhancement of organizational abilities. The other two suggestions are performance based wage revision and revision of eligibility requirement in internal promotions.

On evaluation system as many as 163 respondents representing 54.33 per cent of the total suggested that letter of appreciation and immediate benefit either monetary or non monetary such as promotion should be given based on annual performance. The other two suggestions are evaluating of performance should be prompt and without bias and employee feedback on various management policies and issues should be considered seriously.

On the reward system of the company the majority of the respondents (183) representing 61 per cent of the total suggested that there should be no ceiling limit on providing benefits to the right employee. About 25 per cent of the respondents suggested that special packages need to be developed every year to reward employees based on performance. There are 42 respondents representing 14 per cent suggested that competitive compensation should be implemented.

With regard to policy of the company on employee retention as many as 185 respondents representing 61.67 per cent of the total suggested that the right employee should be given right placement. The other two suggestions are 'company has to bring out special schemes to retain

employees' and 'pay revision and review facilities should be based on company business.

CONCLUSION

Recruit and retention of human worth is a challenging task to any organization these days. Now-a-days building of employee loyalty is worth enough then brand loyalty to any services firm; in fact employee loyalty is a kind of investment, which develops the brand loyalty of firm. Human worth retention in services firm is possible only through a planned internal marketing practice (confined to staffing, training, supporting, organizing, motivating, evaluation, rewarding and retention) and in turn employee satisfaction and that leads to an improved services quality delivery.

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