

Analysis of the Relationship between Internal Marketing and Customer Focus on Employees among Sepah Bank Branches

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Abstract

Today, due to increasing expansion of service industries, the issue of service marketing and service quality have become an important issue for organizations. In recent years, organizations have tried to provide appropriate service quality and better satisfaction for external customer through external marketing concepts and approaches. One important properties of services is direct interaction of staffs with customers and the important role of customization behaviors with customers. Therefore, in order to have better quality services and finally satisfaction of external customers, staffs (internal customers) should undertake company's objectives and views and have customization behaviors. Previous studies show that very close interaction and relationship is necessary between external and internal marketing. Therefore, this study was done to assess the internal marketing actions and its relations to customization in Sepah Bank. The method used in this study is descriptive and correlational. The study population were 230 employees and managers of the branches of this bank in Tehran. According to Krejcie & Morgan table, 143 people were selected as samples by simple random sampling method. The results show that there is a positive and reasonable relationship between internal marketing actions and staff's customization. Also, there is a reasonable relationship between internal marketing elements in this research such as views, training, psychological cost of learning, communications, coordination, rewards, and performance assessment and employees (staff) customization.

Keywords: internal marketing, services marketing, customization, Sepah Bank

Introduction

Today, due to the increasing importance of the service sector in the economic perspective, this section has been much paid attention to. To the same portion, the importance of services employees in the process of service provision has been effectively discussed. Today, services employees involved in the marketing process are looked in such a way that they are not only able to make desirable empowerment or change of customers' beliefs, attitudes, intentions and behaviors, but also they are able to leave a direct impact on usability and quality of services provided. Researchers and managers noted that organizations are created for two marketing objectives, first they should meet customers' needs and then they should present products and services better than competitors. Better products and services than competitors' can lead to a competitive advantage for organization through which the organization can make more income and profit (the final objective of investment). In service organizations, it is the responsibility of employees. Behaviors and interactions that exist between employees and customers is the most important incentive factor of competitive advantage in services organizations. Overall, services employees facilitate implementing the marketing concept through their interactions with customers.

In this research, the researcher intends to analyze internal marketing activities and its relation with customer focus (case study: Sepah bank) and to respond whether there is any significant relation between internal marketing activities and its relation with customer focus in Sepah bank.

Research hypotheses

Main hypothesis

1- There is a significant relation between organiza-

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tion's standpoints with customer focus of employees.

2- There is a significant relation between performance evaluation system and customer focus of employees.

3- There is a significant relation between training and customer focus of employees.

4- There is a significant relation between psychological learning cost system and customer focus of employees.

5- There is a significant relation between reward and customer focus of employees.

6- There is a significant relation between communication and customer focus of employees.

7- There is a significant relation between contribution and customer focus of employees.

Theoretical literature and foundations of research

Internal marketing focuses on appropriate internal relations between people at all levels in organizations, leading to a service-centered and customer-centered between employees in connection with customers is created (Gronos, 2000:56). Therefore, internal marketing acts as a comprehensive management process that integrates multiple duties of organizations in two directions:

1) It causes all employees at all different levels of organizations, businesses and processes in context experience and understand the same environment.

2) It causes all employees prepare and motivate in a service focused way (ibid, P.268), (Denis, 1995).

Internal marketing is known as a strategic management philosophy that absorbs, develops, motivates and maintains important and outstanding employees by providing high quality working environment and meeting their needs (Denis, 1995: 43-51). Internal marketing as a management technology aims at solving problems related to internal service profitability, market focus and successful implementation of appropriate programs and customer focus (vari & Liose, 1999:926-944). Hog and Karter (2000) define marketing as an inseparable section of market focus that needs using marketing techniques within an organization to create and connect company values (Hog and Karter, 2000: 109-124). One of the most comprehensive definitions of internal marketing is given by Rafigh and Ahmad (2000) that internal marketing is a planned attempt by using an approach like marketing to overcome organizational resistance against change and to balance, motivate and coordinate intra-duties and to integrate employees in order to effectively implement company

and duty strategies to satisfy customer by the process of creating motivated and customer focused employee (Rafigh and Ahmad, 2000:462-492). Gomson believes that internal marketing is a vital section of marketing (Gomson, 1991:60-75). Thus, internal marketing is vital for organization to create value for customers either internal or external.

Strategic internal marketing: this viewpoint is based on exchange transactions, long-term organizational objectives and external focus. Emphasis on external customers and external marketing determines the form of internal marketing. Researchers that support this viewpoint use internal marketing as a tool for effective implementation of external strategies. Piersi and Morgan (1991) emphasize that internal marketing program should be created with regard to external marketing strategies. Rafigh and Ahmad (1993), regarding this viewpoint, define internal marketing as a planned attempt to overcome organizational resistance against change, balance and integration of employees to effectively implement company and duty strategies (Rafigh and Ahmad, 1993:219-432).

Collective internal marketing: the basis of this viewpoint is relationship interactions, short-term organizational objectives and internal concentration. The collective internal marketing viewpoint support customers thought and internal suppliers along the TQM approach which is different from services marketing attitude. In this viewpoint, with regard to its relativity to TQM approach, the relationship between customers and suppliers are taken into account. Definition of internal marketing by Collins and Pain (1991) states this viewpoint that internal marketing is a form of marketing that customers and suppliers are within organization (Kellin *et al*, 1991:261-270). One of the main weaknesses of collective internal marketing viewpoint is ignoring social aspects in organization relationships.

Mixture of internal marketing: The characteristic of this viewpoint is exchange interactions, short term organizational objectives and internal focus. As the name suggests this viewpoint is based on four Ps. The main assumption of this viewpoint is that the main structures used in external marketing can be used in internal form. Gomson (1987) states that the idea of internal marketing is to apply the concept of developed marketing for the external market – in internal market (ibid: 325-351). And Wima states that this viewpoint is a very traditional point of view to internal marketing that use traditional marketing concepts. In the mixed viewpoint of internal marketing so much attention is paid to internal employees to the point that less attention is paid to external customers.

Internal relationship management: Since this viewpoint manage internal relationship of organization, the term “internal relationship management” rather than “internal relationship marketing” is used. This viewpoint is based on relationship interactions, long term organizational goals and external focus. One

of the main differences of this viewpoint from mixed internal marketing is that the viewpoint of internal relationship management emphasizes on the attitude from outside to inside i.e. importance of external customers prioritize mixture of internal marketing of internal customers.

Table 1: Different points of views towards internal marketingSource (Kelin et al, 1991:261-270)

Viewpoints about internal marketing	Definition of Internal marketing	Researchers
Mixture of internal marketing	the idea of internal marketing is to apply the concept of developed marketing for the external market – in internal market	Barry (1981) Flippo (1981) Gronross (1981)
Internal strategic marketing	internal marketing is a planned attempt by using an approach like marketing to overcome organizational resistance against change and to balance, motivate and coordinate intra duties and to integrate employees in order to effective implementation of company and duty strategies to satisfy costumer by the process of creating motivated and customer focused employee	Pierce (1995), Pierce and Morgan (1991), Rafiq and Ahmed (1993)
Collective internal marketing	that internal marketing is a form of marketing that customers and suppliers are within organization	Collins and on Pine (1991), Moore, Jackson (1991)
Internal relationship management	Development process is a relationship that integrates independence and knowledge of employees to create new organizational knowledge and challenges internal activities to improve quality in the relations of market environment.	Balntayn (1991), Lings (1999), Chovyma and Gronros (1999)

Regarding the studies conducted in the internal marketing era, it can be concluded that internal marketing influence positively the performance of organization specially services organizations. It should be noted that internal marketing in Iran is less paid attention to and there is almost no research in this area. However, applying this concept can be very useful for organizations special services organization in Iran.

Hnzayi and Akhavan (2010), in a research titled “analysis of the internal relation and service quality: case study in Keshavarzi bank” aimed at identifying the impact of internal marketing action on the services quality, the research method applied is survey-correlation and is specifically based on structural equations model. The research results show that internal marketing actions improve services quality based on a conceptual model (direction analysis).

Sayed Javadin *et al.* (2009), in a research titled “internal marketing; an step towards improvement of organizational citizenship behaviors and services quality: Great Tehran Gas Company” aimed at identifying the impact of internal marketing actions on the organizational citizen behaviors and services quality. The research method applied is survey-correlation and is specifically based on structural equations model. The research results show that internal marketing actions in

National Gas Company of Iran can increase organizational citizen behaviors of employees (direction analysis) and finally service quality. Amiri *et al* (2008), in a research titled “assessment of internal market quality and internal marketing level of Great Tehran Gas Company and the relation between its internal marketing actions with external services quality” aimed at identifying the present condition of internal marketing actions and internal services quality in line with the realization of external services quality. The research method used is survey-descriptive, and the research results show that the condition of internal marketing actions in Great Tehran Gas Company is inappropriate and the condition of internal services quality of its units are appropriate and internal marketing do not have a positive significant influence on external services quality.

Mousa Khani *et al* (2007) in a research titled “the role of internal marketing in producing a stable competitive advantage” tried to analyze the importance of internal marketing to access this objective and obtain stable competitive advantage.

In this section, it was tried to represent the analysis of internal marketing from different points of view. This analysis is from the offset of the formation of internal marketing in 1970s up to now which is brought in the following table.

Table 2. Analysis of the researches done in internal marketing from 1970s

Authors	year	Key points	Type of research
Brari et al	1976	<ol style="list-style-type: none"> 1. Internal marketing looks at organization jobs as internal production that leads to meeting the needs of employees as internal customers and consequently realization of organization objectives. 2. Aimed at first line employees. 3. It is a behavior-tool approach 4. Internal marketing is a strategy. A marketing plan is based on relation with employees. It leads to improvement of potential abilities and motivation and compensation of services against providing superior services. 	Normative
Sasser and Arbit	1976	<ol style="list-style-type: none"> 1. Internal marketing leads to job satisfaction 2. It targets first line employees 3. It is behavior-tool approach 4. Internal marketing is performed through internal market research and re-engineering and its purpose is to improve and develop jobs that lead to attract and maintain best employees. 	Normative
William	1977	<ol style="list-style-type: none"> 1. Internal marketing leads to more job satisfaction 2. It targets first line employees 3. It is a behavior-tool approach 4. Internal marketing is a strategy that deals with the issue of position and payments of first line employees to improve customer services. 	Normative
Brarry &	1981 & 1987	<ol style="list-style-type: none"> 1. Internal marketing leads to job satisfaction 2. It targets first line employees 3. It is a behavior-tool approach 4. Internal marketing is a strategy that requires re-engineering of jobs and internal relation to encourage first line costumer focused employees. 	Normative
Griros	1983	<ol style="list-style-type: none"> 1. Internal marketing leads to awareness of customer 2. It targets all organization and employees 3. It is a behavior-tool approach 4. Internal marketing is a strategy to improve the present condition that leads to efficiency of customer service under management paradigm of expanded relationships. 	Normative
Tasohaj et al.	1987	<ol style="list-style-type: none"> 1. Internal marketing leads to higher levels of job satisfaction and organization commitment. 2. It targets first line employees 3. It is a behavior-tool approach 4. Experts of organization marketing (department of marketing and sales) are responsible for it. 5. Internal marketing is realized by communication with employees. 	Empirical
Gomson	1987	<ol style="list-style-type: none"> 1. Internal marketing leads to increase in profitability level and efficiency. 2. It targets all employees involved in the chain of service value creation 3. It is a mechanical approach. 4. Internal marketing is done through communication with employees and mechanisms of culture change. 	Case study

Methodology

Since the purpose of the present research is to determine empirical relations about interactive relations between components of internal marketing factors and its effect on employees' customer focus, with regard to applied objective and data collection method it includes, the statistical population of this

research includes managers and employees of Tehran branches of Sepah bank in 2013 including 230 people. In order to determine the sample population of this research, Morgan table was used. Thus, the sample population of the present research, according to Kergesi and Morgan table, equals to 143 people. In this research, in order to gather data researcher made questionnaires were used.

Table 3: Items included in the questionnaire

Number	Variables	questions
1	Representation of organization perspective	1 &2
2	Performance evaluation system	18&17&16
3	Training	6&5&4&3
4	Cost of psychological learning	7
5	Reward	15&14&13
6	Communication	9&8
7	Participation	12&11&10
8	Customer focus	24,23,22,21,20,19

To determine the reliability of the questionnaire, Cronbach alpha was used. Table 4 shows the results.

Table 4. Results of Cronbach's alpha

Number	Variables	questions
1	Representation of organization perspective	0.87
2	Performance evaluation system	0.89
3	Training	0.87
4	Cost of psychological learning	0.88
5	Reward	0.91
6	Communication	0.79
7	Participation	0.92
8	Customer focus	0.88
9	Entire questionnaire	0.89

Data analysis method

In order to describe statistical population of re-

Table 5: The results of factorial analysis of research based on measures and dimensions

Questions	Factor							
	Participation	Training	Representing organization perspective	Performance evaluative system	communications	Customer focus	rewards	Psychological learning cost
T1	-.094	.506	.059	.038	-.014	.117	.031	.151
T2	-.045	.491	.045	.030	.048	.199	.063	-.027
T3	-.032	.442	.000	.072	-.062	.156	.194	-.017
T4	.104	.473	.160	-.248	-.518	.440	.130	.015
D1	-.063	.292	.121	.504	.030	-.074	.182	.044
D2	.020	-.118	-.005	.279	.124	.079	.246	.128
D3	.038	-.115	.247	.409	.247	.142	.179	0.0023
D4	.000	.036	.045	.441	.071	.282	.229	0.321
G1	-.025	.000	.053	-.010	.318	-.090	.166	0.267
G2	.003	.030	.037	.001	.414	.045	.113	0.398
Rol1	-.023	.151	.338	-.115	-.021	.028	.104	0.218
Rol2	.065	-.027	.288	-.049	.045	.079	.171	0.245
P1	.011	.008	-.007	.015	.389	.43	.265	0.032
P2	-.040	.142	.314	-.097	.127	.39	.090	0.245
P3	.179	.011	.019	.030	.058	1.044	.036	0.765
P4	.211	-.035	-.017	.044	-.030	.694	.013	0.432
P5	.128	-.057	.015	-.006	.081	.377	.113	0.254
P6	.378	-.031	.062	-.017	.073	0.628	.135	0.365
K1	.439	.025	.020	.032	-.044	-.043	.123	0.213
K2	.406	-.124	-.042	.044	-.159	.212	.251	0.167
B1	.596	.067	.091	.013	.596	.007	1.124	0.876
B2	0.189	0.258	.038	-.115	.247	0.04	0.312	0.231
B3	0.141	-0.21	0.147	0.147	0.085	0.136	0.314	0.217
U1	0.056	.351	.002	.402	.329	.261	.041	0.572

search and measurement tool and to test research hypotheses and analysis of data, the researcher will use the following statistical methods:

A) Descriptive statistics

- Analysis of the results of descriptive research for the orthographic variables and questions of each questionnaire including mean, percentages, standard deviation, distribution coefficient, drawing figures, etc

B) Inferential statistics

- The results of statistical analysis of research hypotheses test using Spearman correlation coefficient
- Designing a model using structural model method by Lisrel software

Results

Demographic information of the research are shown in table 6:

Table 6: Descriptive statistics of the study

Gender	Frequency	Frequency percentage
Man	96	67.1
Woman	47	32.9
Marital status	Frequency	Frequency percentage
Single	19	
Married	124	
Age	Frequency	Frequency percentage
Under 25 years	2	
26 to 35 years	80	
36 to 45 years	45	
Over 46 years	16	
Education	Frequency	Frequency percentage
Diploma and below	46	
Associate Degree	13	
Bachelors degree	59	
Master degree and higher	25	
Total	143	

Structural equations

Theoretical framework is a pattern based on which one can theorize about the relationship between the factors causing the problem. Theoretical framework is a developed and descriptive network between variables that are provided through interview, observation and

topical literature. In the meanwhile, survey research forms a logical procedure to create a theoretical framework. In other words, variables that may be recognized as important are identified and suggest the conceptual relation between them in the form of theoretical framework. In figure 1-4 the qualitative model shows that in the models of the variable of perspective drawings, performance evaluation, psychological cost, rewards, relationship, participation and internal marketing of dependent variable and the independent variable of this research is customer focus and it is assumed that representing the perspective, performance evaluation, training, psychological cost, rewards, relationship, participation and internal marketing influences customer focus.

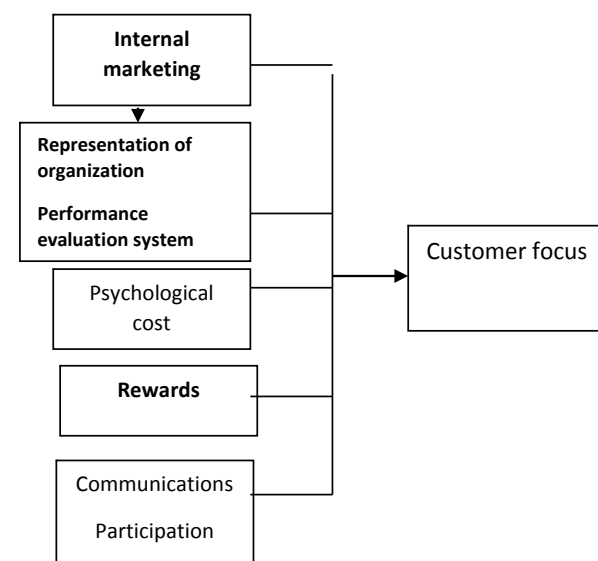


Figure 1: Conceptual model of research

Explaining a structural model based on theoretical framework of the research

After going through various steps, confirmation and investigation factor analysis for any of research variables, we will explain the framework suggested in this research. In other words, in this section, a series of relations are tested that are defined in theoretical framework of the research. This objective in modeling the structural model and direction analysis is operationalized by designing the structural model. So, the impact of variables under study on customer focus can be tested.

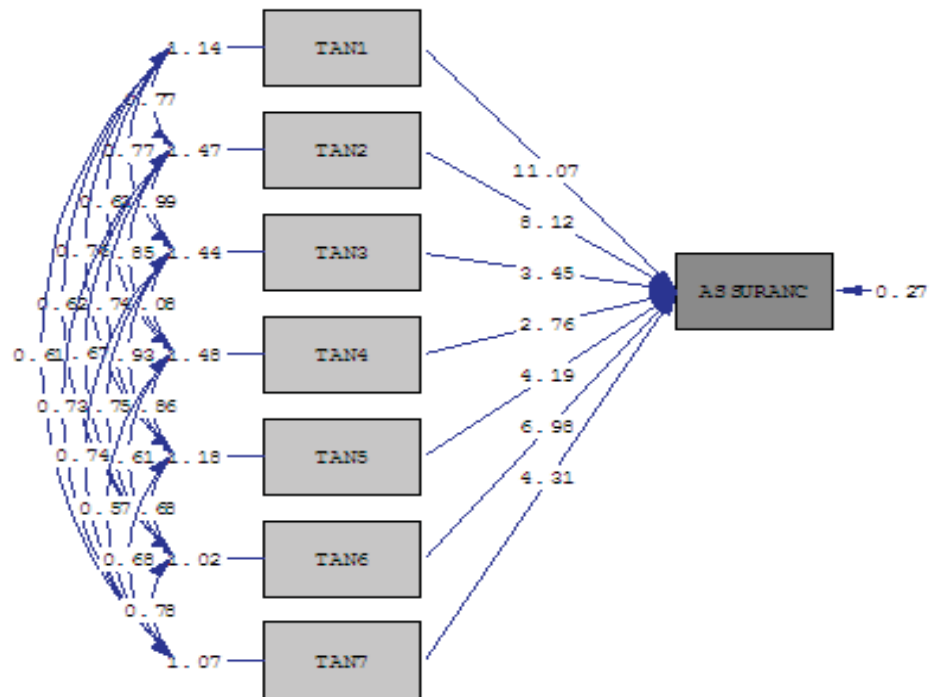
Explanation of comprehensive structural model

Comprehensive structural model of the research is analyzed based on surveyed information in the industry. Figure 2 show that the initial structural model which is based on theoretical framework of research reveals the relationships between variables.

Fitness indicators of the final model are presented in table 7. With regard to results obtained and compar-

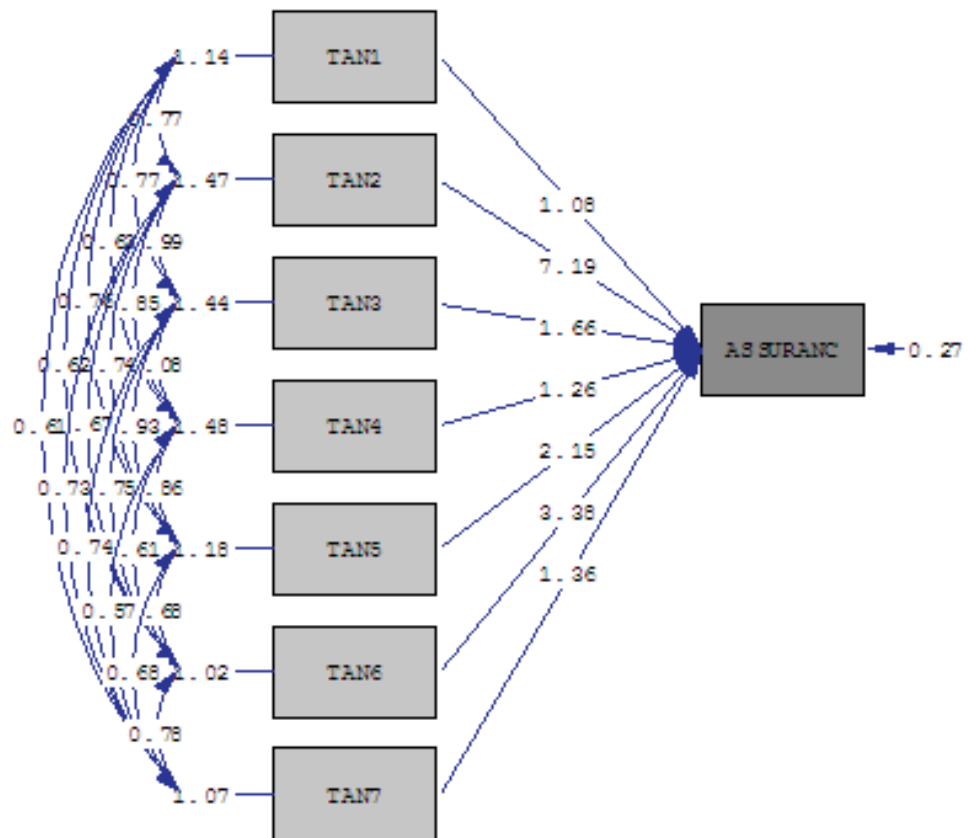
ing it with acceptable range, it can be acknowledged that all fitness indicators of the above model are ac-

cepted in this range and thus, they are verified. As it can be seen all variable are related to each other.



Chi-Square=12.23, df=8, P-value=1.00000, RMSEA=0.000

Figure 2. initial structural model based on theoretical framework



Chi-Square=8.43, df=8, P-value=1.00000, RMSEA=0.000

Figure 3. statistical t and significance level at initial structural model

Research hypothesis testing

Decision-making rule

The statistical tool correlation coefficient is for

the determination of type and degree of a quantitative variable with other quantitative variable. Correlation coefficient is one of the criteria used in determining the correlation between two variables.

Table 7. Indicators of the research goodness of fit

Fitness indicators	χ^2/df	P-value	RMSEA	GFI	AGFI
Desirable range	<5	<0.1	<0.1	>0.9	>0.9
Result	0.00	1.000	0.00	1.00	1.00

Correlation coefficient shows the magnitude of the relation as well as the kind of relation (direct or indirect). This coefficient is between -1 to 1 and in lack of relation between these two variable equals to zero. In output table of these tests, a correlation coefficient and a significance level is revealed. If the significance level is less than error level, it is inferred that correlation coefficient is significant. Since these tests are considered with 5 percent error level, being lower than 5 percent significance shows the significance of correlation coefficient.

Inferential statistics

The research hypothesis: *there is a significant relationship between internal marketing and em-*

ployees' customer focus.

Sig ≥ 0.05 , there is no significant relationship between internal marketing and customer focus.

H0: $\rho=0$

Sig < 0.05 , there is a significant relationship between internal marketing and customer

H1: $\rho \neq 0$

Discussion

With regard to the results of sample analysis in table 8, the P-value at reliability level 0.95 is lower than the significance level ($\alpha=0.05$; Sig=0.041), i.e. evidence strongly confirms the research hypothesis H₁, thus it can be claimed statistically and at 95%

Table 8: Analysis of correlation test

Statistical indicators	Sample number	The Spearman correlation	Degree of freedom (fd)	(Sig.) P -value	Test results
Calculated amounts	143	0.776	5	0.041	Hypothesis accepted

reliability that there is a significant positive correlation between internal marketing and customer focus that equals to 0.776. Table 9 indicates the results of testing research hypotheses.

Recommendations

The philosophy of internal marketing is that employees form an internal market for organization that

Table 9. Results of other research hypotheses are shown in the following table

Hypothesis	Results
There is a significant relationship between drawing the organization perspective and employees' customer focus	+
There is a significant relationship between performance evaluation system and employees' customer focus	+
There is a significant relationship between training and employees' customer focus	+
There is a significant relationship between cost of learning psychology and employees' customer focus	+
There is a significant relationship between rewards and employees' customer focus	+
There is a significant relationship between communication and employees' customer focus	+
There is a significant relationship between participation and employees' customer focus	+

have customers and suppliers and consequently; a value chain is formed within organization whose aim should be internal and external customers' needs. When customers in an organization are satisfied with the organization, they do better job and interact better with external customers and as a result customers are more satisfied and in long term causes more faithfulness of customers and finally a competitive advantage is obtained from internal customers. Since internal marketing and its role in organizations are less taken into account in Iran, the followings are suggested.

- Explaining a tangible perspective for Sepah bank: plans, objectives and strategies of bank for bank employees should be accessible and not unexpected. How will be Sepah bank, for example, in five years and what services it will provide compared to other banks and how it should perform in order to reach the first position compared to competing banks.

- Proper transference of perspective to lower levels of bank: holding conferences, seminars, regional, national and international

- Integration of human resources and marketing programs to advance better customer oriented objectives: Conformity of human resources plans and marketing leads to achieving customer oriented objectives.

- Explanation of training strategies and improving employees in aligning marketing objectives and human resources: Identification and implementation of training classes that employees require in order to increase the level of their awareness and formation of classes that employees require should be determined with regard to work conditions and also customers need.

- Establishing a comprehensive program to improve and develop employees for marketing purposes: In order to increase the expertise and experience of employees to access marketing objectives, allocating costs of holding these classes out of organization in different time periods and also holding training workshops continuously should be considered

- Establishing a program for making the rewards purposeful and effective: Rewards should be allocated to performance evaluation that are done correctly and have customer focus indicators and follow organization objectives that motivates employees.

- The flexibility of performance evaluation and reward systems More recent indicators of performance evaluation and reward are identified, and anything that causes the relationship between customers and staff increases are among main indicators.

- Recognition of customers' needs: Formation

of a system and information bank about customers' needs that records their interests and desires in order to design future programs based on customers interests.

- The relationship between viewpoint towards first line employees and explanation of employees role in bank perspective: Participating employees in access to long term objectives of organization by giving bank perspectives to employees and also holding briefing sessions for questions and answers and get their employees' ideas for achieving organization perspective.

- Relationship and connection between bank's perspective and employees' service roles: Participating employees can be very effective in implementation of organization objectives and in decision making.

- Explanation and establishment of how to access bank perspective: Using comments and experiences of employees in achieving the bank perspective is very important.

- Detailed analysis and recognition customers' needs and its relation to the improvement of employee: Interests and needs of customers are identified like interview with customers so that based on it they plan for meeting the needs of customers and employees will also enjoy customer satisfaction.

- Determination of training and improvement roles using the results of recognizing customers' needs.

- Identifying customers' needs helps us in access to training periods required for employees.

- Participation of marketing section and human resource management to determine programs and strategies for improving and development of employees.

- Improving and development of employees to improving bank performance in providing services.

- Improving bank performance in providing services depends on positive performance of employees and also training that employees got in service.

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