### **International Journal of Current Advanced Research**

ISSN: O: 2319-6475, ISSN: P: 2319-6505, Impact Factor: 6.614

Available Online at www.journalijcar.org

Volume 7; Issue 4(D); April 2018; Page No. 11545-11554 DOI: http://dx.doi.org/10.24327/ijcar.2018.11554.2002



# CONCEPTUAL OVERVIEW OF RELATIONSHIP AMONG INTERNAL MARKETING, EMPLOYEE SATISFACTION, CUSTOMER SATISFACTION AND FINANCIAL PERFORMANCE OF SERVICE SECTOR ORGANIZATION: A LITERATURE REVIEW

#### Rituparna Chattopadhyay and Kaushik Mandal

Department of Management Studies, National Institute of Technology, Durgapur, India

#### ARTICLE INFO

#### Article History:

Received 9<sup>th</sup> January, 2018 Received in revised form 24<sup>th</sup> February, 2018 Accepted 9<sup>th</sup> March, 2018 Published online 28<sup>th</sup> April, 2018

#### Key words:

Internal marketing, employee satisfaction, service quality, customer satisfaction, financial performance.

#### ABSTRACT

**Purpose:** Internal Marketing Orientation is the emerging notion of present time in service sectors. Employee satisfaction influences service quality and which in turn improves customer satisfaction and profitability of the firm. The purpose of the study is to explore the relationship between internal marketing. Employee satisfaction. customer satisfaction and financial performance of the firm.

**Design:** to identify links between internal marketing. Employee satisfaction. Customer satisfaction and financial performance various literatures have been studied. Based on these research findings a model has been proposed in this paper.

**Findings:** This is an exploratory work based on existing researches and constructs available. Outcome of the study is suggesting a positive link between internal marketing. employee satisfaction. Customer satisfaction and financial performance in service sectors such as hotels. Hospitals and banks. This helps to propose a model that defines their nature of relation

But considering the limitations of the study, influence of Internal marketing on employee satisfaction. customer satisfaction and financial performance of the firm has been explored meta analytically. So the model needs to be tested further cross organizationally to assess the practicality, applicability and authenticity of it.

Copyright©2018 Rituparna Chattopadhyay and Kaushik Mandal. This is an open access article distributed under the Creative Commons Attribution License, which permits unrestricted use, distribution, and reproduction in any medium, provided the original work is properly cited.

#### **INTRODUCTION**

Internal marketing has become one of the main practices and concern for service sectors since last three decades. The basic concept of Internal Marketing Orientation (IMO) is to improve service quality of the employees and create a sense of customer orientation among them. IMO suggest that organization should consider employees as the internal customers. But in meeting different needs of various sectors with any particular IMO approach was not possible thus various industries adopted various tools, techniques and There is a close relation between service providers and end customers. So the qualities of approach and behaviour of the service providers influence the level of satisfaction of the external customers. Further the satisfied customers are the key to financial performance and profitability of the organization. Therefore the most important question is "how to improve the service quality?" it has been observed that majority of the profitable organizations have actually identified the need of the customers and have rendered

\*Corresponding author: Rituparna Chattopadhyay
Department of Management Studies, National Institute of
Technology, Durgapur, India

tailor made services. Applying customer oriented marketing approach is significant for organizations to be the successful one (Mohr, 2001). Most of the organizations have identified the need of internal marketing (Green et al. 1994). Because employees are the contact point with customers and they actually deal with them on behalf of organizations while rendering service (Carr, 1990; Tansuhaj et al, 1988; ). Gronroos (1990) have suggested Internal marketing as the measure to improve the level of employee satisfaction. Internal marketing orientation concept considers employees as the internal customer. (Berry & Parasuraman, 1991; Foreman & Money, 1995). Through proper internal marketing organizations can fulfil the need of the employees, turning them satisfied and motivated. This influences their commitment level towards organization and as a reflection of which they tend to provide better service to the customers, converting them into satisfied customers. Barnes (1989) has suggested customer satisfaction as the main pillar of marketing. Satisfied customers become loyal and influence the profitability and rise of the organization (Heskett et al. 1995). Organization should employ all its force towards achieving customer satisfaction (Barnes, 1989). Employees' behaviour and treatment given to customers, is the result of service orientation and affects the quality of service. Various researchers have identified and highlighted internal marketing concepts from different angles (Rafiq & Ahmed, 1993). Internal Marketing orientation has got increasing importance on service industries along with other business sectors (Cahill, 1995). Application of appropriate means of IMO, are the major problem in various service sectors (Cahill, 1995). Various organizations have adopted different IMO practices but very little have succeeded in this. Day & Wensley (1993) suggested that an organization should consider a a market where inter organizational marketing should be applied on different groups of employees with different need (Berry, 1981; Foreman & Money 1995). One of the widely accepted concepts of IMPO is to consider the employees as internal customer of the organization. An organization should provide "job" as the product to the employee in such a manner that would accomplish their needs leading to the target of the organization (Cahill, 1995; Foreman & Money, 2995; Berry, 1981; Barnes, 1989; George, 1990; Greene et al. 1990; Varey, 1995b; Gronroos, 1990; Gummesson, 1991; Mitchell, 1992; Piercy & Morgan, 1991). Mission, values, attitude etc should be the part of job offered to them (Barnes, 1989; Piercy & Morgan, 1991; Rafiq & Ahmed, 1993; Varey, 1995a,b). The company should be treated as market place where various groups of employees are present with varied views (Berry,1981; Foreman & money, 1995). The company offers jobs along with several financial and nonfinancial components like salary, incentives, promotion, training, safety etc as part of it to the employee. If these satisfy, then that would percolate in their actions. Highly satisfied employees would render better service to the customers. Cahill (1996) relates employees as the partners of the companies in order to offer service to the needing customers. Varey (1995) suggested internal marketing as the bilateral communication between employees and organization. Day & Wenley (1983) pointed out the company as market place where various groups of employees are present with varied views (Berry, 1981; Foreman & money, 1995). The company offers jobs along with several financial and nonfinancial components like salary, incentives, promotion, training, safety etc as part of it. If these satisfy, then that would percolate in their actions. Highly satisfied employees would render better service to the customers. Cahill (1996) relates employees as the partners of the companies in order to offer service to the needing customers. Varey (1995) suggested internal marketing as the bilateral communication between employees and organization.

In understanding employee satisfaction Keningham, *et.al* (2006) identified various factors such as open communication, compensation, management decision for employees, physical safety at workplace organization's policy and procedure, teamwork, working environment, additional support as the key factors to employee satisfaction Model. Rad and Yarmahammaddin (2006) identified Salaries, promotion, supervision, Fringe Benefits, recognition, working condition, co-workers, nature of job, communication, involvement, discipline are the main factors in building employee satisfaction model.

In this study we would try to explore relationships between internal marketing orientation, employee satisfaction, customer satisfaction and financial performance of the company based on existing literature on these areas.

## Relevance of Internal Marketing orientation in creating employee satisfaction

Importance of employee has been accepted as the major component of marketing (Papasolomou & Doukakis, 2003). Employees are really significant in creating satisfied customer. Thus it can be said that behind a successful organization, a well chosen marketing strategy, backed by appropriate internal marketing must be there. But even after identifying the growing importance of IMO, there is gap of framing a stable IMO practice, to be applicable in all service sectors lie Bank, Hospitality Industries and Health care sectors. One of the basic measures accepted by the service industries is that employees should be treated as the partners of organization. They should perform in order to achieve the success of the organization and make it a profitable one. (Papasolomou & Doukakis, 2003). Firms need to consider employees as the most important element and these assets should be treated with utmost care. They should be considered as the internal customer to achieve satisfied external customer. This is the main mission of any organization. The internal customers should be considered specially while identifying their needs and wants. Further in order to improve their service quality they should be properly trained, educated and motivated. To an organization both employees and customers hold the same level of importance. Thus organization should recognize and satisfy the need of both of them. This would lead the firm towards its goal and helps to sustain in competitive business world. The parameters of an uniform IMO approach is never defined (Foreman & Woodruffe,1991; Rafiq & Ahmed, 1993). This crisis leads to incongruity in application of IMO approaches in Industries. Woodruffe (1995) has suggested developing a practical plan which would result in achieving the financial success of the firm while treating employees and customers with equal importance. Geaorge (1990) has described IMO as an internal Communication between higher authority and employees in order to achieve a fruitful communication with the end customers. A proper IMO practice would help to develop customer focus among employees who are serving them.(Gronroose,1984; Christopher et al. 1991) the importance of employees' development has been considered as the most strategic part of internal marketing (Tansuhaj et al.,1988) the main Challenge faced by IMO practices is to make employees in the motive of higher authority towards satisfying employee needs and wants, considering them as the internal customer of the organization (Albrecht, 1990; Berry & Parasuraman, 1991; Gronroose,1985a; Gummesson, 1987). Different industries follow varied IMO practices (Gilmore & Carson, 1995) due to absence of a single stable explanation ( Varey, 1995)of IMO which can form a specific model in execution of the internal marketing (Woodruffe, 1995). As a result very small number of Internal Marketing Model is available. It has been seen that organization having no other way, keep on applying the old practices in the name of Internal marketing (Gilmore & Carson, 1995) to create significance of service role of the employees and customer orientation in them (Gronroose, 1990). Various internal marketing practices such as training, education, development, communication, reward, promotion etc are frequently applied, sometimes even repeated (Woodruffe, 1995; Morgan, 1990; Richardson & Robinson, 1986; Tansuhaj et al., 1991 Gronroose, 1981, b; George, 1990). It is observed that service organization has accepted the role of internal marketing as a driving force to achieve customer orientation among employees (Tansuhaj et al.,1990; Morgan,1990) and several organization as are interested in applying internal marketing. But the need of vigorous expense, time and dedication from the management's end is the major hindrance in adopting IMO (Cahill, 1996). Thus application of internal marketing approach is facing problem due to lack of sufficient IM Models (Gilmore& Carson, 1995). There is an insufficiency of realistic approach to internal marketing leading to poor implementation of IMO programme in organizations (Morgan, 1990; Woodruffe, 1995). Researchers have given emphasize on human resource management practices in order to implementation of successful internal marketing (Palmer, 1994; Maitland, 1990). Berry (1980) defined IM as the process and drawing attention and appointing skilled people towards the organization. Tansuhaj et al. (1988) and Gronroose (1981) indentified recruitment as the major tool in IM. Skilled workers give more emphasize on "job satisfaction" over other approaches to meet both their and organizational needs (Berry & Parasuraman, 1991). Researchers have further suggested inclusion of IM practices in human resource activities (Berry, 1981; Collins & Payne, 1991; Flipo, 1986; Gronroose, 1985a; Winter, 1985). Though some authors have invalidated links between HRM and IM raising question on rationality of this (Richardson & Robinson, 1986). Instead of appointing skilled people, motivating the existing employee by adopting various internal marketing practices may have better opportunity for higher service quality. Treating employees as the internal customer may create better customer orientation in them. Richardson & Robinson (1986), Maitland(1990) have suggested to incorporate HRM principles in internal marketing practices to make peripheral marketing a successful one. Many organizations have applied staff development practices as means to improve employee satisfaction highlighting the scope career progression (Papalosomou Doukakis,2003). Heskett et al. (1994) argued that internal features of organizational atmosphere have considerable input to employee satisfaction. Thus the main target of internal marketing is to create and increase employee satisfaction considering them as the internal customer of the organization (Gremler et al., 1994). Many researchers such as Albrecht (1990), Berry (1984), Gronroose (1985 b), Rosenbluth(1991) etc. found importance of employee as the internal customer and emphasized upon the improvement of employee satisfaction. This would lead employees towards the job orientation and creates a sense of organizational commitment among them (Heskett et al.,1994; Zeithaml & Bitner, 1996). It has been observed that Imo influences the behaviour and vision of the employee in positive manner and make them oriented towards their service as now they understand the importance of their service role. This would lead to increasing organizational commitment, job satisfaction, motivation and target orientation on the part of employees (Tansuhaj et al.,1991). Berry & Parasuraman (1991) have identified "team Play" as one of the major approaches to internal marketing whereas kotler & Armstrong (1996) have suggested to build a sense of team among all the employees by training and motivating them as mean to internal marketing. Advocating this Carny(1989) has suggested to address employees as teammates than calling them as the worker. Though in reality all the organization do not treat employees as teammates. Zeithaml & Bitner (1996) have suggested that organization can build up team spirit among the employees by identifying importance of each and every employees and their significant

contribution to the organization. Various authors have pointed out a close relation between internal marketing and customer awareness among employees (Ballantyne, 1996; Caruana & Calley, 1998; Geaorge, 1990; Geaorge & Gronroose, 1989; Gronroose, 1990). Thus internal marketing has a positive impact on employee effort in satisfying customer requirements (Gronroose, 1981, 1985; Berry, 1981; Armstrong, 1996). Further from various literature it has been identified that scope of achieving satisfied customer by satisfying employees (internal Customer to organization) is much broader in case of service sectors (Berry, 1981; Tansuhaj et al.,1991; Berry & Parasuraman, 1991). Thus internal customers need to be satisfied, motivated and properly educated to analyze the need of the external customers (Irons, 1997; Kotler, 1997; Cahill, 1996). Thomson (1990, 1993) suggested that employees are the base of "total customer focus" and they can be influenced and motivated by the positive behaviour of the organization towards their employee and can encourage customer orientation among them. This would lead to growing employee commitment. Thus various researchers such as Gronroose (1988), George(990), Berry(1981), Tansuhaj et al.(1991); etc have suggested the possibility of improved service quality rendered by employees to the end customers if organization treats them as the internal customers rather than the hired staffs. Internal marketing could have influence on service quality and customer satisfaction (Tansuhaj et al.,1987; Morvis 1984; Richardson & Robinson, 1986). Zeithaml & Bitner (1996), Kotler & Armstrong (1996) have emphasized on the fact that customer satisfaction is directly influenced by employee satisfaction. Internal marketing has given significant importance on employee service quality rendered to external customers and also on the service provided to the internal customers. Heskett et al.(1992) have identified the correlation between the organization's service quality to its employees and service rendered to the external customers. Various researchers have revealed that most of the organizations consider improved service quality as the major criteria to survive in this highly competitive market (Burton, 1994; Gwin & Lindgren, 1986; Zeithaml et al., 1990,1996; Mentzger & Dey ,1986; ). Wiley (1991) revealed that most of the organizations consider improved service quality as the criteria for survival. Further the evidence of positive links between better customer service, employee job orientation, customer loyalty and organizational performance has been presented by various authors (Deal & Kennedy, 1982; Davis, 1985; Bank, 1988; Lewis, 1988). As suggested by Berry (1981) and Tarver (1987) in service sector IMO is the essential criteria for better service rendering as satisfied employees will serve better and would be able to create satisfied customer.

## Relevance of employee satisfaction in improving customer satisfaction and financial performance of the organization

From various literatures we can understand that employee satisfaction is one of the key components to be achieved through IMO. To cope with the price competition, an organization can only survive through offering better service. This proves the importance of employee in service sectors. Various researchers have considered employee satisfaction as the tool to achieve high quality service leading to elevated customer satisfaction and profitability of the firm (Heskett *et al.*,1994; Schneider *et al.*,2003). Numerous authors have identified a positive relationship between improved employee

satisfaction in a firm's working environment and improved customer satisfaction (Heskett et al.,1994; Schneider et al.,2003). Thus a link between employee satisfaction, customer satisfaction and financial performance of the organization can be observed. But many IM researchers found it difficult in reality (Kamkaura et al., 2002; Silvestro & Cross, 2000). This is because various factors used to measure satisfaction may not link with the measures of overall satisfaction and financial performance of the firm. Further Heskett et al., 1994,1997 suggested a link between employees service quality, their level of satisfaction and preservation of employees in organization. This can further be linked with customer satisfaction, customer loyalty and improved performance of the company (Hallowell & Schlesinger, 2000; Loveman, 1998; Silvestro & Cross, 2000). Heskett et al. (1997) have identified the impact of employee satisfaction on the level of customer satisfaction leading to a better service quality, resulting in improved business performance. Many authors have supported this view (Schlesinger & Heskett, 1991; Scheinder & Bowen,1999). Silvestro & Cross (2000) have identified a positive relationship between customer satisfaction and financial performance of the firm. Matzler et al. (2004) has pointed out a close relation between employee satisfaction and business performance of the firm. Kano (1997) suggested employee satisfaction's impact on external customer satisfaction. So employee satisfaction features influence the customer satisfaction leading to better performance. Harter et al. (2002) found positive effect of employee satisfaction on financial performance of the firm. Schneider et al. (2003) also supported the evidence of positive influence of employee satisfaction on firm's business performance. In his study he found a significant correlation between "satisfaction with pay", "satisfaction with security" and overall satisfaction with return on assets and earnings per share. Keiningham et al. (2006) also identified the influence of employee satisfaction on profit generation of the firm. Schneider (2000) in his study found positive relation between employee satisfaction, customer satisfaction and growth of revenue in numerous business firms. Heskett et al. (1997) found a well measured link between factors affecting employee satisfaction, service quality, customer satisfaction and profitability of the firm. They have given emphasize on factors like employee satisfaction, job orientation, employee loyalty, organizational commitment, service quality, improved ability of employees. It has also been identified that employee satisfaction has major correlation with their loyalty and organizational commitment resulting in their level of productivity. Heskett et al. (1997) further suggested that employee satisfaction and loyalty leads to customer satisfaction and loyalty, finally ending with better financial performance of the firm. Rollins (1998) found a strong relationship among employee satisfaction and its impact on financial performance of the firm. Gallup Report (2002) stated a relation between "customer loyalty", "productivity", "employee retention" and profitability. Pfau & Kay (2002) supported the Watson wyatt worldwide study (2002) which suggested a direct relation between employee satisfaction and profitability of the firm. Kay (2002) identified various factors of employee attitude has substantial impact on financial performance of the firm. PWC (2002) in their report suggested a link between employee satisfaction and shareholders return. Graham (1996), Lucas (2001), Davidhizer & Shearer (1998), Devline (1999) have identified significant relationship between employee satisfaction, customer satisfaction and improved

financial performance of the firm. Lockhard & Ellis (1998) considered customer satisfaction as the determinant of employee satisfaction and firm's profitability. Bano & Patton (2001) identified a strong relationship between employees job satisfaction and their performance at individual level. Argyris (1964), Likert (1961), McGroger (1960) found a relationship among employees perception about the firm and its financial performance. Emery & Trist *et al.* (1960) have pointed out relationship between firm's profitability and employee satisfaction in terms of emotional and physical wants at workplace.

Finally Schneider (1998), Zohar & Luria (2005) have identified link between individual employee performance and organizational performance. Ostroff (1992) examined the effect of employee attitude and financial outcome of the organization ended with a positive result. Ryan, Schmitt and Johnson (1996) studied the same and identified a significant relationship among employee behaviour, customer satisfaction and financial outcomes of the firm.

#### Meta-analytical exploration of Relationship between Internal Marketing Orientation, Employee Satisfaction, Customer Satisfaction and Financial performance

Various researchers have suggested the links between the behaviour of the employees with customer during the service exchange and perception of the customers about the service quality rendered to them. Malhotra & Mukherjee (2003) identified that highly motivated hospital staffs can provide better service to customers. Thus the importance of various financial and non financial approaches such as training programme, commission, incentives and communication about significance of the quality of the service have been identified and suggested by various authors (Berry & Parasuraman, 1991; Gronroose, 1990; Reynoso & Moores, 1996; Tansuhaj et al., 1988). Batt (1999) has explored positive influence of service oriented programme to employee on their service quality. It was seen to be improving steadily. Johnson (1996) found a significant relation between service training and level of satisfaction of customers. Hence organization arrange training programme with expectation of better service quality.(Anton,2000; Malhotra & Mukherjee, 2003). Zeithaml & Bitner (2002) found performance reward to be more useful means of rendering better service. Berry & Parasuraman (1991) further stated communicating the mission of the organization and make employee believe in it is an important element to magnify service quality. Because employees here feel themselves as the part of the organization and jobs offered to them appear to be more realistic and identifiable to their own needs and wants. Tsai & Tang (2008) found a positive link between internal marketing approach and service quality rendered by them in hospital in Taiwan. They concluded with the result that "service training programme", "performance incentives" and "Vision about service excellent" have positive impact on service quality rendered by the hospital staffs. In a study conducted by Papalosomou & Doukais (2003) on UK banking sectors found positive influence of employee behaviour on customers perceived level of satisfaction. Further they identified positive impact of service oriented training programme and scope for career development offered to employees on the quality of service to customers. Incentives and rewards system proved to be significant too. Banking sector have given emphasize on increasing employee satisfaction through training and development as a tool of Internal marketing. This resulted in improved financial outcomes of the organization. Sergeant & Frenkel (1998) pointed out due to pressure of high competition banking sectors in UK opted retrenchment as the tool to cost control which affected the employee performance. This signifies the importance of job security as the integral part of Internal Marketing. Tansuhaj et al. (1991) found importance of training in service sector as the means of internal marketing. Papalosomou and Doukakis (2003) also highlighted that working environment influences the service quality of the employees. Hence various factors of working environment is also considered in IMO approaches. The study revealed the importance of service quality in achieving customer satisfaction and significance of internal customer satisfaction on service quality & customer satisfaction .Thus in order to improve the internal customer satisfaction level ,banking sector in UK has adopted various internal marketing approaches such as treatment towards employee as internal customer, training employees in order to build customer orientation in them, making employee believe organizational mission ,rewarding them for their performance etc. Authors have identified internal marketing as the major tool to satisfy employee in order to serve the need of the end customers (Berry, 1981; Gronroose, 1981, 1985). Kumar, Bhargava, and Khare (2015) in their study also have identified the impact of IMO on employee satisfaction and customer satisfaction in hotel Industries. Schneider et al. (2003) explored the impact of employee satisfaction on organizational performance. Further Cowell (2009) explored direct relation between employee satisfaction and improved financial performance of the firm. Jaramillo et al. (2007) in their analysis have identified positive relation between employee performance and customer orientation. Ranaweera & Prabhu (2003) have identified relation between customer satisfaction and recurring purchase pattern of the customers leading to improved financial performance of the organization.

Based on the above findings from various researches, a meta analytical correlation between IMO, Employee satisfaction, customer satisfaction and financial performance of the firm can be drawn (table 1).

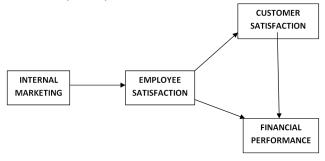


Table 1 Relation between IMO ES CS and FP

#### **CONCLUSION**

A number of literatures have identified the importance of IMO. But a little is explored in connection with the implementation of it. Many researchers have developed theoretical models of IMO but practical application of those factors on service sectors in an uniformed manner is yet to be tested. Thus available constructs of IMO are either differentiating from sector to sector or having only a conceptual background. Further organizations follow different formal and informal practices in the name of IMO. IMO approaches in different

organization have dealt with hindrance and advantage which have exposed the need of internal marketing to the business world. Thus these models are not examined across different organizations of service sectors. This leads to a gap for further research to develop a stable IMO model commendable in every service sectors.

Various researchers have successfully identified the link between IMO,ES,CS and financial performance. But some others such as (Anderson & Mittal, 2000; Keiningham et al.,2003; Mittal & Kamakure, 2001) found no significant relation between employee satisfaction and financial performance of the firm. Silvestro & Cross (2000) failed to prove relation between Employee satisfaction with customer satisfaction and financial performance. Similarly Pitchard & Silvestro (2005) could not find any relation between employee satisfaction and customer satisfaction. Keiningham et al. (2006) could not establish the relation between employee satisfaction and financial performance of the company. Again grant (1998) in his study found that organizations with poor financial performance may have employees with high level of satisfaction. This indicating that employee satisfaction is not always contributes to financial performance. This leads to further research on the concept of employee satisfaction influencing customer satisfaction in order to improve profitability of the organization.

#### Reference

Ahmed, P., Rafiq, M. and Saad, N.Z. (2003), "Internal marketing and the mediating role of organisational competencies", *European Journal of Marketing*, Vol. 37 No. 9, pp. 1221-41.

Albrecht, K. (1990), Service Within: Solving the Middle Management Leadership Crisis, Business One, Irwin, Vol 6, pp., 6, 40, 57, 64-65.

Ali Mohammad Mosadegh Rad, A.M., & Yarmohammadian,M., H.(2006). A study of relationship between managers' leadership style and employees' job satisfaction, Leadership in Health Services, Vol. 19 No. 2, pp. 11-28.

America's Top Employers," Fortune (2002). (Available through www.fortune.com)[ Accessed 10<sup>th</sup> April 2018].

American Marketing Association (2004), available at: www.marketingpower.com .

Ana Paula Rodrigues, José Carlos M.R. Pinho, (2010), "Market orientation, job satisfaction, commitment and organisational performance: The specific case of local public sector", Transforming Government: People, Process and Policy, Vol.4 No 2, pp. 172 – 192.

Anderson, E.W. (1998), "Customer satisfaction and word-of-mouth", *Journal of Service Research*, Vol. 1 No. 1, pp. 1-14.

Anderson, E.W. and Mittal, V. (2000), "Strengthening the satisfaction-profit chain", Journal of Service Research, Vol. 3 No. 2, pp. 107-20.

Anton, J.(2000). The past, present and future of customer access centres. *International Journal of Service Industry Management*, Vol 11 No 2, pp. 120-130.

Argyris, C. (1964). Integrating the individual and the organization. New York: Wiley.

Author Unknown, "Creating A Highly Engaged and Productive Workplace Culture," The Gallup

- *Organization*. (Available through www.gallup.com) [Accessed 10<sup>th</sup> April 2018].
- Author Unknown, "Human Capital Index: Human Capital As a Lead Indicator of Shareholder Value." Watson Wyatt Worldwide. (Available through www.watsonwyatt.com) [Accessed 10<sup>th</sup> April 2018].
- Author Unknown, "Management Barometer," Price Waterhouse Coopers (April 2002). (Available through www.pwcglobal.com) [Accessed 10<sup>th</sup> April 2018].
- Ballantyne, D. (1996), "Internal networks for internal marketing", 4<sup>th</sup> International Colloquium in Relationship Marketing, Swedish School of Economics, Helsinki, Finland, pp.1-27.
- Ballantyne, D., Christopher, M. and Payne, A. (1995), "Improving the quality of services marketing: service (re), design is the critical link", *Journal of Marketing Management*, Vol. 11, pp.7-24.
- Bank, W. (1988), "Build competitive advantage through customer service", Marketing News, December, p.16 Bateson, J.E.G. (1991), Managing Services Marketing. 2nd Edition, The DrydenPress, Fort Worth, TX.
- Barclay, D., Higgins, C. and Thompson, R. (1995), "The partial least squares (PLS) approach to causal modelling: personal computer adoption and use as an illustration", *Technology Studies*, Vol. 2 No. 2, pp. 285-309.
- Barnes, B.R. and Morris, D.S. (2000), "Revising quality awareness through internal marketing:an exploratory study among French and English medium-sized enterprises", Total Quality Management, Vol. 11 Nos 4/5/6, pp. 473-83.
- Barnes, J. (1989). The role of internal marketing: if the staff won't buy it, why should the ustomer?, Irish Marketing Review, Vol 4 No 2, pp. 11-21.
- Batt, R. (1999) . Work organization, technology, and performance in customer service and sales. Industrial and labour relations Review, Vol 52 No 4, pp. 539-564.
- Berry, L. L., Zeithaml, V. A., & Parasuraman, A. (1990). Five imperatives for improving service quality. Sloan Management Review, pp. 29-38.
- Berry, L.L. (1980), "Services marketing is different", Business, May-June, Vol. 30 No. 3, pp.24-29.
- Berry, L.L. (1981), "The employee as a customer", Journal of Retail Banking, Vol. 3 No 1, pp.33-40.
- Berry, L.L. (1984), "The employee as customer", In: Lovelock, C. (Ed.), Services Marketing, American Marketing Association, Chicago, IL, pp. 242
- Berry, L.L. and Parasuraman, A. (1991), Marketing Services: Competing through Quality. The Free Press, New York, NY, pp. 152, 164-169
- Bitner, M. J., & Booms, B. H. (1990). The service encounter: Diagnosing favorable and unfavorable incidents. *Journal of Marketing*, Vol. 54, pp. 71 -84.
- Bitner, M.J. (1990), "Evaluating service encounters: the effects of physical surroundings and employee responses", *Journal of Marketing*, Vol. 54 No. 2, pp. 69.82
- Bitner, M.J. (1992), "Service scopes: the impact of physical surroundings on customers and employees", *Journal of Marketing*, Vol. 56, pp. 57-71.
- Bitner, M.J., Booms, B.H. and Mohr, L.A. (1994), "Critical service encounters: the employee's viewpoint", *Journal of Marketing*, Vol. 58 No. 4, pp. 95-106.

- Bono, J.E. and Colbert, A.E. (2005), "Understanding responses to multi-source feedback: the role of core self-evaluations", *Personnel Psychology*, Vol. 58 No. 1, pp. 171-203.
- Bowen, D. E., & Ostroff, C. (2004). Understanding HRM-firm performance linkages: The role of "strength" of the HR system. Academy of Management Review, Vol. 29, pp. 203-221.
- Bruce Pfau and Ira Kay, "The Hidden Human Resource: Shareholder Value—Finding The Right Blend of Rewards, Flexibility, and Technology to Manage Your People Adds Measurable Value to the Corporate Bottom Line." Optimize (June 2002).
- Burton, D. (1994), *Financial Services and the Consumer*. Routledge, pp. 27, 46, 52-53, 55, 58-59.
- Cahill, D.(1995). The managerial implications of the new learning organization: a new tool for internal marketing, Journal of Services Marketing, Vol 9 No 4, pp. 43-51.
- Cahill, D.J. (1996), Internal Marketing: Your Company's Next Stage of Growth.The Haworth Press, pp. 5-6, 8-13, 15, 23.
- Carr, C (1990). Front Line Customer service:15 keys to customer satisfaction. New York: willey.
- Caruana, A. and Calleya, P. (1998), "The effect of internal marketing on organisational commitment among retail bank managers". *International Journal of Bank Marketing*, Vol 16 No 3, pp. 108-116.
- Cerny, E. (1989), "Helping your employees market themselves". Business Economic Review, Vol 35 No 4, pp. 19-21.
- Champoux, J.E. (1996), Organisational Behaviour: Integrating Individuals, Groups, and Processes. West Publishing Company, pp. 513-514, 621.
- Chatura Ranaweera, Jaideep Prabhu, (2003) "The influence of satisfaction, trust and switching barriers on customer retention in a continuous purchasing setting", *International Journal of Service Industry Management*, Vol. 14 No 4, pp.374-395,
- Chatura Ranaweera, Jaideep Prabhu, (2003), "The influence of satisfaction, trust and switching barriers on customer retention in a continuous purchasing setting", *International Journal of Service Industry Management*, Vol. 14 No 4 pp.374 395.
- Christopher, M.G., Payne, A.F.T. and Ballantyne, D.F. (1991), RelationshipMarketing: Bringing Quality, Customer Service, and Marketing Together.
- Collins, B. and Payne, A.F.T. (1991), Internal marketing: a new perspective for HRM. European Management Journal, Vol 9 No 3, pp. 261-270.
- Colwell S, Scott SH, Jiang D, Joshi A (2009). Effects of Organizational and Serviceperson Orientation on Customer Loyalty. *J. Manage.Decis.*, Vol 47, pp.10.
- Cooil, B., Keiningham, T.L., Aksoy, L. and Hsu, M. (2006), "A longitudinal analysis of customer satisfaction and share of wallet: investigating the moderating effect of customer characteristics", *Journal of Marketing*, Vol. 70 No. 4, pp. 31-37.
- Cornell, B. and Shapiro, A.C. (1987), "Corporate stakeholder and corporate finance", *Financial Management*, Vol. 16 No. 1, pp. 5-15.
- Corporate Leadership Council, Utilizing Employee Opinion Surveys to Improve Business Performance, Washington: Corporate Executive Board (March 1998).

- Dan Lockhard and Jeff Ellis, "Happy Workers, High Returns? It's More Complex," Marketing News (May 1998)
- Daniel J. Koys, "The Effects of Employee Satisfaction, Organizational Citizenship Behavior, and Turnover on Organizational Effectiveness: A Unit-Level, Longitudinal Study."
- Daniel J. Koys, "The Effects of Employee Satisfaction, Organizational Citizenship Behavior, and Turnover on Organizational Effectiveness: A Unit-Level, Longitudinal Study," Personnel Psychology (April 2001).
- Daniel J. Koys, "The Effects of Employee Satisfaction, Organizational Citizenship Behavior, and Turnover on Organizational Effectiveness: A Unit-Level, Longitudinal Study."
- Davidhizar, R., and Shearer, R., "Rewarding with Dignity," *Hospital Materiel Management Quarterly* (November 1998).
- Davis, S.I. (1985), Excellence in Banking. London: Macmillan Press
- Day, G. & Winsley, R. (1983). Marketing Theory with strategic orientation, *Journal Of Marketing*, Vol 47,pp. 79-89.
- Deal, T. and Kennedy, A. (1982), Corporate Cultures. Reading, Pa: Addison Wesley.
- Devlin, D., "Nothing's A Sure Bet in A Changing Workplace," *The Star-Ledger* (12 July 1999).
- Dory Devlin, "Nothing's A Sure Bet in A Changing Workplace," The Star-Ledger (12 July 1999).
- Emery, R. E., & Trist, E. L. (1960). Socio-technical systems. In C. W. Churchman and M. Verhulst (Eds.), Management science models and techniques Vol. 2, pp. 83-97.
- Emery, R. E., & Trist, E. L. (1960). Socio-technical systems. In C. W. Churchman and M. Verhulst (Eds.), Elmsford, NY: Pergamon Press. *Management science models and techniques*, Vol. 2, pp. 83-97.
- Fernando Jaramillo, Daniel M. Ladik, Greg W. Marshall, Jay Prakash Mulki, (2007),"A meta-analysis of the relationship between sales orientation-customer orientation (SOCO) and salesperson job performance", Journal of Business & Industrial Marketing, Vol. 22 No 5 pp. 302 310.
- Flipo, J. (1986), "Service firms: interdependence of external and internalmarketing strategies". *European Journal of Marketing*, Vol 20 No 8, pp. 5-14.
- Foreman, S. and Woodruffe, H. (1991), "Internal marketing: a case of building cathedrals". Marketing Education Group Proceedings, Cardiff, UK, pp. 402-422.
- Foreman, S.K. and Money, A.H. (1995), "Internal marketing: concepts, measurement and application", *Journal of Marketing Management*, Vol. 11 No. 8, pp. 755-68.
- Fornell, C. (1992), "A national customer satisfaction barometer: the Swedish experience", *Journal of Marketing*, Vol. 56 No. 1, pp. 6-21.
- George, W.R. (1990), "Internal marketing and organisational behaviour: a partnership in developing customer-conscious employees at every level." *Journal of Business Research*, Vol 20 No 1, pp. 63-70.
- George, W.R. and Grönroos, C. (1989), "Developing customer conscious employees at every level internal

- marketing." In Congram, C.A. and Friedman, M.L. (Eds.), Handbook of Services Marketing, AMACOM, New York, NY.
- Gilmore, A. and Carson, D. (1995), "Managing and marketing to internal customers." In Glynn, W.J. and Barnes, J.G. (Eds.), Understanding Services Management, John Wiley and Sons, Chichester, pp. 295-321.
- Gounaris, S.P. (2006), "Internal-market orientation and its measurement", *Journal of Business Research*, Vol. 59 No. 4, pp. 432-48.
- Graham, B. W., "The Business Argument for Flexibility," *HRMagazine* (May 1996).
- Greene, W.E., Walls, G.D, & Schrest, L.J (1994). Internal Marketing: the key to external marketing success. *Journal of service Marketing*, Vol 8 No 4, pp. 5-13.
- Greenley, G.E. and Foxall, G.R. (1998), "External moderation of associations among stakeholder orientations and company performance", *International Journal of Research of Marketing*, Vol. 15, pp. 51-69.
- Gremler, D.D. Bitner, M.J. and Evans, K.R. (1994), "The internal service encounter." *International Journal of Service Industry Management*, Vol 5 No 2, pp. 34-56.
- Gro nroos, C. (1984), "A service quality model and its marketing implications", *European Journal of Marketing*, Vol. 18 No. 4, pp. 36-44.
- Grönroos, C. (1981), "Internal marketing theory and practice." Proceedings of the American Marketing Association Services Marketing Conference, pp. 41-47.
- Grönroos, C. (1981), "Internal marketing: an integral part of marketing theory." In Donnelly, J.H. and George, W.R. (Eds.), Marketing of Services, Proceedings of the American Marketing Association, pp. 236-238.
- Grönroos, C. (1984a), Strategic Management and Marketing in the Service Sector.Lund. Student litterateur.
- Grönroos, C. (1984b), A service quality model and its marketing implications. European Journal of Marketing, Vol 18 No 4, pp. 36-44.
- Grönroos, C. (1985a), "Internal Marketing: Theory and Practice". American Marketing Proceedings, American Marketing Association, Chicago, pp. 41-47.
- Grönroos, C. (1985b), "Internal marketing theory and practice". In Bloch, T.,Upah, G., and Zeithaml, V. (Eds.), Services Marketing in a Changing Environment, American Marketing Association, Chicago, pp.26-36.
- Grönroos, C. (1988), "Service quality, the six criteria of good perceived service quality". Review of Business, Vol 9 No 3, pp. 10-13.
- Grönroos, C. (1990), Services Management and Marketing: Managing the Moments of Truth in Services Competition. Lexington Books, Lexington, M.A, pp. 221-239, 244.
- Grönroos, C. (1994), "From scientific management to service management: A management perspective for the age of service competition". International Journal of Service Industry Management, Vol 5 No 1, pp. 5-20.
- Gross, E., & Etzioni, A. (1985). Organizations in society. Englewood Cliffs, NJ: Prentice-Hall.
- Gummesson, E. (1987), "Using internal marketing to develop a new culture -the case of Ericsson Quality". *Journal of Business and Industrial Marketing*, Vol 2 No 3, pp. 23-28.

- Gummesson, E. (1991), "Marketing-orientation revisited: the crucial role ofhe part-time marketer". *European Journal of Marketing*, Vol 25 No 2, pp. 60-75.
- Gwin, J.M. and Lindgren, J.H. (1986), "Reaching the service-sensitive retail consumers". *Journal of Retail Banking*, Vol 11 No 1, pp. 11-17.
- Hallowell, R. and Schlesinger, L.A. (2000), "The service profit chain: intellectual roots, current realities, and future prospects", in Swartz, T.A. and Iacobucci, D. (Eds), Handbook of Services Marketing & Management, Sage, Thousand Oaks, CA, pp. 203-21.
- Harter, J. K., Schmidt, F. L., & Hayes, T. L. (2002). Business-unit level relationship between employee satisfaction, employee engagement, and business outcomes: A meta-analysis. *Journal of Applied Psychology*, Vol 87, pp. 268-279.
- Harter, J.K., Schmidt, F.L. and Hayes, T.L. (2002), "Business-unit-level relationship between employee satisfaction, employee engagement, and business outcomes: a meta-analysis", *Journal of Applied Psychology*, Vol. 87 No. 2, pp. 268-79.
- Heskett, J. (1987), "Lessons in the service sector". Harvard Business Review, Vol 65 No 2, pp. 118-126.
- Heskett, J. L., Jones, T. O., Sasser Jr., W. Earl, & Schlesinger, L. A. (1994). Putting the service-profit chain to work. Haward Business Review, Vol 72, 164-1 70.
- Heskett, J.L. (1992), "A Service Sector Paradigm for Management: The Service Profit Chain". Proceedings of the Management in the Services Sector Symposium, Cranfield School of Management.
- Heskett, J.L., Jones, T.O., Loveman, G.W., Sasser, W.E. Jr and Schlesinger, L.A. (1994), "Putting the service-profit chain to work", Harvard Business Review, Vol. 72 No. 2, pp. 164-74.
- Heskett, J.L., Jones, T.O., Loveman, G.W., Sasser, W.E. Jr and Schlesinger, L.A. (1995), "Putting the service-profit chain to work",in: J. Bateson (Ed). Managing Services Marketing, (Fortworth, Dryden Press), pp. 419-428.
- Heskett, J.L., Sasser, W.E. Jr and Schlesinger, L.A. (1997), The Service Profit Chain: How Leading Companies Link Profit and Growth to Loyalty, Satisfaction and Value, Free Press, New York, NY.
- Irons, K. (1997), The World of Superservice: Creating Profit through a Passion for Customer Service. Addison-Wesley Publications, pp. 7-8, 50.
- Johnson, J.W.(1996). Linking employee perceptions of service climate to customer satisfaction. Personnel psychology, Vol 49, pp. 831-851.
- Kamakura, W., Mittal, V., de Rosa, F. and Mazzon, J.A. (2002), "Assessing the service profit chain", Marketing Science, Vol. 21 No. 3, pp. 294-317.
- Kano, N.N. (1997), "Upsizing the organization by attractive quality creation", in Hromi, J.D. (Ed.), The Best on Quality, American Society for Quality, Milwaukee, WI, pp. 60-72.
- Keiningham, T.L. and Vavra, T.G. (2001), The Customer Delight Principle, McGraw-Hill, New York, NY.
- Keiningham, T.L., Aksoy, L., Daly, R.M., Perrier, K. and Solom, A. (2006), "Reexamining the link between employee satisfaction and store performance in a retail environment", *International Journal of Service Industry Management*, Vol. 18 No. 1, pp. 51-7.

- Keiningham, T.L., Perkins-Munn, T. and Evans, H. (2003), "The impact of customer satisfaction on share-of-wallet in a business-to-business environment", *Journal of Service Research*, Vol. 6 No. 1, pp. 37-50.
- Keiningham, T.L., Vavra, T.G., Aksoy, L. and Wallard, H. (2005), Loyalty Myths: Hyped Strategies that Will Put You Out of Business and Proven Tactics that Really Work, John Wiley & Sons, Hoboken, NJ.
- Kotler, P. (1997), Marketing Management: Analysis, Planning, Implementation, and Control. 9th Edition, Prentice-Hall International Editions, pp. 20, 24,473.
- Kotler, P. and Armstrong, G. (1996), Principles of Marketing. Prentice-Hall International Editions, pp. 12, 16, 663-665, 667.
- Kumar, V., Bhargava, I and Khare, A. (2015). Internal Branding: A Review of Indian Hotel Industry. Advances In Management, Vol. 8 No11, pp.11.
  Lewis, B.R. (1988), "Customer care in service organisations". *International Journal of Operations and Productions*, Vol 8 No 3, pp. 67-75.
  - Likert, R. L. (1961). The human organization. New York: McGraw-Hill.
- Lings, I.N. and Greenley, G.E. (2005), "Measuring internal market orientation", *Journal of Service Research*, Vol. 7 No. 3, pp. 290-306.
- Lockhard, D., and Ellis, J., "Happy Workers, High Returns? It's More Complex," *Marketing News* (May 1998).
- Loveman, G.W. (1998), "Employee satisfaction, customer loyalty, and financial performance: an empirical examination of the service profit chain in retail banking", *Journal of Service Research*, Vol. 1 No. 1, pp. 18-31.
- Maitland, D. (1990), "Introduction to the theories behind corporate internal marketing". In Thomson, K. The Employee Revolution: Corporate Internal Marketing.
- Maitland, D. (1990), "Introduction to the theories behind corporate internal marketing". In Thomson, K. *The Employee Revolution: Corporate Internal Marketing*.
- Malhotra, M. and Mukherjee, A. (2004), "The relative influence of organisational commitment and job satisfaction on service quality of customer-contact employees in banking call centres", *Journal of Services Marketing*, Vol. 18 No. 3, pp. 162-74.
- Malhotra, N., & Mukherjee, A. (2004). The relative influence of organisational commitment and job satisfaction on service quality of customer-contact employees in banking call centres. *Journal of Services Marketing*, Vol 18, pp.162-174.
- Matzler, K., Fuchs, M. and Schubert, A.K. (2004), "Employee satisfaction: does Kano's model apply?", Total Quality Management & Business Excellence, Vol. 15 Nos 9/10, pp. 1179-98.
- McGregor, D. (1960). *The human side of enterprise*. New York: McGraw-Hill.
- Metzger, R.O. and Dey, S. (1986), "Affluent customers: what do they really value?" *Journal of Retail Banking*, pp. 25-35
- Miciak, A., & Desmarais, M. (2001). Benchmarking service quality performance at business- to-business and business-to-consumer call centers. *Journal of Business & Industrial Marketing*, Vol 16 No.5, pp. 340-3 53.
- Mittal, V. and Kamakura, W. (2001), "Satisfaction, repurchase intent and repurchase behavior: investigating

- the moderating effect of customer characteristics", *Journal of MarketingResearch*, Vol. 38, pp. 131-42.
- Mohr.JJ.(2001). Marketing of high technology products and innovation. Upper saddle River. NJ Prentice hall.
- Morgan, N.A. (1990), "Implementing marketing: key issues for professional service firms". *Journal of Professional Services Marketing*, Vol 6 No 1, pp. 7-16.
- Morvis, G. (1984), "Reasons for Customer Shifts in Banking". Unpublished research, Financial Shares Corporation, Chicago, IL
- Ostroff, C. (1992). The relationship between satisfaction, attitudes, and performance: An organizational Level Analysis. *Journal of Applied Psychology*, Vol 77, pp. 963-974.
- Palmer, A. (1994), *Principles of Services Marketing*. McGraw-Hill, pp. 43, 195, 211.
- Papalosomou, I. & Doukakis (2003). Internal Marketing in the UK banking sector: rhetoric or reality?, *Journal of Marketing*, Vol 19, pp. 197-224.
- Peter Lucas, P., "Collaboration on Deadline," *Knowledge Management* (May 2001).
- Pfeffer, J. (1994), Competitive Advantage through People: Unleashing the Power of the Work Force, Harvard Business School Press, Boston, MA.
- Pitchard, M., & Silvestro, R., (2005). Applying the service profit chain to analyse retail performance: The case of the managerial strait-jacket?, *International Journal of Service Industry Management*, Vol. 16 No 4, pp.337-356,
- Rafiq,M. & Ahmed, P.(1993). The scope of internal Marketing: defining the boundary between marketing and human resource management, *Journal of Marketing programme*, *Long Range Planning*, Vol 24 No 2, pp. 82-93.
- Reynoso, J.F., & Moores, B. (1996). Internal relationships. In F. Buttle (Ed.), Relationship marketing: Theory and practices, Paul Chapman Publishing, pp. 55-73.
- Richardson, B. and Robinson, C. (1986), "The impact of internal marketing on customer service in a retail bank". *International Journal of Bank Marketing*, Vol 4 No 5, pp. 3-30.
- Rosenbluth, H. (1991), "Tales from a Nonconformist Company". *Harvard Business Review*, Vol 69 No 4, pp. 26-36.
- Ryan, A. M., Schmitt, M. J., & Johnson, R. (1996). Attitudes and effectiveness: Examining relations at an organizational level. *Personnel Psychology*, Vol 49, pp. 853-882.
- Ryan, A. M., Schmitt, M. J., & Johnson, R. (1996). Attitudes and effectiveness: Examining relations at an organizational level. *Personnel Psychology, Vol 49, pp.* 853-882.
- Schlesinger, L.A. and Heskett, J.L. (1991), "Breaking the cycle of failure in services", Sloan Management Review, Vol. 32 No. 3, pp. 17-28.
- Schneider, B. (2000), "Linkage research: tying employee experiences to customer satisfaction", paper presented at the 9th Annual Frontiers in Services Conference, Vanderbilt University, Nashville, TN, September.
- Schneider, B. and Bowen, D.E. (1999), "Understanding customer delight and outrage", Sloan Management Review, Vol. 41 No. 4, pp. 35-45.

- Schneider, B., Hanges, P.J., Smith, D.B. and Salvaggio, A.N. (2003), "Which comes first: employee attitudes or organizational financial and market performance?", *Journal of Applied Psychology*, Vol. 88 No. 5, pp. 836-51.
- Schneider, B., Hanges, P.J., Smith, D.B. and Salvaggio, A.N. (2003), "Which comes first: employee attitudes or organizational financial and market performance?", *Journal of Applied Psychology*, Vol. 88 No. 5, pp. 836-51
- Schneider, B., White, S. S., & Paul, M. C. (1998). Linking service climate and customer perceptions of service quality: Tests of a causal model. *Journal of Applied Psychology, Vol 83, pp.* 150-163.
- Sergeant, A.,, & Frenkel, S.(2000). When do customer contact employees satisfy Customers? *Journal of Service research*, Vol 3 No 1, pp. 18-34.
- Silvestro, R. (2002), "Dispelling the modern myth: employee satisfaction and loyalty drive service profitability", *International Journal of Operations & Production Management*, Vol. 22 No. 1,pp. 30-49.
- Silvestro, R. and Cross, S. (2000), "Applying the service profit chain in a retail environment", *International Journal of Service Industry Management*, Vol. 11 No. 3, pp. 244-68.
- Tansuhaj, P., Randall, D. and McCullough, J. (1988), "A services marketing management model: integrating internal and external marketing functions". *Journal of Services Marketing*, Vol 2 No 1, pp. 31-38.
- Tansuhaj, P., Randall, D. and McCullough, J. (1991), "Applying the internal marketing concept within large organisations: as applied to a credit union". *Journal of Professional Services Marketing*, Vol 6 No 2, pp. 193-202
- Tansuhaj, P., Wong, J. and McCullough, J. (1987), "Internal and external marketing: effect on customer satisfaction in banks in Thailand", *International Journal of Bank Marketing*, Vol. 5 No. 3, pp. 73-83.
- Tansuhaj, P.S., Randall,D.,& McCullough, J.(1988). A service marketing management model: Integrating internal and external marketing function. *Journal of Service marketing*, Vol 2 No 1, pp. 31-38.
- Tarver, J.L. (1987), "In search of a competitive edge in banking: a personnel approach". *International Journal of Bank Marketing*, Vol 5 No 1, pp. 61-68.
- theory." In Donnelly, J.H. and George, W.R. (Eds.), Marketing of Services, Proceedings of the American Marketing Association, pp. 236-238.
- Thomson, K. (1990), The Employee Revolution: Corporate Internal Marketing. Pitman.
- Thomson, K. (1993), Managing Your Internal Customers: The Key to Getting Better Results. Pitman - Financial Times
- Tsai, Y.,& Tang,T.,(2008). How to improve service quality: Internal Marketing as a determinaning factor. Total Quality Management, Vol 19,No 11, pp.1117-1126.
- Varey, R.J. (1995), "Internal marketing: a review and some interdisciplinary research challenges". *International Journal of Service Industry Management*, Vol 6 No 1, pp. 40-63.
- Varey, R. J. (1995), A model of internal marketing for building and sustaining competitive service and advantage. *Journal of Marketing*, Vol 11, pp. 41-54

- Wiley, J.W. (1991), "Customer satisfaction: a supportive work environment and its financial cost". *Human Resource Planning*, Vol 14 No 2, pp. 117-128.
- Winter, J.P. (1985), "Getting your house in order with internal marketing: a marketing prerequisite". *Health Marketing Quarterly*, Vol 3 No 1, pp. 69-77.
- Woodruffe, H. (1995), *Services Marketing*. M & E Pitman, pp. 6, 19, 85-88, 90-91, 93, 252, 256-257, 260.
- Zeithaml, V.A. and Bitner, M.J. (1996), *Services Marketing*. McGraw-Hill, pp. 22-23, 304-305, 316, 318, 322-323, 328-329.
- Zeithaml, V.A., Berry, L.L. and Parasuraman, A. (1996), "The behavioral consequences of service quality", *Journal of Marketing*, Vol. 60 No. 2, pp. 31-46.
- Zeithaml, V.A., Parasuraman, A. and Berry, L.L. (1990), Delivering Quality Service: Balancing Customer Perceptions and Expectations. The Free Press, London.
- Zohar, D., & Luria, G. (2005). A multilevel model of safety climate: Cross-level relationships between organization and group-level climates. *Journal of Applied Psychology*, Vol 90, pp. 616-628.

#### How to cite this article:

Rituparna Chattopadhyay and Kaushik Mandal (2018) 'Satisfaction, Customer Satisfaction And Financial Performance of Service Sector Organization: A Literature Review', *International Journal of Current Advanced Research*, 07(4), pp. 11545-11554. DOI: http://dx.doi.org/10.24327/ijcar.2018.11554.2002

\*\*\*\*\*