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St. Mary's University, Ethiopia

**THE EFFECT OF INTERNAL MARKETING ON EMPLOYEES'
CUSTOMER ORIENTATION IN CASE OF DASHEN BANK**

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ADDIS ABABA, ETHIOPIA

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School of Graduate Studies
Faculty of Business
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**The Effect of Internal Marketing on Employees' Customer Orientation in
Case of Dashen Bank**

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**A thesis submitted to the Department of Marketing Management in partial
fulfillment of the requirements for MA Degree in Marketing Management.**

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DECLARATION

I, Lemlem Berhanu, declare that the work in this thesis is original. This thesis has not been presented for any degree in this university or any other university or institution of higher learning.

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Abstract

Internal marketing is considered employees as internal customers and jobs as internal products. It has a significant impact on the mediating variable, employees' customer orientation. This study aimed at investigate the effect of internal marketing on customer orientation of employees in case of Dashen Bank front line service employees' who are currently working in Addis Ababa city administration. To achieve the objectives of the study, descriptive research design with quantitative approach were used. Data was collected through questionnaire from a sample of 261 front line service employees' were selected using simple random sampling method. The data collected from the questionnaire were analyzed using descriptive statistics (such as mean, standard deviation, percentage and frequency) and inferential statistics like correlation, and multiple regression analysis.

The finding revealed that there are positive and significant relationships between training, communication, motivation, job satisfaction and organization commitment relationship with employees' customers orientation. The score of the coefficient correlation determination R^2 is 0.932, which implies that internal marketing explain a significant amount (93.2%) of the variance in employee customer orientation. It was found that communication, motivation, job satisfaction and organization commitment significantly predicted the customer orientation among employees. However, training was not significant predictor of customer orientation among employees. Therefore, this study recommends the company to improve the internal marketing strategy to achieve internal customer's satisfaction and improve customer orientation on employees'.

Key words: Internal Marketing, Customer Orientation, Frontline Employee

CHAPTER ONE

INTRODUCTION

1.1 Background of the Study

In this constantly changing world and today's competitive more companies are seeking ways to increase their competitive advantage, one way is to move towards improve and service delivery to customers. Thus, companies usually trying to put more facilities for customers and satisfy their needs quickly. But smart and prospective organizations before any action do appeals in their behavior and relationship with their employees and the first step will satisfy their needs.

Gaining satisfaction and loyalty of external customers is an impossible task unless otherwise the needs and wants of human force (internal customers) in organizations are correlated. Internal marketing is the most important approach that empowering organizational financial transactions (Angelos, 2008). Internal marketing is considered employees as internal customers and jobs as internal products. It is concentrated on the appropriate internal relationships between individuals at all levels of organizations (Lee, Y. Young, Hyumson, M. and Lee, D. (2011).

The internal marketing orientation is an important concept where organizations apply marketing tools to attract and retain the best employees, which will affect business performance. The term internal marketing orientation is defined as viewing employees as internal customers, viewing jobs as internal products that satisfy the needs and wants of these internal customers while addressing the objectives of the organizations (Berry, 1981). Internal marketing orientation began as a method to motivate and satisfy employees, developed through a customer orientation phase (Rafiq & Ahmed, 2000). Regarding the internal marketing orientation concept, organizations will be able to manage their performances in today's competitive environment.

Nowadays the internal marketing is considered as a strategy for the markets' belief that the market is a concept of eternal marketing implying to meet the customer's needs more effectively than the competitors. On the other hand, internal marketing is known as a management technique for solving the problems of the internal services efficiency, market-orientation, successful implementation of the proper plans, and customer-orientation (Ramuz et al., 2012). Providing

high-quality services to the customers causes the customers satisfaction and to the success of the organization (Salehi, S. and Abbasi M.R., 2011). Satisfaction or dissatisfaction of the customers has a direct impact on the scale of profitability. Thus the services firms try to identify the effective factors on the customer's satisfaction and to define their service strategy in this regard (Rahmani, 2011), satisfied employees can do their best efforts to attract, to preserve and to satisfy the customers.

Kotler (2000) highlights that internal marketing is more important than traditional external marketing. That is because employees are also consumers, where the organization has to take care of its employees and build organization value for every member to follow (Kotler, 2002). Also, Greene, W. E., Walls, G. D. & Scbrest, L. J. (1994) suggest that internal marketing orientation is the key to excellent service and the success of external marketing. Both views justify the exploration of the concept of marketing, i.e. internal marketing orientation, within a business organization in the service sector. However, Farzad (2007) asserts that the fundamental tool for achieving employee satisfaction is the treatment of employees as customers. The concept of internal marketing has evolved from the original conceptualization of employee satisfaction/motivation by treating employees like customers and jobs as products for improving service quality (Sasser & Arbeit, 1976; Berry, 1981), to customer orientation/market orientation and the use of marketing-like approach and marketing-like tools internally to motivate employees (Gronroos, 1985).

With the increasing expansion of the service economy, organizations to gain and maintain stable competitive advantage, are seeking new solutions for absorbing and keeping customers. Bellaouaied and Gam (2012) revealed that internal marketing has a significant impact on the mediating variable, employees' customer orientation. The finding of the study also showed that employees' customer orientation has a significant mediating effect on the relationship between internal marketing and service quality perception. One of the competitive advantages in banking is having customer-oriented front line employees. These front line service employees' customer orientation has a major effect on achieving Dashen Bank's vision and goal. Hence, the present study focus on investigate the effect of internal marketing on customer orientation of employees in case of Dashen Bank front line service employees.

1.2 Statement of the Problem

Nowadays, the service industry has a crucial and important role in the growth and development of countries and among these, banking as a financial industry plays a significant role. In service organizations, the staffs that are concerning customers have a vital role in the process of offering services. If an opportunity is given to these staff to get familiar with the perspective of the organization, this recognition affects the service behavior of employees and leads to enhance the quality of offered services to customers. Generally, it can be said that executing internal marketing in the service section equips the organization's capabilities and competencies.

However, as important as the roles of employees in banks, their capabilities and potentiality towards the customer orientation are often undermined by the management. Many banks, therefore, neglect to work on internal marketing which can augment their satisfaction. Literature has however established that internal marketing is a potent business strategy towards the success of an organization especially banks. Internal marketing is particularly geared towards perceiving the employees of an organization as internal customers thereby contributing meaningfully to their welfare in all outcomes. Besides, one other method to achieve the goal of an organization is through customer orientation which is focused primarily on satisfying their needs and desires of the customers (Gafar, O.et al, 2014).

Many organizations in the world have achieved their objective because of good internal marketing approach and organization changing their thinking regarding the employees and assuming them an important and integral part of the organization in the emerging markets and industrial era (Central Bank of Yemen –CBY- 2014) on the other hand many firms have been locked their business organization because of lake of good internal marketing problem.

The rationale of this study is based on the internal marketing concept which lies in efforts to progress quality of services to deliver consistently high quality service through employee job satisfaction and customer orientation. Therefore, the study focus to examine the effect internal marketing on employees' customer orientation concerning communication, motivation and training toward securing customer orientation in Dashen Bank is the standpoint of this research to engage in.

In line with this; the current study tried to proof the following research hypothesis:

1. Training has a positive and significant effect on employees' customer orientation.
2. Communication has a positive and significant effect on employees' customer orientation.
3. Motivation has a positive and significant effect on employee' Customer Orientation
4. Organizational commitment has a positive and significant effect on employees' customer orientation.
5. Job satisfaction has a positive and significant effect on employees' customer orientation.

1.3 Research Question

The study will attempt to answer the following research question.

- ❖ How does training affect employees' customer orientation?
- ❖ How does communication and motivation affect employee' customer orientation?
- ❖ How does organizational commitment correlate with employees' customer orientation?
- ❖ How does employees' job satisfaction affect customer orientation?

1.4 Research Objective

1.4.1 General Objective

The general objective of the study is to investigate the effect of internal marketing on customer orientation of employees in case of Dashen Bank front line service employees' who are currently working in Addis Ababa city administration.

1.4.2 Specific Objective

- ❖ To examine the effect of training on employees' customer orientation.
- ❖ To know the effect of communication and motivation on employees' customer orientation
- ❖ To determine the effect of organizational commitment on employees' customer orientation.
- ❖ To analyze the effects of job satisfaction on employee's customer orientation.

1.5 Significance of the Study

The study will have importance to the bank by providing constructive or valuable information and indicating the relationship and effect of internal marketing on the customer orientation and also will provide recommendations on how to enhance customer orientation by implementing internal marketing principles.

The study will help the Management and Corporate Human Resource Department in particular by indicating the effect of internal marketing on customer orientation and applies marketing like an approach to human resource management. The study will also benefits middle-level management personnel to implement a marketing-oriented approach on employees under their jurisdiction to acquire satisfied employees which have a direct relationship with customer orientation.

1.6 Scope of the Study

This study was limited on to determine the effects of internal marketing on employee customer-orientation of Dashen Bank in selected branches in Addis Ababa city. Internal marketing has various and different dimensions, however, the study is going to be conducted on only five significant dimensions; training, Communication, motivation and job satisfaction. It did not cover other internal marketing dimensions such as reward, job security, compensation and trust in management. The study also did not cover other factor that can be affected by internal marketing such as employee's loyalty, organization performance and customer satisfaction.

The study was conducted only on the Banking industry excluding all other service giving and manufacturing industries. From target wise it only focused on frontline employees of the bank. Even though Dashen Bank is widely distributed across country, the study conducted in Addis Ababa city only because of time and resource. Therefore, the outcome of the study was entirely depends on the responses of respondents included in the study whose are frontline employees of Dashen Bank who serve at branches located in Addis Ababa city.

1.7 Limitation of the Study

Usually researches suffer from all inherent problems of studies was conducted based on survey questionnaires and this study may also face the same fact initially it is hardly possible to place sufficient questions in the questionnaires to cover each aspect of given subject. Moreover, the use of questionnaires can also cause bias or incorrect results. So the research tries to explain for the questions that the participants had risen on data gathering process. In addition it has been impracticable to conclude the result of the research to the industry level because the research is base only on the conclusion to be obtained from only Dashen Bank. In addition of technical limitation the research output might have also suffer if the customers under investigation are without interest to actively participate in the research. To solve this problem, the research clearly stated on the questionnaire that participation on the study was only voluntary and respondents were asked their consent too.

1.8 Definition of Terms

Communication: It is the process whereby people within an organization give and receive messages.

Customer Orientation: - It is the principle of readiness to meet and respond promptly to customers' needs and wants throughout the organization.

Internal Marketing: It is a concept of viewing employees as internal customers, jobs as internal products, and endeavoring to better design these products to meet the needs of these customers.

Job satisfaction is defined as the level of contentment employees feel with their **job**.

Motivation: It is the act of working hard to achieve organizational goals in a way that this endeavors lead to satisfying some of personal needs

Organizational commitment: It is defined as an individual belief in and acceptance of the organization's goals and values and his or her willingness to exert considerable effort on behalf of the organization

Training: It is designed activities from the environment that provides employees the opportunity from employers side with the purpose of enhancing the level to develop and learn new skills for their development of knowledge and skills or to modify the behaviors.

1.9 Organization of the Study

The study was organized into five chapters. In Chapter One, the Introduction will be presented. In this chapter background of the study, statement of the problem, and research question, and objectives, significance of the study and scope of the study will be presented. Chapter Two will present existing literature on the relationship between internal marketing and employees' customer orientation. Chapter three will be the methodology of the research where the research design and research methods will be explained. Then findings and analysis will come in. Chapter four will present a discussion of the result of the study and compare it with the literature. Chapter five will present a summary of the finding, conclusion, and recommendation.

CHAPTER TWO

LITERATURE REVIEW

2.1 Theoretical Review

2.1.1 Definition of Internal Marketing

Gronroos is one of the scholars who first introduced the term internal marketing during 1982s. He defined internal marketing as the behavior of selling a corporation for its internal customers /employees. The term internal marketing is used to describe the application of marketing internally within the organization. Every department and every person is both a supplier and a customer, and the organization's staff works together in a manner supporting the company strategy and goal. It relates to all functions within the organization, but it is vitally concerned with the management of the human resource. Internal marketing means applying the philosophy and practices of marketing to the people who serve the external customer as the best possible people can be employed and retained and they will do the best work possible. More specifically, it is viewing employees as internal customers, jobs as internal products, and to design these products to meet the needs of these customers better (Gronroos, 1985).

The principles of internal marketing are also applied in human resource management to motivate, mobilize, nominate, and manage employees at all levels of the organization to continuously improve the way they serve external customers. There are several forms of internal marketing, what they all share in common is that the customer is inside the organization; it is viewing employees as internal customers, jobs as internal products and offering internal products that satisfy the needs and wants of these internal customers, considering the objectives of the organization. Internal marketing lacks a widely accepted definition, but usually, it encompasses three main themes: service-mindedness and customer-oriented behaviors, focusing staff attention on the internal activities that need to be changed to enhance marketplace performance and creating motivated and customer-oriented employees (Mosley, 2007). Internal marketing concept of employees treated as external customers leads to the premise that just like external customers, internal customers desire to have their needs satisfied. Fulfilling employee needs enhances employee satisfaction, the higher the employees' satisfaction the higher the possibility of generating external satisfaction and loyalty (Ahmed & Rafiq, 2003).

People are critical to the success of organizations. Companies that select, develop, manage and motivate their workforce to produce outstanding business results have an extraordinary competitive advantage that others cannot copy. The objective of internal marketing is to get motivated and customer conscious employees to achieve service excellence. The use of marketing in the internal marketing context suggests an emphasis on the application of marketing techniques, approaches, concepts, and theories aimed at achieving customer satisfaction in the context of internal customers, to achieve success in the external market. (Papasolomou, 2006). Customer service holds great potential as a means for managing the internal work environment. Focusing on people rather than on jobs can be a difficult transition, but it may be critical for the survival and success of the organization (Cardy, 2001).

Internal marketing is also a philosophy for managing the organization's human resources based on a marketing perspective. A market-oriented human resources manager is more likely to make an impact on the success of a company, considering it tends to be more effective in both demonstrating the relevance of human resources to all the company, helping other managers to increase their productivity. Internal marketing operates as a holistic management process to integrate the multiple functions of the organization in two ways: To ensure that the employees at all levels understand and experience the business and its various activities and campaigns. In the context of an environment that supports customer consciousness, and to ensure that all employees be prepared and motivated to act in a service-oriented manner (Tsai & Tang, 2008).

The internal marketing concept states that the internal market of employees is best motivated for service-mindedness and a customer-oriented behavior by an active, marketing approach, where marketing like activities are used internally. Having satisfied and motivated employees will influence positively customer satisfaction, through more satisfactory encounters with contact personnel. From this viewpoint, "employment" (job description and employee-related policies) is the internal "product" and first-line employees the company's internal "customers" (Gounaris, 2008). Encouraging the organization's employees to buy their services and products in both consumption and psychological terms can boost sales and confidence for customer service delivery.

2.1.2 Importance of Internal Marketing

Internal marketing aims to motivate and influence employees towards customer-consciousness and sales-mindedness using marketing-like techniques internally (Gronroos, 1982). The essential role of IM is to encourage and motivate employees towards the cross-functional implementation of organizational objectives. Through proper internal marketing programs, organizations can attract, recruit, and retain the right mix of employees to deliver superior value at all times (Collins, B., & Payne, A. 1991). The major task of internal marketing is to successfully hire, train and motivate qualified employees to serve the customer well (Kotler, 2008).

Internal marketing is an important part of organizational development and change, moreover, if internal marketing is absent in the given organization, management may face with resistant staff toward change processes and adaptation (Varey & Lewis, 1999). Thus, applying internal marketing, an organization can be able to develop an atmosphere and environment in which workers are appreciated and susceptible to improve business performance and generate long term competitive advantage through the creation of strong organizational cultures. This can be generally attained through developing face-to-face, flexible, also efficient interaction between management and different groups within the given company instead of operating in a rather bureaucratic organization (Ahmed & Rafiq, 2003).

2.1.3 Dimension of Internal Marketing

Scholars have given various variables on the dimension of internal marketing. Below is the dimension of internal marketing used by different scholars. Tsai and Tang (2008): Service training programs, Performance incentives, and Vision for service excellence

- Gounaris (2006): Selection, training, Incentive systems or Empowerment
- Rafiq and Ahmed (1993): Employee motivation and satisfaction; Customer orientation and Customer satisfaction; Inter-functional coordination and integration; Marketing-like approach; and Implementation of specific corporate or functional strategies.
- Bansal, Mendelson, and Sharma (2001): Employment assurance; Broad training; Abundant salary determined according to organizational performance; Information sharing; Employee empowerment, and Reducing differences in rank.

- Parasuraman, Zeithaml & Berry (1991): Compete for talent; offer a vision and provide a purpose to equip employees with skills and knowledge of their roles; bring people together as a team; leverage the freedom factor; nurture achievement through measurements and rewards; and base job design decisions on research
- Valley & Lewis (1999): Dissemination of information from all internal groups; Development of competence, and Development of incentive and motivation systems.
- Ahmed & Rafiq (2003): Strategic rewards; Internal communications; Training; Organizational structure; senior leadership; Physical environment; Staffing; Selection and succession; Inter-functional coordination; Incentive systems; Empowerment; and Operational/process changes.

Internal Marketing can be explained by the above-stated dimensions, even if it was recommendable to analyze internal marketing using all the dimensions, for this study, three dimensions which were the most repeatedly stated by the scholars were selected assuming the most common ones can explain internal marketing well enough.

I. Training

Training and development are usually linked together but practically it is different training, with its focus on excellence, relates to the knowledge, skills, and attitude that people need to do their current job in its current form, with its current level of responsibility. Development, with its focus on growth, relates to the knowledge, skills, and attitude people need to do their next job or a different form of their current job, usually with greater responsibility. Most successful organizations will strike a balance between training and development, ensuring that they have people who are very capable of carrying out their current jobs, while also preparing them to take on new tasks and new responsibilities. The psychologist Maslow, (1954) & the theorist Herzberg, (1966) both recognized the importance of development in motivating people. Self-esteem and self-actualization were at the top of Maslow's hierarchy of human needs, while Herzberg identified Responsibility, advancement, achievement, recognition and the work itself all as motivating factors. Training will help people to achieve and to grow and are, therefore, powerful forces in motivating people and ensuring that they remain with the organization (George G., 2009).

Participants' expressions of their IM experiences frequently resonate with the notion of employee training across the entire protocol. There is a general perception that employee training is one of the ways through which IM is effective in ensuring employee development across different organizational contexts. Training is perceived as crucial to getting employees to understand their responsibilities and that of other colleagues within the organization. As well as providing employees with the opportunity to develop individual competencies by having an overall idea of the entire business as well as the needs of their external customers. Training as an aspect of the IM experience that emerges within the context of an ongoing activity are instances where employees are continuously provided with information, skills, and knowledge (Anosike, 2008).

II. Communication

Organizational communication is a complex and continuous process through which organizational members create, maintain, and exchange information in the organization. Two important issues need to be addressed with this definition. First, it is important to note that all organizational members participate in this process. It is not the sole responsibility or privilege of managers. Even if managers create and send most of the messages, their subordinates and peers create meaning from those messages. Second, while the process is said to be transactional in which all parties enact both sender and receiver roles to create mutual and shared meanings of messages, the shared meaning is not always achieved in organizational settings (Kotler, 2008).

Internal communication appears prominently and in different facets across the entire interview protocol as amongst the array of elements that encompass the experiential structure of IM. It is perceived as one of the important ways of engaging and involving employees in the activities of the organization. Tools, such as, “webcast”, “emails”, “PowerPoint”, “intranet”, “staff e-bulletin” and “videos” were frequently used to characterize the trans-situated features of internal communication as an aspect IM experience. The above-mentioned tools are used to communicate internally at both interpersonal and interdepartmental levels, as well as between departments within the same organization across geographical borders. Other facets through which internal communication emerges as part of IM experiences managers attempting to promote the company’s new products and services to employees as well as setting the agenda for the day’s business (Anosike,2008).

III. Motivation of employee

Motivation at work can take place in two ways of reward:

- A. Intrinsic reward** – this is derived from the content of the job. It can be described as the process of motivation by the work itself in so far as it satisfies people's needs or at least leads them to expect that their goals will be achieved. Intrinsic motivation is self-generated in that People seek the type of work that satisfies them, but management can enhance this process through its values as well as empowerment, development and job design policies and practices. The factors affecting intrinsic motivation include responsibility (feeling the work motivation and financial and non-financial rewards is important and having control over one's resources), freedom to act, scope to use and develop skills and abilities, interesting and challenging work and opportunities for advancement. The concepts of empowerment and engagement are strongly influenced by this aspect of motivation (Armstrong & Murlis, 2004).

- B. Extrinsic reward** – this is what is done to and for people to motivate them. It arises when management provides such rewards as increased pay, praise, or promotion. When the motivating impact of pay-for-performance schemes is discussed, this is the type of motivation to which people are referring. The extrinsic motivators can have an immediate and powerful effect, but this will not necessarily last for long. The intrinsic motivators, which are concerned with the quality of working life and indeed work/life balance, are likely to have a deeper and longer-term effect because they are inherent in individuals and not imposed from outside, although they may be encouraged by the organization (Armstrong & Murlis, 2004).

Motivation is the processes that account for an individual's intensity, direction, and persistence of effort toward attaining a goal. While in general motivation is concerned with an effort toward any goal. Increasing motivation, commitment, and engagement levels are key organizational aspects nowadays. The development of compensation policies has an important role in motivating the workforce to deliver high levels of performance, discretionary effort and contribution. The process of motivation usually

starts with someone recognizing an unsatisfied need. Then a goal is established to be reached and that way to satisfy the need. Rewards and incentives can be established for people to better accomplish the given goal. The social context will also affect the motivation level. This context consists of organizational values and culture but it also includes leadership and management as well as the influence of the group or team in which a person works (Ahmed & Rafiq, 2003).

2.1.4 Customer Orientation

2.1.4.1 Definition of Customer Orientation

Customer orientation is the principle that addresses the significance of considering customer needs and wishes throughout the organization (Ruizalba et al., 2014). Based on the study of Awwad and Agti (2011), customer orientation is said to be the principle of readiness to meet and respond promptly to the needs and wants of customers. Customer orientation is a total package of external customer's welfare within an organization. It is believed that the right approach to customer's orientation is likely to facilitate better performance and quality delivery services by employees (Auhandmagie, 2007).

2.1.4.2 Customer Orientation Behaviors

Customer orientation behavior of frontline employees is an important issue in the service industries. The intangible and interactive characteristics of services mean that employees' behavior plays a key role in the customer's decision making. Customer orientation behavior of frontline employees is important to create long-term profit for service firms. Customer orientation behavior is a tendency of employees to meet their customer's needs. Therefore, researchers have defined customer orientation behavior as the extent to which frontline employees try to satisfy their customer's needs. (Brown, Mowen, Donovan, & Licata, 2002).

A customer-oriented employee has customer-oriented skills, motivation to serve and authority to make decisions. Employees behave in a customer-oriented sense only if all circumstances exist. On the other hand, Customers rely on the behavior of service employees when evaluating the quality of services (Hennig-Thurau, 2004). A customer-orientated employee is extremely important as employees have direct contact with customers (Dimitriadis, 2007). Literature shows

an in-flight employee of an airline has to be as customer-oriented as hotel and bank front-liners. Customer orientation culture influences a service firm's business performance via the development of lasting customer-employee relationships (Bove & Johnson, 2000).

The question of employee-customer orientation can be perceived from two perspectives including one that focuses on attitudes and beliefs and the other that focuses on actual behavior. From the point of views of attitudinal perspective, (Zablah, 2012) described customer orientation as "an employee's tendency or predisposition to meet customer needs in the job context." as a belief, customer orientation is held by employee and entails the need to satisfy customer needs. Customer-oriented beliefs and attitudes are regarded as an antecedent to related behaviors, thereby making the perspectives to be interconnected (Ricketta & Dick, 2005).

Customer service-oriented workers help businesses by providing warm, genuine care for clients to resolve disputes, offer services, answer questions and ensure customer satisfaction. When interviewing candidates for customer service-related jobs, it helps to understand some of the personality characteristics of workers who excel in these positions. Asking worker candidates for examples of how they meet these desired characteristics can be an effective screening tool. Customer-oriented service personnel is well known for below distinguishing behaviors. They are helpful, considerate, cooperative, communicative, problem solver and organized.

Helpful: Customer-service oriented workers share a common characteristic in that they're naturally helpful people; they don't mind taking time to assist another person, whether it's a client, co-worker or stranger, to lighten their load.

Considerate: Customer service oriented workers are also considerate. Customers appreciate good manners, whether that includes opening doors, maintaining eye contact throughout the conversation, beginning conversations with a pleasant greeting and avoiding interrupting when customers speak.

Cooperative: Customer service oriented workers can set aside ego and personal priorities to generate solutions that work for all involved. Rather than approach customer problems and complaints with a combative attitude, cooperative workers cooperate by listening, identifying customer goals and working to help meet them.

Communicative: Customer-oriented service personnel have communication skills. Communication skills include active listening, nonverbal qualities including eye contact and friendly demeanor, and the ability to articulate options and information for customers.

Problem Solver: Skilled customer service oriented workers are problem-solvers who can quickly identify and suggest workable solutions for customer needs.

Organized: Customer service oriented workers also share the characteristic of an organization. Despite their commitment to quality customer service, employees must have time-management skills to juggle multiple client needs simultaneously.

2.2 Empirical Review

2.2.1 Impact of Customer Orientation

The major impact of customer orientation is the competitive advantage it gives to organizations. Organizations get more benefited when their employees are customer-oriented and this results in a positive effect on firms' performance and increases the overall profit. Competitive advantage is an advantage over competitors gained by offering consumers greater value, either utilizing lower prices or by providing greater benefits and services that justifies a higher price. Competitive advantage along the three dimensions of cost, differentiation and focus with competitors trying to set themselves apart from those perceived as "stuck in the middle" (Bansal, Mendelson, and Sharma, 2001)

Being able to produce an event at a lower cost compared to the competitors is one-way to competitive advantage. Typically, this comes from large-scale organizations developing efficiency due to their repetitive experience of the tasks involved or using their power to leverage lower costs. The other two routes to competitive advantage relate to the value seen by customers who either see specific attractive elements in the offering differentiation or feel that all their needs are being met in the best way by that competitor's offering focus (Mowday, Porter & Steers, 1979). A firm can differentiate itself in various ways, such as offering innovative features, launching effective promotion, providing superior service, developing a strong brand name, and so on (Li & Zhou, 2010). Hence, delivering customer-oriented service on the impact gain is acquiring competitive advantage which very hard to copy by other competitors.

The other effect of customer orientation is its contribution to organizational innovation differentiation. A customer-oriented firm can anticipate its customers' changing needs and respond to them through continuous innovation from its external focus on collecting, analyzing, and disseminating information about customers (Zhou, Brown & Dev., 2009). The competitors and customers of an innovative company perceive the company as being able to utilize the latest technology and introduce new goods or services at an early stage (Gebauer, 2009).

Customer orientation also has a positive impact on market differentiation by creating customer satisfaction. A market differentiation occurs when a firm creates a unique image in the market and achieves customer satisfaction and loyalty through meeting customers' particular needs and desires (Miller, 1987). A customer-oriented firm can make its market offerings more differentiate by adjusting its marketing mix through the knowledge of the customers' needs and desires (Li & Zhou, 2010). To distinguish a firm from its competitors provides a competitive marketing tool, and to be the most preferred firm for a certain given market segment is through the development of marketing mix strategy (Akdag & Zineldin, 2011). Such as, good services, effective processes, qualified staff members, convenient locations, customized and personal solutions, which does not imply the most up-to-date service for customers.

2.2.2 Internal Marketing and Customer Orientation

According to Ahmed & Rafiq (2003), for an organization to have satisfied clients who receive consistently high service quality, an organization must have satisfied employees. By treating employees as customers, especially those with direct contact to clients, that service quality would increase as these front lines employees would be more likely to be customer conscious if their needs were met. An increasingly service-oriented economy asks companies to attract and retain to ensure a sustainable competitive advantage (Bansal, Mendelson & Sharma, 2001). The relationship between buyer and seller not only affects the customer's decision to buy a service or go back for more but also provides a marketing opportunity for the company. Employees should, therefore, "be sales-minded as well as customer-orientated. The object of IM was, therefore, to get motivated and customer conscious employees, and to achieve good coordination between employees dealing directly with the customer and the company's support staff" (Rafiq & Ahmed, 2000).

Christian Gronroos stated that not only do buyer-seller interactions have an impact on purchasing and repeat purchasing decisions but also, crucially, those buyer-seller interactions provide a marketing opportunity for the organization. To take advantage of these opportunities requires customer-oriented and sales-minded personnel. Hence, the object of IM is to get motivated and customer-conscious employees. In this view, it is not sufficient that employees are motivated to perform better, but they must also be 'sales-minded'. Furthermore, effective service also requires effective coordination between a contact staff and backroom support staff. Gronroos also views the internal marketing concept as a means of integrating the different functions that are vital to the customer relations of service companies (Grönroos, 1982)

Gronroos extended his original definition of IM as a method of motivating personnel towards customer consciousness and sales mindedness, to include the use of marketing-like activities in this pursuit. Holding an organization's internal market of employees can be influenced most effectively and hence motivated to customer-consciousness, market orientation, and sales mindedness by a marketing-like internal approach and by applying marketing-like activities internally. Internal marketing holds that employees are best motivated for service-mindedness and customer-oriented behavior by an active marketing-like approach, where marketing-like activities are used internally. The addition of marketing-like techniques internally moves the need to motivate employees and advocate the use of 'marketing-like' techniques to do it should be stressed (Gronroos, 1982).

A number of studies support, the significant prediction of communication, motivation, job satisfaction and organization commitment on customer orientation among employees (Gafar, O. Indasukati, & Thoo, 2014; Yibeltal & Yanet, 2018; Qureshi, 2014; Rafiq, & Ahmed, 1993). In the studies, it was reported that most of the components of internal marketing have an effects on consumer orientation. Motivating employees lead employee to respond to customers in more favorable way. Regarding communication, when manager communicates effectively with the employees, listens to their complaints, answering their questions and provide for them ways to communicate effectively, the organization will encourage them to enhance their work.

2.3 Conceptual Framework

The framework for this study was developed based on approaches and concepts identified in the literature review. The research aims to examine effect of internal marketing on customer orientation of employees. Five independent variables were selected and hypothesis was developed to check the effect on the dependent variable. The conceptual framework is shown in Figure 1.

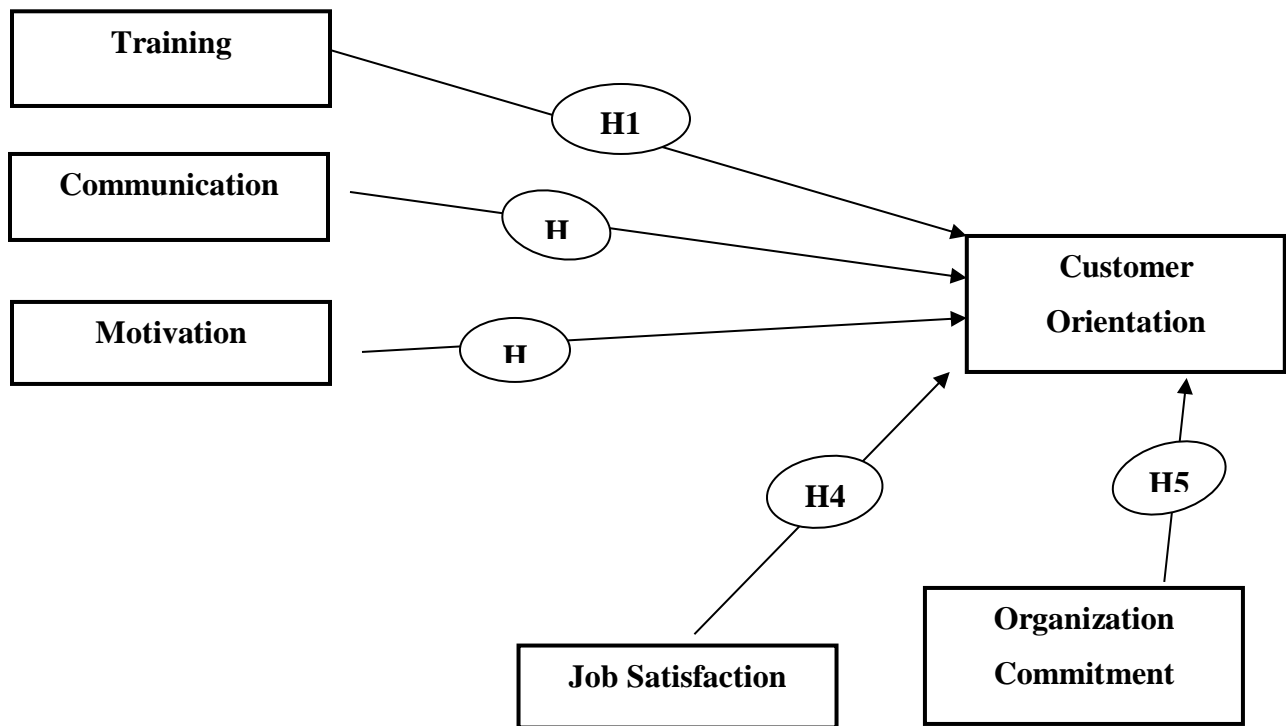


Figure 1: Conceptual framework of the study

Source: (Gounaris, 2006; Rafiq, & Ahmed, 1993)

CHAPTER THREE

METHODOLOGY

3.1 Research Approach

In the view to serve the research questions and objectives of the study, the researcher followed mixed research approach. Because, the researcher believed mixed methods of data analysis appropriate to correctly answer the research questions under consideration. Mixed research approach enables researchers to seek a more panoramic view of the research landscape, viewing phenomena from different viewpoints and through diverse research lenses.

3.2 Research Design

Explanatory research design was employed to address the research objective and drawing conclusion and generalization on the effect of internal marketing on customer orientation among front line employee of Dashen Bank. The purpose of explanatory research design was to explain the association and relationship between the dependent and the independent variables in a detailed manner. Explanatory Research is the research whose primary purpose is to explain why events occur to build, elaborate, extend or test theory. It allows the researcher to test very specific theories and make amends to previous theories. It is actually a type of research design which focuses on explaining the aspects of your study in a detailed manner. The researcher starts with a general idea and uses research as a tool which could lead to the subjects that would be dealt in the incoming future.

3.3 Study Area

Dashen Bank was established as per the intent of the new policy and the Ethiopian investment code. It came into existence on September 20, 1995, according to the commercial code of Ethiopia, 1960, and the licensing and supervision of banking business proclamation No. 84/1994. The first founding members were 11 businessmen and professional that agreed to combine their financial resources and expertise to form this new private bank.

The rationale behind its name, “Dashen Bank” is because of “Ras Dashen” mountain which is the highest mountain in Ethiopia. The unique characteristics of the mountain coincided with the interest of the founders of the Bank and prompted them to adopt this great name and epitomize their aspirations. Rightly, reaching the top of the banking business in a dynamic and competitive business environment symbolized the highest peak, while the unique and efficient services the bank caters to the public through state-of-the-art computer technology and carefully selected and trained man-power equated with the rare wild animals.

3.4 Population and Sample size

3.4.1 Targeted Population

The target population of the study was Dashen Bank front line service employees' who are currently working in Addis Ababa city administration. The total numbers of Dashen Bank front line service employees' who are currently working in Addis Ababa city administration were 3314. Those frontline service employees' and selected by convenience sampling method from source population, totally 357 was the sample of the study.

3.4.2 Sampling Size

From a total 3314 front line service employees', the sample size of the study was determined by using the Yamane formula (1967). Thus, the formula infers to use to calculate the sample size was used the following; $n = N / (1 + N(e)^2)$ Where

n = corrected sample size, N = population size, and e = Margin of error (MoE), $e = 0.05$

For this reason, the sample size determined was a total of 357 respondents. These respondents were front line service employees' who are currently working in Addis Ababa city administration Dashen Bank branches.

3.4.3 Sampling Techniques

The study was conducted using Non-probability sampling technique to select sample elements which relies on the personal judgment of the researcher rather than on chance. Seventeen branches were selected from a total of one hundred sixty branches of Dashen Bank in Addis

Ababa city administration. With respect to sampling techniques, the primary data from the respondents is going to be collected through convenience sampling techniques to select front lines employees' of branches located in Addis Ababa.

3.5 Data Source

The data was collected from the primary data source. A primary data source was collected through a structured questionnaire. The primary data are those which are collected afresh and for the first time, and thus happen to be original in character.

3.6 Method of Data Collection

The data for this study was collected using a self-administered structured questionnaire. A structured questionnaire was developed using different literature and scales that measure internal marketing and customer orientation. It used to assess if Dashen Bank employees are treated as customers who deserve extra care and value worthy approach in such a way that it impacts on their willingness to address customers' needs and wants and it was distributed to employees of Dashen Bank assigned at frontline offices.

The survey questionnaire was divided into three parts: The first part mainly focus on the profile of the respondents in terms of their gender, age group, educational background and years in service for the bank. The second part was consist of the three dimensions of internal marketing provide question under each dimension. It also consist employees' job satisfaction and organizational commitment. The last part will cover the questions to measure the respondents' customer orientation to which they belong to.

3.7 Methods of Data Analysis

After data collection, the data obtained from the field, I was filled-in and returned questionnaires were coded and entries were made into Statistical package for social sciences (SPSS) version 23. Descriptive analysis was used for frequencies in their absolute, relative forms (percentage) and means. The purpose of conducting descriptive statistics was to reduce, summarize data and analyze items and constructs.

An inferential analysis was done to determine the effect of internal marketing on employee's customer orientation. Thus, the research questions were answered. Multiple Regression and correlation analysis were used to assess the strength of the relationships between internal marketing dimension and the job satisfaction and organization commitment variables with customer orientation.

3.8 Reliability and Validity

Validity is the extent to which differences found with a measuring instrument reflect true differences among those being tested. To guide the validity problem the study addresses construct and discriminator validities, in addition, the researcher more vigorously ask recognized experts (advisor) their opinion on the validity of the questionnaire items to customer attitude towards advertisement. Before distributing the questionnaire to all respondents, 20 questionnaires were translated to Amharic for pilot test to make sure the questions are clear and reliable. Its reliability test of alpha cronbach has been found 0.741 which is above the minimum requirement according to Nunnally (1978) Cronbach's alpha should be 0.700 or above.

3.9 Ethical Consideration

This research will respect the right and/or interest of respondents to participate voluntarily in this research project. The researcher will also not force individuals (participants or respondents) to participate in the questionnaires and also will confirm the confidentiality of information by informing respondents not to write their names on the questionnaire. The researcher will clearly disclose the aim of the study as if it is anonymously academia. Finally, the study will be done impartially and independently.

CHAPTER FOUR

RESULT AND DISCUSSION

In this chapter the result of the study are analyzed, presented and interpreted in detail. After collecting data by questioners, this chapter presented quantitative statistic in order to analysis data. Subsequent section discuss socio-demographic characteristics of respondent profile, followed by internal marketing on customer orientation were analyzed using descriptive statistical tools finally, the result of correlation analysis and multiple regression are presented. So, this chapter presents the major findings of the study in line with the stated purpose and the result section will be discussed with the available literatures and presented as follows.

4.1 Demographic of Characteristics of respondents

Table 1: Frequency of Socio Demographic Characteristics of respondents n=261

Variables	Categories	Frequency	Percent
Gender	Male	83	31.80
	Female	178	68.20
Age	20 - 30 Years	166	63.60
	31 - 40 years old	69	26.44
	41 - 50 years old	23	8.81
	Above 50 years old	3	1.15
Educational Level	Diploma	2	0.77
	First Degree	221	84.67
	Masters	38	14.56
	Others	-	0.00
Job Experience	1-5 Years	133	50.96
	6-10 Years	117	44.83
	11-20 Years	11	4.21
	Above 20 Years	-	0.00

The study distributed 357 and actually collected 261 usable questionnaires (response rate of 73.12%) remaining were either not returned by participants or incomplete data. As it is observed from the above table among the participant of the study 178 (68.2 %) majority of Dashen Bank front line service employees' who are currently working in Addis Ababa city administration were female. Regarding to age group of participants, out of total valid 261 respondents the majority of respondent's age group was between 21 and 30, which is 63.6%. The age between 31 and 40 years old amounted to 26.4% ranking second followed by respondents between 41 and 50. The last age group was made of respondents with age range of Above 3 (1.15 %). This indicates that most of the sample population was the young adult age group.

With respect the status of educational qualification majority 221 (84.67%) of front line service employees' were first degree holder and the remaining were 38 (14.56%) master holders, and the rest 2 (0.77%) were diploma holder. When we look at the experience of front line service employees' respondents, 133 (50.96%) have worked in below five years. This was followed by 32 (44.83%) who have an experience in the bank for between 6-10 years and the rest 11 (4.21%) worked for between 11 and 20 years.

4.2 Reliability Analysis

Table 2: Summary of Reliability Test Result of the Variables

No.	Variables	Cronbach' Alpha	Number of Items
1.	Training	0.814	9
2.	Communication	0.838	6
3.	Motivation	0.817	6
4.	Organization Commitment	0.798	5
5.	Job Satisfaction	0.827	6
6.	Customer Orientation	0.843	8
7.	Overall level	0.823	40

The questionnaire survey includes mainly 44 observed items under research frame work, in which 40 items are divided into 6 components of independent variables: Training, Communication, Motivation, Organization commitment, Job satisfaction and Customer orientation. This measurement bases on a 5-point rating scale which corresponds to 1 = strongly disagree, 2 = somewhat disagree, 3 = neither agree nor disagree, 4 = somewhat agree, 5 = strongly agree. In this study, the value of Cronbach"s alpha is greater than the standard value, 0.823. Thus it can be concluded that the measurements used in this study are highly reliable. See Table 2 for the summary.

4.3 Descriptive Analysis

Table 3: Participants response about Internal Marketing and customer orientation n=261

No.	Categories	Mean	SD
1.	Training	3.58	.54177
2.	Communication	3.65	.41059
3.	Motivation	3.69	.59573
4.	Organization Commitment	3.59	.45559
5.	Job Satisfaction	3.67	.48086
6.	Customer Orientation	3.81	.48409

Table 3 shows the mean and standard deviation of the respondents' answers towards dimension of internal marketing. The mean represents the average of the respondents' answer toward each category of internal marketing. A mean that is low shows that most respondents disagreed with the statements and vice versa. In the case of each dimension of internal marketing, it observed that most of the respondents perceive the internal marketing of bank above an average or moderate scale. The mean scores of training, communication, and motivation, with 3.58, 3.65, and 3.69 respectively, show that most respondents had on rated the bank in favorable way to the specific predictor variable. This showed that the Bank is doing better regard to internal market aspect to have good working environment.

Regarding the mean of total scores of organization commitment and job satisfaction, it was also above an average or moderate scale with 3.59, 3.67, and 3.81 respectively. This means most of the participants agree that they loved their job and satisfied with their job. Most respondents have also strong commitment to the organization service and performance. Finally with respect to the customer orientation, the result shows that majority of the respondent orient the customer to ensure customer satisfaction. The mean scores of customer orientation were 3.81. This implies most of the participants agree that they are ensuring the need and wants of the customers.

4.4 Inferential Analysis

4.4.1 Correlational Analysis

Table 4: Pearson correlation coefficients (r) between internal marketing and customer Orientation n=261

	1	2	3	4	5	6
1. Training	1	.47*	.19*	.57**	.29*	.753**
2. Communication		1	.32*	.44**	.46**	.924**
3. Motivation			1	.27*	.38**	.932**
4. Organization Commitment				1	.58**	.796**
5. Job Satisfaction					1	.928**
6. Customer Orientation						1

*. Correlation is significant at the 0.05 level (2-tailed). **. Correlation is significant at the 0.01

The relationship between the independent variable i.e. internal marketing (training, communication, motivation, job satisfaction and organizational commitment) and the dependent variable i.e. employees' customers orientation was investigated using Pearson product-moment correlation coefficient. Preliminary analyses were performed to ensure no violation of the assumptions of normality, linearity and homoscedasticity. The results of the correlation between these variables are shown in the above table 4 Correlation matrix.

From the correlation matrix above, there was a strong positive relationship between internal marketing and employees' customer orientation. In other words relationship between internal marketing categories and employees' customers orientation have high relationship $r=0.753$, 0.924 , 0.932 , 0.796 and 0.928 training, communication, motivation, job satisfaction and organization commitment relationship with customers orientation respectively. This indicates that strong work in the internal marketing, there was better customer orientation.

4.4.2 Multiple Regression Analysis

4.4.2.1 Assumptions Testing in Multiple Regressions

Before regression analysis was conducted normality, linearity, multicollinearity test and model fit was conducted. Then the variables under internal marketing were entered into regression analysis to examine their effect on customer orientation of employees.

I. Normality and Linearity Test

Table 5: Test of Normality

	N	Mean	Skewness		Kurtosis	
	Statistic	Statistic	Statistic	Std. Error	Statistic	Std. Error
Training	261	3.58	-.807	.198	-.009	.394
Communication	261	3.65	-.257	.198	.624	.394
Motivation	261	3.69	-.499	.198	.430	.394
Organization Commitment	261	3.59	-.952	.198	.103	.394
Job Satisfaction	261	3.67	-.319	.198	.161	.394
Customer Orientation	261	3.81	-.325	.198	.772	.394

According different scholars, the acceptable range for normality for both statistics is between -1.0 and $+1.0$. Thus, based on the above table the normality of the distribution is satisfied for this data.

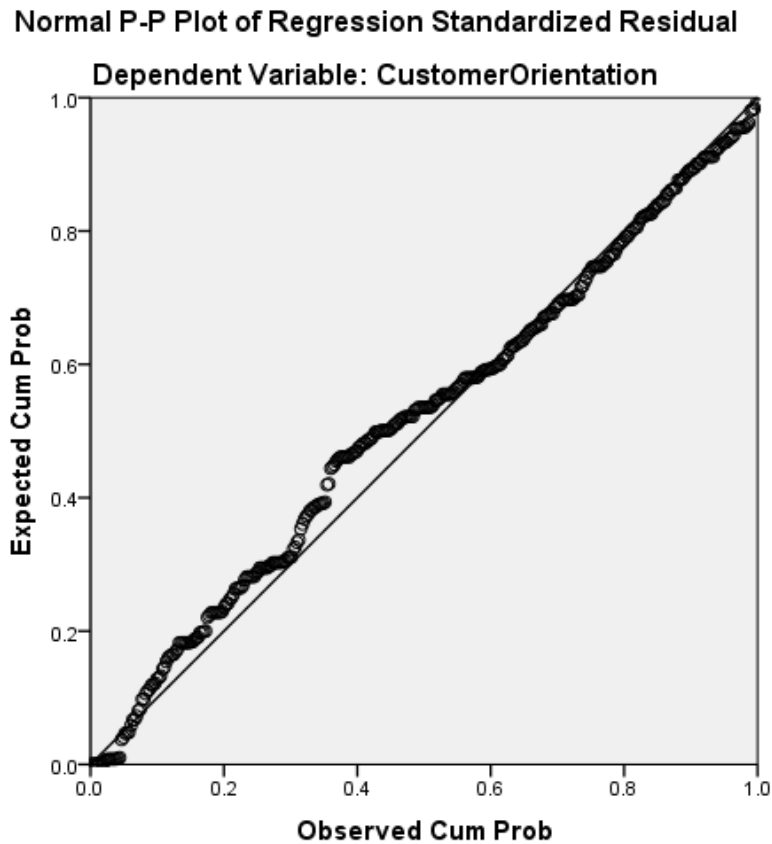


Figure 2: Normal PP of the Regression Standardized Residual

The assumption of linearity can be checked by inspecting the Normal Probability Plot (P-P) of the Regression Standardized Residual and the Scatterplot shown as part of the analysis (See Figure 2). Since the points were symmetrically distributed around adding on a line, a linearity pattern was observed. Hence, the straight line relationship between the residuals and the predicted dependent variable scores depicted that linearity was achieved. If points lie in a reasonably straight diagonal line from bottom left to top right in the Normal P-P plot, no major deviation from normality can be suggested.

II. Test for Multicollinearity

As it can observe in Table 6, the tolerance value for each independent variable was not less than 0.10, therefore, this also suggests that the assumption of multi co-linearity was not violated. In the present study the VIF value was less than 10 for all independent variables. This also indict that the assumption of multicollinearity was not violated.

Table 6: Multicollinearity test

Variable	Collinearity Statistics	
	Tolerance	VIF
Training	.407	2.458
Communication	.385	4.749
Motivation	.371	5.852
Organization Commitment	.409	2.444
Job Satisfaction	.293	6.794

III. Homoscedasticity Test

"Homogeneity of variance" assumption or homoscedasticity states that the variances of the same variable, selected from independent samples, will be equal. In regression analysis, this assumption states that the variances of the Ys, for each X, will be equal. The standard suggestion for examining the assumption of homoscedasticity in regression analysis is to plot the predicted Y values against the residual values. If points are concentrated around 0 in the scatterplot, it indicates that the assumption of homoscedasticity is satisfied. The scatterplot shows that the points are concentrated around 0 which shows that no violation of homoscedasticity (see figure 3).

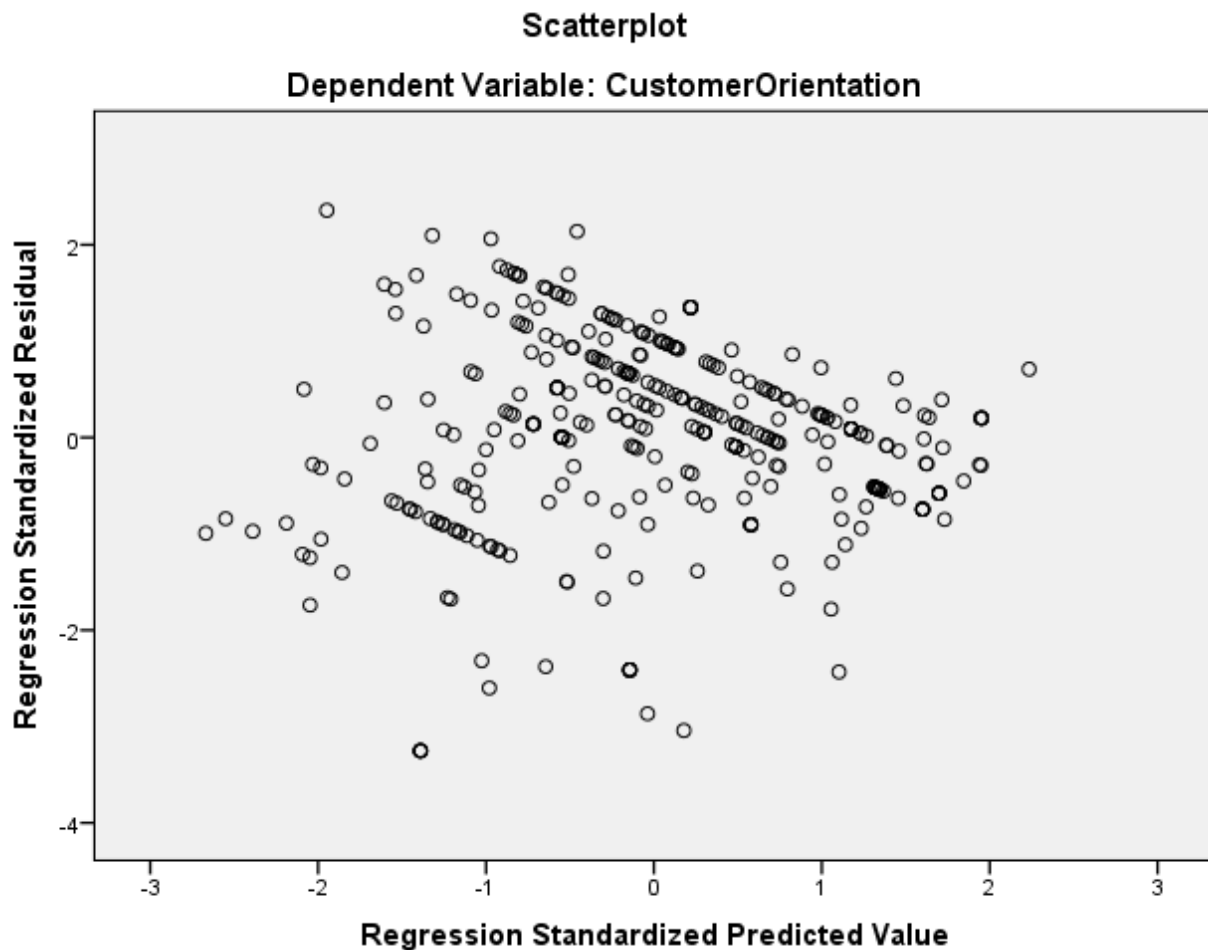


Figure 3: Scatterplot of Retention

IV. Model Fit

Model fit was seen among the various components of advertisement on media, for the purpose of this survey, only four were selected as media of advertisement. The effect of these five independent variables; training, communication, motivation, job satisfaction and organization commitment were examined on the dependent variable i.e. employee customer orientation using multiple regression.

Table 7: ANOVA table

ANOVA^a

Model	Sum of Squares	Df	Mean Square	F	Sig.
1 Regression	32.547	5	6.509	395.577	.000 ^b
Residual	2.370	256	.016		
Total	34.917	261			

a. Dependent Variable: Customer Orientation

b. Predictors: (Constant), Job Satisfaction, Training, Commitment, Motivation, Communication

ANOVA tells us whether the model, overall, is acceptable from a statistical perspective i.e. whether the independent variables are in a significantly good degree of prediction of the outcome variable. As can be seen from the table below, the variables of internal marketing (independent variables) significantly predict the Customer orientation (dependent variable) with $F=395.577$, $p < 0.01$, the model is significant.

4.4.2.2 Regression Results and Discussion

Multiple regression analysis was employed to examine the effect of advertising on customer brand choice. Multiple regression analysis was chosen as it helps to predict the linear relationship of a dependent variable and one or more independent variables.

Table 8: Model Summary

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.965 ^a	.932	.930	.12828

a. Predictors: (Constant), Job Satisfaction, Training, Commitment, Motivation, Communication

The contributions of independent variable in explaining the variance in customer orientation is summarized in the table 8 above. It was found that internal marketing explain a significant amount (93.2%) of the variance in employee customer orientation [$R^2 = .932$, $F(5,256) = 395.77$, $p < .001$].

Table 9: Multiple Regression of internal marketing and customer Orientation n=261

Dependant Variable	Predictors	B	SEB	B	T	P
Customer Orientation	Training	.053	.030	.059	1.740	.084
	Communication	.514	.067	.436	7.702	.000
	Motivation	.326	.043	.401	7.643	.000
	Organization Commitment	.159	.036	.150	4.411	.000
	Job Satisfaction	.288	.072	.286	4.014	.000

Multiple Linear regression analyses using the ENTER method was used to find out how internal marketing predict customer orientation among employees. The contributions of internal marketing in explaining the variance in customer orientation is summarized in the table 8 above. It was found that communication ($\beta = .436$, $p < .001$) and motivation ($\beta = .401$, $p < .001$) significantly predicted the customer orientation among employees. With other variables held constant, job satisfaction and organization commitment scores were also positively related to customer orientation, increasing by 0.15 for every extra one score increase in organization commitment, and 0.286 for every extra one score increase in job satisfaction.

However, Training was not significant predictor of customer orientation ($p < .05$) among employees. Generally, these data in the regression table indicate that to create a unit increase in the customer orientation of employees, communication increase 0.514 (51.4%); motivation increase 0.401 (40.1%); organization commitment increase 0.15 (15%); and job satisfaction increase 0.286 (28.6%). From this analysis, we can see that open and direct communication with employees has the highest effect on the customer orientation of employees.

According to the result Multiple Linear regression analyses, a decision to accept or reject each hypothesis of the study was made. The table below indicates a summary of the overall outcome of the research hypotheses.

Table 10: Decision towards hypothesis

Hypothesis	Beta	p <.005	Decision
H1: Training has a positive and significant effect on employees' customer orientation.	.053	.084	Rejected
H2: Communication has a positive and significant effect on employees' customer orientation.	.514	.000	Accepted
H3: Motivation has a positive and significant effect on employee' Customer Orientation	.326	.000	Accepted
H4: Organizational commitment has a positive and significant effect on employees' customer orientation.	.159	.000	Accepted
H5: Job satisfaction has a positive and significant effect on employees' customer orientation.	.288	.000	Accepted

4.5 Discussion

The study investigates the effect of internal marketing on customer orientation of employees in case of Dashen Bank front line service employees'. The result of the current study revealed that total mean score of participants rate towards internal marketing practice is greater than the average score. This showed that the Bank is doing better regard to internal market aspect to have good working environment. The finding also reveals that majority of the employee orient the customer better to ensure customer satisfaction. An increasingly service-oriented economy asks companies to attract and retain to ensure a sustainable competitive advantage (Bansal, Mendelson& Sharma, 2001). The relationship between buyer and seller not only affects the customer's decision to buy a service or go back for more but also provides a marketing opportunity for the company. In this instance, it can be understood that Dashen Bank is working good to ensure the employees provide better service for the customers.

A number of factors were found to be significant predictor of customer orientation among employees. According to the research result, communication, motivation, job satisfaction and organization commitment were found significant predictor of the customer orientation among employees. A number of studies support this finding (Gafar, O. Indasukati, & Thoo, 2014; Yibeltal & Yanet, 2018; Qureshi, 2014; Rafiq, & Ahmed, 1993). In the studies, it was reported that most of the components of internal marketing have an effects on consumer orientation. Motivating employees lead employee to respond to customers in more favorable way. Since the goal of motivation is established to be reached and that way to satisfy the need of the employee.

Regarding communication, when manager communicates effectively with the employees, listens to their complaints, answering their questions and provide for them ways to communicate effectively, the organization will encourage them to enhance their work. Internal communication is perceived as one of the important ways of engaging and involving employees in the activities of the organization. The finding is similar with study conducted by Yibeltal & Yanet (2018), who found out a weak positive but significant relationship between Job satisfaction and customer orientation where Ethiopian airlines service personnel customer oriented behaviour is positively affected by their job satisfaction.

The findings of the study revealed that job satisfaction significantly predict customer orientation among employees. According to Ahmed & Rafiq (2003), for an organization to have satisfied clients who receive consistently high service quality, an organization must have satisfied employees. By treating employees as customers, especially those with direct contact to clients, that service quality would increase as these front lines employees would be more likely to be customer conscious if their needs were met.

The finding is similar with study conducted by Yibeltal & Yanet (2018), who found out a positive but significant relationship between organization commitment and customer orientation where Ethiopian airlines service personnel customer oriented behaviour is positively affected by their commitment to the organization. The research has shown that those employees who are interested in and loyal to their organization have higher occupational performance, are more willing to survive in their organization, do less back biting, possess higher working motivation, and are more in agreement with their organizations.

However in the study, training were not significantly predicted the customer orientation among employees. This finding is consistent to recent study which made by Yibeltal & Yanet (2018) indicated that training had no significant relation with job satisfaction which on the other hand, job satisfaction has a significant positive relation with customer orientation. In a study done in Nigeria, however, it was reported that training was significant predictor of customer orientation among employees (Gafar, O. Indasukati, & Thoo, 2014). Other researchers also studied the effect of training on employee's customer orientation and how the job training related to customer orientation. When people receive relevant and valuable training, they are generally feel satisfied with their job since it adds more skill and help them to develop their career. The most likely explanation for the result of this study is due to most training programs given by the company for frontline service employee of the bank, are technical trainings which are limited in number and there is high tendency of employees considering the training program as part of the job not as personal development program. So further research would be necessary on this area since difference in the importance of training on customer orientation was might be due to variation in study design, demographic characteristics of respondents, selection method of respondents, level of country development, time frame, and setting.

CHAPTER FIVE

SUMMARY OF FINDINGS, CONCLUSION AND RECOMMENDATION

This chapter deals with summary of major finding, conclusions and recommendations. The main purpose of the study was to evaluate the effects of internal marketing on employees' customer orientation. To achieve the objective of the study, relevant literature was reviewed and quantitative data were collected through questionnaire filled by frontline service employees of the bank. The data collected through questionnaire were presented, analyzed, interpreted and discussed. Thus, based on the analysis the following findings were written, conclusions drawn, and recommendations forwarded for the bank owners and employees.

5.1 Summary of Findings

Among the participant of the study, majority of Dashen Bank front line service employees' who are currently working in Addis Ababa city administration were female; at age group of between 21 and 30; first degree holder and have worked in below five years. The mean scores of training, communication, and motivation, with 3.58, 3.65, and 3.69 respectively, show that most respondents had on rated the bank in favorable way to the specific predictor variable. Regarding the mean of total scores of organization commitment and job satisfaction, it was also above an average or moderate scale with 3.59, 3.67, and 3.81 respectively. The mean scores of customer orientation were 3.81.

The relationship between training, communication, motivation, job satisfaction and organization commitment relationship with employees' customers orientation have high relationship $r=0.753$, 0.924 , 0.932 , 0.796 and 0.928 respectively. It was also found that internal marketing explain a significant amount (93.2%) of the variance in employee customer orientation [$R^2= .932$, $F(5,256) = 395.77$, $p < .001$]. It was found that communication ($\beta = .436$, $p < .001$); motivation ($\beta = .401$, $p < .001$); job satisfaction ($\beta = .288$, $p < .001$); and organization commitment ($\beta = .159$, $p < .001$) significantly predicted the customer orientation among employees. However, training was not significant predictor of customer orientation among employees ($p < .05$).

5.2 Conclusion

It is observed in this study that most of the respondents perceive the internal marketing of bank above an average or moderate scale; show that most respondents had on rated the bank in favorable way to the specific predictor variable. This means the Bank is doing better regard to internal market aspect to have good working environment. With respect to the customer orientation, the result shows that majority of the respondent orient the customer to meet and respond promptly to customers' needs and wants throughout the organization.

The relationship between the independent variable i.e. internal marketing (training, communication, motivation, job satisfaction and organizational commitment) and the dependent variable i.e. employees' customers orientation was a strong positive relationship. This indicates that strong work in the internal marketing, there was better customer orientation. The result of the study shows that internal marketing explain a significant amount (93.2%) of the variance in employee customer orientation. This implies if the organization work hard to ensure the need and wants of employees as internal customers, jobs as internal products, and endeavoring to better design, it leads employee to respond for the needs of their customers.

The study also revealed that communication, motivation, job satisfaction and organization commitment significantly predicted the customer orientation among employees. However, training was not significant predictor of customer orientation among employees. Therefore, it can be concluded that internal marketing has tremendous influence on employees' customer orientation among front line service employees' who are currently working in Addis Ababa city administration.

5.3 Recommendations

Based on the findings of this study, the following recommendations are made.

1. Dashen Bank could not promise their customers with service quality unless internal customer's satisfaction achieved first. So the company should try to attract, develop, motivate, and retain qualified employees by enabling Human Resource Department implement marketing-like approach.

2. Since there is strong positive relationship between internal marketing and employees' customers orientation, the company should improve the internal marketing strategy to achieve internal customer's satisfaction and improve employees organizational commitment.
3. Dashen Bank needs to improve the existing communication system between management and frontline employees to create connection, and to encourage employees to express their views since communication has highest a significant impact on customer orientation.
4. This research revealed that motivation is one of internal marketing element an organization to give due attention to encourage employees; hence, the company should improve understanding on employees needs and wants, strengthen performance rewarding system and on incentives and compensation competitiveness to encourage employees like, bench marking overseas and other local banks practices on salary scales and other allowances.
5. Further research is recommended to investigate and repeat the study with a into consideration variables that did not consider in this research and other data gathering instruments to fill the gaps of the study and come up a comprehensive finding. One can also consider doing research on the importance of training on customer orientation using different study design, demographic characteristics of respondents, selection method of respondents, time frame and setting.

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APPENDICES

Appendix I: Questionnaire

ST. MARY UNIVERSITY

SCHOOL OF GRADUATE STUDIES

DEPARTMENT OF MARKETING MANAGEMENT

Hello! My name is Lemlem Berhanu I come from St.Mary University, school of graduates Studies, Department of marketing management who undertaking a research aimed to assess the effect of internal marketing on employees customer orientation in the case of Dashen Bank in Addis Ababa 2020.

As part of this survey, relevant information on socio-demographic, internal marketing history, practical implementation and institutional service delivery for your job satisfaction were obtained. Therefore, you are kindly requested to participate in the survey and provide me the information required. Your participation in this survey is important and completely on voluntary bases and you have right to refuse, to take part or to stop giving information at any time. For your participation in this study, no payment will be granted or has no special benefit to you.

Beside you are not obligated to answer any question which you do not wish to answer. If you feel discomfort to respond to any of the questions, please feel free and respond to interviewer to drop it at any time you wish to do so. I assure you that your name will not be mentioned in anywhere. Responding the questionnaire will take about 30 minutes. The information that you give us will be kept confidential and won't be accessible to third party; only be used for research propose and burnt at the end of the survey.

Could I have your permission to continue?

Yes, continue to interview

No, stop and thank the respondent

Name of the data collector _____ Signature _____ Date _____

Part I. General Question

I. Gender

1=Female

2= Male

II. Age

1=20---30 Years

3=40-50 years old

2= 30—40 years old

4= above 50 years old

III. Education background

1=Diploma

3= Masters

2= First Degree

4= Others

IV. Year of Job Experience In the bank

1=1-5 Years

3= 11-20 Years

2= 6-10 Years

4 = Above 20 Years

Part Two: Dimensions of Internal Marketing

For the following questions, please put check mark on the point that bests your agreement level form adjacent choices.

1=Strongly Disagree (SD), 2=Disagree (D), 3=Neutral (N), 4=Agree (A), 5=Strongly Agree (SA)

No	Questions					
A	Training	SD	D	N	SA	A
1	I am aware of the bank's mission and vision and how I fit to it					
2	There is a system in the bank that helps develop employees career					
3	I received refresher training which helps me determine to fulfill my future goals					
4	All employees have a better knowledge about the customer service offering					
5	When an employee is reassigned to another department, the section supervisor trains the employee for pre specified period time					
6	My knowledge, skill and experience fit to the job being performed day to day					
7	Before implementation of major change in service delivery rules and regulations, we always get pertinent training to align to the changes on our daily activities					
8	Our organization views the development of knowledge and skills in employees as an investment rather than a cost					
9	I have all the required skills to serve customers					
B	Communication	SD	D	N	SA	A
1	There is accurate and open flow of information in our department					
2	Supervisors are keenly interested in listening to what I say about my job, the problem I face and the solution I suggest					
3	I can suggest improvement or come up with new ideas for work improvement to Bank management					

4	Before any policy or procedure changes, my supervisor informs me about the change phase by phase					
5	I feel like I am part of the organization because my ideas are given attention and considered valuable by management					
6	I am satisfied with the communication I have with my supervisor and higher management.					
C	Motivation	SD	D	N	SA	A
1	When I do something extra ordinary I know that I will receive some kind of reward					
2	The incentive given to employees are motivating and on competitive basis					
3	I receive feedback from my supervisor on my job performance regularly					
4	The performance measurement reward system encourages employees to work hard					
5	My income and the annual increment are based on periodic performance evaluation and the preset KPI(Key Performance Indicator) fulfillment					
6	My needs and wants are well understood by management					
D	Job Satisfaction	SD	D	N	SA	A
1	I love my job and I am satisfied with my current carrier					
2	The employees in the organization feel secured in their job					
3	I am satisfied in my job because of equal growth and development opportunity					
4	I am satisfied with my salary					
5	I am satisfied with the responsibility and role I have on my job					
E	Organizational Commitment	SD	D	N	SA	A
1	I have a strong belief in the bank's goal and value					
2	I am willing to exert consideration effort towards the realization of bank's strategic vision					

3	I have a strong desire to maintain my relationship with organization					
4	I have accepted the bank's value statement and follow it through					
5	I am committed to work hard and achieve the company's goal					
6	I have given important, meaningful and challenging work to excel for my personal career development					

Part Three: Customer Orientation

For the following questions, please put check mark on the point that bests your agreement level form adjacent choices.

Strongly Disagree (SD), Disagree (D), Neutral (N), Agree (A), Strongly Agree (SA)

No.	Items	SD	D	N	SA	A
1	Serving customers gives me satisfaction					
2	I am fully mandated to deliver all the required customer service					
3	I give genuine care for customers to ensure customer satisfaction					
4	I don't mind taking much time to support/ assist customers					
5	I usually go extra mile to assist customers					
6	I always start conversation with customers by pleasant and welcoming gesture					
7	I set aside my personal priorities to give solution to customers challenges					
8	I am able to manage multiple customer enquires					

Thank you for your collaboration

Appendix II: Correlational Analysis Output

		1	2	3	4	5	6
1.	Training	1	.47*	.19*	.57**	.29*	.753**
2.	Communication		1	.32*	.44**	.46**	.924**
3.	Motivation			1	.27*	.38**	.932**
4.	Organization Commitment				1	.58**	.796**
5.	Job Satisfaction					1	.928**
6.	Customer Orientation						1

*. Correlation is significant at the 0.05 level (2-tailed). **. Correlation is significant at the 0.01

Appendix III: Test of Normality Output

	N	Mean	Skewness		Kurtosis	
	Statistic	Statistic	Statistic	Std. Error	Statistic	Std. Error
Training	261	3.58	-.807	.198	-.009	.394
Communication	261	3.65	-.257	.198	.624	.394
Motivation	261	3.69	-.499	.198	.430	.394
Organization Commitment	261	3.59	-.952	.198	.103	.394
Job Satisfaction	261	3.67	-.319	.198	.161	.394
Customer Orientation	261	3.81	-.325	.198	.772	.394

Appendix IV: Multicollinearity Test Output

Variable	Collinearity Statistics	
	Tolerance	VIF
Training	.407	2.458
Communication	.385	4.749
Motivation	.371	5.852
Organization Commitment	.409	2.444
Job Satisfaction	.293	6.794

As it can observe in Table 6, the tolerance value for each independent variable was not less than

Appendix V: ANOVA Test Output

ANOVA^a

Model	Sum of Squares	Df	Mean Square	F	Sig.
1 Regression	32.547	5	6.509	395.577	.000 ^b
Residual	2.370	256	.016		
Total	34.917	261			

a. Dependent Variable: Customer Orientation

b. Predictors: (Constant), Job Satisfaction, Training, Commitment, Motivation, Communication

Appendix V: Model Summary Output

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.965 ^a	.932	.930	.12828

a. Predictors: (Constant), Job Satisfaction, Training, Commitment, Motivation, Communication

Appendix VI: Multiple Regression Output

Dependant Variable	Predictors	B	SEB	B	T	P
Customer Orientation	Training	.053	.030	.059	1.740	.084
	Communication	.514	.067	.436	7.702	.000
	Motivation	.326	.043	.401	7.643	.000
	Organization Commitment	.159	.036	.150	4.411	.000
	Job Satisfaction	.288	.072	.286	4.014	.000