



The Impact of Internal Marketing on Customer Satisfaction of Second-tier Microfinance Institutions in Cameroon

Colette Simo^{1*}, Jean Douanla² and Laure Fangué²

¹*The Dschang School of Economics and Management, University of Dschang, Cameroon.*

²*Faculty of Economics and Management, University of Dschang, Cameroon.*

Authors' contributions

This work was carried out in collaboration among all authors. Author CS designed the study, performed the statistical analysis, wrote the protocol and wrote the first draft of the manuscript. Authors JD and LF managed the analyses of the study. All authors read and approved the final manuscript.

Article Information

DOI: 10.9734/JEMT/2020/v26i330234

Editor(s):

(1) Alfredo Jimenez Palmero, University of Burgos, Spain.

Reviewers:

(1) Gulnur Eti Icli, Kırklareli University, Turkey.

(2) Rorim Panday, Bhayangkara Jakarta Raya University, Indonesia.

Complete Peer review History: <http://www.sdiarticle4.com/review-history/57616>

Original Research Article

Received 19 March 2020

Accepted 24 May 2020

Published 29 May 2020

ABSTRACT

The purpose of this paper is to investigate the effect of internal marketing on customer satisfaction in the second-tier microfinance institutions in Cameroon. Specifically, in this paper, the role of three dimensions of internal marketing on customer satisfaction is empirically examined. Hypotheses are developed based on the literature review. The conceptual model is tested using the structural equations modeling (SEM) with STATA 14 on survey data collected from 372 customers and 60 employees of second-tier microfinance institutions in Cameroon. The results indicate that two dimensions of internal marketing (rewards and training/development) have a positive and significant effect on customer satisfaction. The effect of vision on customer satisfaction is positive but non-significant.

Keywords: *Internal marketing; customer satisfaction; second-tier microfinance institutions; SEM.*

*Corresponding author: E-mail: simomfontecolette@yahoo.fr;

1. INTRODUCTION

The current level of competitiveness in the organizational environment makes customer satisfaction a crucial lever for business survival [1]. In an economic context where supply outstrips demand, service organizations must find new niches to ensure their visibility to the public and remain permanently in the minds of customers. Customer satisfaction is a strategic axis to achieve this. Indeed, satisfying one customer makes it possible to copy other customers. Moreover, loyalty is a direct result of customer satisfaction [2,3,4,5] found, for example, that customer satisfaction has a direct impact on customer loyalty for banking service in Nigeria. Thus, customer satisfaction, which has long been an alternative, is still relevant to keep organizations competitive. However, the continuous evolution of the service sector, with an increasingly diversified product range, further complicates the process of achieving customer satisfaction. It is therefore essential for managers to know the history of customer satisfaction in order to retain and attract many more.

Due to the increasing level of competition, the focus on customer satisfaction has grown steadily over the years. Whether defining, conceptualizing, measuring, or even playing a role in customer loyalty, a variety of authors have taken an interest in customer satisfaction [6,7,8,9,10,11,12,13,14,15]. Generally perceived as a precedent for loyalty [16,17,18,3,4], the importance of satisfaction is well established. The means of encouraging customer satisfaction are still relevant, and IM appears to be a possibility in this respect. Moreover, most study explains the relationship between internal marketing and customer satisfaction [2,19]. Since the employee is at the center of an internal marketing policy, many authors in the marketing field are suggesting that employee attitudes and behaviors are related to customer satisfaction and firm profits [19,20,21,22]. In addition, in service organization, customer satisfaction result of the success of "first encounter" and "moment of truth" who are the works of frontline employees [2]. In general, authors who have been interested in the link between internal and external activities of the company [2], have affirmed the impact of IM on external marketing outcomes, of which customer satisfaction is a part. However, the literature places much more emphasis on the effect of employee satisfaction, attitude and behavior to demonstrate the impact of IM on external customer satisfaction,

neglecting other aspects of internal marketing. This paper will attempt to address this shortcoming by shedding more light on the effect of other dimensions of IM on external customer satisfaction.

In the present paper, the researcher attempts to examine the effect of internal marketing on customer satisfaction in the micro finance organization. This study begins with an examination of the relevant literature and discussion of hypotheses. This is followed by the explanation of the study method and lastly, the discussion of findings.

2. LITERATURE REVIEW AND HYPOTHESIS DEVELOPMENT

2.1 Internal Marketing

Originating from the literature on services, the discipline of internal marketing (IM) falls within the field of relational marketing, whose primary goal for [23] is the development and maintenance of lasting relationships with the organization's stakeholders. Benefiting from several definitions, IM can be seen as 'viewing employees as internal customers, viewing jobs as internal products that satisfy the needs and wants of these customers while addressing the objectives of the firms' [24]. According to [25], internal marketing is above all "a philosophy to manage the staff and a systematic way for developing and performing a service culture". More practically, IM is theorized as organizational activities that apply marketing and human resource practices to achieving desired organizational goals [26]. Indeed, this concept emerged in the 76's under the impetus of authors such as [27], with the objective of making employees motivated and customer-oriented [28]. These employees are therefore the cornerstone of an IM policy since they mediate between the company and external clients. As a result, IM to reach the current stage of maturity has gone through three successive stages [29]: the employee motivation and satisfaction phase, the customer orientation phase, and the strategy implementation and change management phase. Thus, doing IM means successively making the internal parts of the company aware of the issue, identifying internal customers and suppliers, identifying the expectations of internal customers, communicating these expectations to internal suppliers, getting internal customers to provide the required level of service, and obtaining a measure of the quality of internal

service [30]. Generally speaking, the literature on internal marketing is "prescriptive and normative nature" [31].

2.2 Customer Satisfaction

Customer satisfaction is a constant concern for most companies because of its place in customer retention. Czepiel [32] already mentioned the complex nature of the term satisfaction and the difficulty in defining this concept. However, it has been widely demonstrated that the cost of seeking new customers is higher than the cost of retaining existing customers, hence the importance of constantly seeking customer satisfaction in the provision of services. Moreover, repeat satisfaction creates long-term satisfaction with that product or service [13]. Thus, customer satisfaction can be defined as customers' feelings of happiness, fulfilment and pleasure towards a service provider and its services through their overall experience with the company [33]. Satisfaction also refers to the ability of the supplier to meet the customer's norms and expectations [34]. According to [35], customer satisfaction is defined as a collection of outcome of perception, evaluation and psychological reactions to the consumption experience with a product/service. To summarize, satisfaction corresponds to the positive or negative idea that a customer has of a product/service or a purchasing experience. It results from a comparison between the customer's expectations of the product and its perceived performance" [10]. Given the complexity of this notion of satisfaction due to its multidimensionality and its rather subjective nature, managers must compete with each other in imagination to copy customers. It is therefore essential to find novel ways of satisfying customers.

2.3 Internal Marketing and Customer Satisfaction

The perceived overall quality, the value of the purchase experience, and customer expectations are the three direct antecedents of customer satisfaction [17]. But the IM's contribution to the success of the organization extends to customer satisfaction. Indeed, authors such as [2] have previously highlighted the elements that can benefit from internal marketing, and customer satisfaction is one of them [36]. Also analyzed the possible links between internal marketing and customer satisfaction in financial services organizations. They found that the cross-

functional goal compatibility mediates between internal marketing and customer satisfaction. Long before them, many authors have confirmed the positive effect of internal marketing activities on customer satisfaction. Notably the positive effect of employee satisfaction on customer satisfaction [37,38]. Most importantly, the key to having satisfied customers lies in having satisfied employees [39]. And, in order to satisfy and retain external customers, the company must take an interest in and satisfy internal customers [27]. In addition, employee attitudes and behaviors are related to customer satisfaction and firm profits [19]. It should also be added that Greater collaborative efforts on the part of employees across functional units within an organization should therefore help generate greater external customer satisfaction [40]. Thus, from the customer's perspective, the employee represents the firm [19,41]. The firm would benefit from having employees represent the firm in a meaningful way in front of customers. An employee who is fulfilled in his or her work will do everything possible to retain it and knows that this includes satisfying the customers in his or her care. Contact personnel are therefore considered being the added value of the service perceived by consumers [39]. Although the link between internal marketing and external customer satisfaction is rare in the literature, many components of IM can induce external customer satisfaction. It is therefore on this basis that we formulate the following hypotheses:

H1: Vision has a significant and positive effect on customer satisfaction.

H2: Development has a significant and positive effect on customer satisfaction.

H3: Rewards have a significant and positive effect on customer satisfaction.

These hypotheses give rise to the following conceptual model:

3. RESEARCH METHODOLOGY

The empirical approach is designed to investigate the impact of internal marketing (independent variable) on customer satisfaction (dependent variable) using a survey research. In this section Population and Sample are presented firstly (section 3.1). Secondly, data collection method is presented (section 3.2).

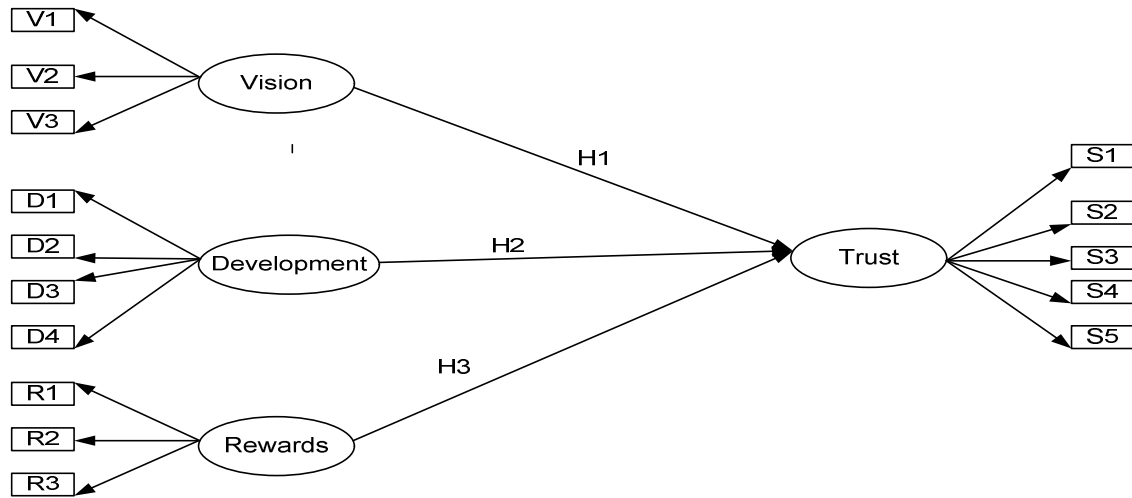


Fig. 1. Conceptual framework

Table 1. Internal marketing items (source) [42]

Vision	
V1	Our microfinance offers employees a vision that they can believe in
V2	We communicate our microfinance’s vision well to employees
V3	This microfinance provides an achievable vision to its employees
Development/Training	
D1	Our microfinance prepares our employees to perform well
D2	Our microfinance views the development of knowledge and skills in employees as an investment rather than a cost
D3	Our microfinance teaches our employees “why they should do things” and not just “how they should do things”
D4	In our microfinance, we go beyond training and educate employees as well
Rewards	
R1	Our performance measurement and reward systems encourage employees to work together
R2	Our microfinance measures and rewards employee performance that contributes most to our organization’s vision
R3	In our microfinance, those employees who provide excellent service are rewarded for their efforts

Table 2. Customer satisfaction’s items (source: [43])

S1	Based on all of my experience with this microfinance, I am very satisfied with the services it provides
S2	My choice to use this was a wise one.
S3	Overall, I am satisfied with the decision to use this microfinance.
S4	I think I did the right thing when I decided to use this microfinance for my banking needs.
S5	My overall evaluation of the services provided by this microfinance is very good.

3.1 Population and Sampling

The target population of this study consists of employees who work in the second-tier microfinance institutions of three town in

Cameroon (Yaoundé, Douala and Dschang), and customers who use the services offered by these structure. The choice of this structure is due to the fact that this category is the most victim of crisis leading to numerous closures.

Consequently, this study want to investigate how internal marketing contributes to customer satisfaction. Thus, this study used a convenient sample of 60 employees and 372 customers. Of the 372 questionnaires, only 358 were used.

3.2 Data Collection Method

This study used questionnaire instrument. One to collect data from customer satisfaction and another one to collect information about internal marketing practice besides the employees. These questionnaires distributed through field survey. To test the reliability of the questionnaire, a prototype including 10 questionnaires and 35 questionnaires has been pre-tested respectively with employees and customers. The confidence coefficient has been calculated with Cronbach's alpha method using collected data and SPSS. STATA 14 and SPSS 20 help us analyze the collected data. Table 1 and Table 2 shows customer satisfaction's items measurement and internal marketing's items measurement.

4. RESULTS AND DUSCUSSION

This paper employ a structural equation modelling (SEM). Stata 14 is used to investigate the causal relationship among the variable. This analysis followed different stages:

Exploratory Factor Analysis was conducted to define possible relationships of observed

variables for internal marketing and customer satisfaction A confirmatory factor analysis (CFA) was conducted to empirically test the measurement model. Multiple tests on construct validity and reliability were performed, where items with low loading were eliminated. Model fit was evaluated using the maximum likelihood (ML) method.

Construct reliability was assessed using Cronbach's α and composite reliability (CR) using CFA. As the α -values (Table 4) for all the constructs are greater than the guideline of 0.70, it can be concluded that the scales can be applied for the analysis with acceptable reliability [44]. CR was calculated from model estimates using the CR formula given by [45]. In the measurement model, all constructs had a CR greater than 1.96. Based on these assessments, measures used within this study were within the acceptable levels supporting the reliability of the constructs (Table 5).

Table 5 reports all fit statistics results. All the model-fit indices exceeded the respective common acceptance levels suggested by previous research [46], demonstrating that the measurement model exhibited a good fit with the data collected.

The structural model was estimated using Stata 14. Fig. 2 shows the results of structural model with the path coefficients.

Table 3. Factor loading of rotated component matrix

Items	Components			
	Vision	Development	Rewards	Satisfaction
Vision 1	0.716			
Vision 2	0.869			
Vision 3	0.888			
Development 1		0.705		
Development 2		0.852		
Development 3		0.854		
Development 4		0.760		
Rewards 1			0.894	
Rewards 2			0.798	
Rewards 3			0.848	
SAT1 (S1)				0.685
SAT2 (S2)				0.775
SAT3 (S3)				0.812
SAT4 (S4)				0.754
SAT5 (S5)				0.802

Table 4. Reliability statistics

Construct	Cronbach's α
Vision	0.785
Development	0.768
Rewards	0.999
Satisfaction	0.846

Table 5. Fit Statistics Results

Fit index	Recommended value	Indices values
Chi-square/(df)	≤ 3.00	1.159
NFI	≥ 0.90	0.964
CFI	≥ 0.90	0.908
TLI	≥ 0.90	0.919
RMSEA	< 0.08	0.052

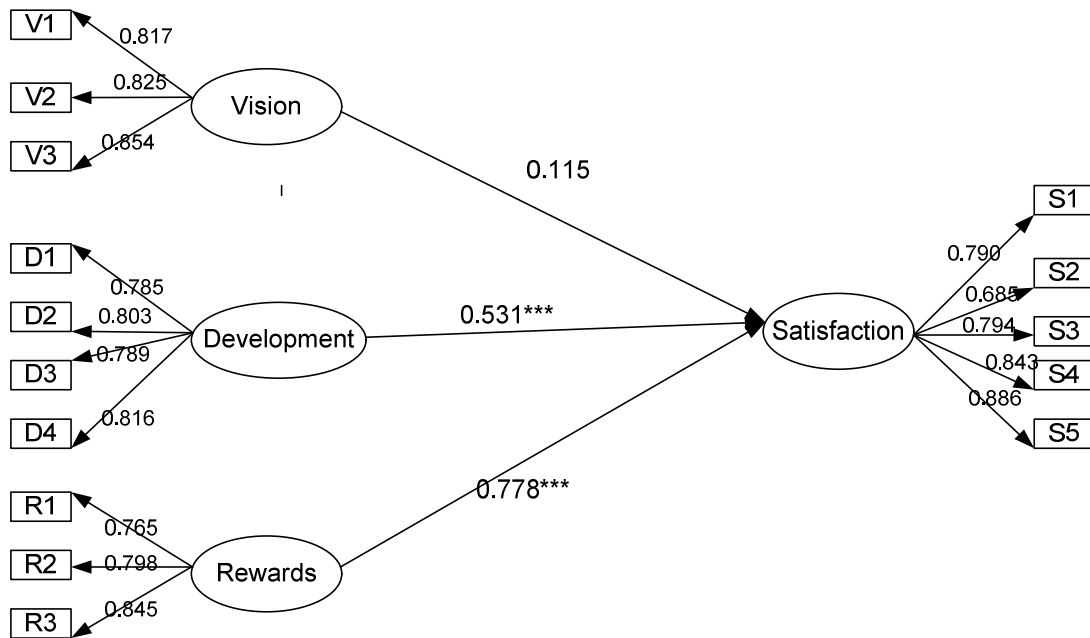


Fig. 2. Structural Model Results and Research Hypotheses

Table 6. Adjustment indices of the structural model

Absolute indices	Incremental indices		Parsimony index	
RMSEA	CFI	TLI	AIC	CAIC
0.038	0.942	0.951	25062.458	38189.038

Table 7. Causal link and validation of hypotheses

Causality link	Coefficients (Beta)	C.R (t of student)	Significance
H1 : Vision → Customer satisfaction	0.115	1.22	0.1486
H2: Development → Customer satisfaction	0.531***	12.04	0.0000
H3: Rewards → Customer satisfaction	0.778	7.45	0.0000

Simple observation of the betas that link IM to the different dimensions of customer satisfaction reveals that the effect of rewards is much stronger on customer satisfaction (Beta = 0.778). Then comes training (beta = 0.531), then vision (beta = 0.115). Verification of the quality of fit of the structural model is ensured by examining the absolute, incremental and parsimony indices given in the table. On reading these results, we can argue that the relationship between internal marketing and customer satisfaction is positive.

Table 6 above indicates that the structural model has a good fit. In fact, the CFI and TLI indices are higher than 0.9 and close to 1, and the RMSEA is lower than 0.05, i.e. 0.027. This state of the structural model leads us to the next step which is to give the results of the hypothesis test carried out. This is the purpose of the Table.

The results in Table 7 verify the significance and importance of the causal links between the three dimensions of internal marketing and customer satisfaction, with a view to validating the assumptions of the structural model.

Observation of this table shows that all Beta are positive, which means that all dimensions of internal marketing have a positive influence on customer satisfaction, but in different proportions. The column giving the values of the descriptive statistic of Student's T transcribes that the relationship between vision and customer satisfaction is not significant (CR= 1.22 < 1.96 and P = 0.1486). In other words, the effect of vision on customer satisfaction is not significant, which goes against our hypothesis H1. We therefore reject H1 and accept (H2 and H3). We can therefore state that two dimensions of internal marketing, namely development and rewards, have a positive and significant influence on customer satisfaction (Beta = 0.531, and 0.778; and P = 0.000). Based on the results of the different assumptions of the structural model, we argue that the effect of IM on customer satisfaction varies according to the dimensions of IM used.

These results are somewhat qualified by the pre-set praise of IM by authors such as [36] and [47] in terms of customer satisfaction. For them, the positive effect of the IM on customer satisfaction was clearly established. Indeed, the work of [36] shows that cross-functional goal compatibility mediates the effect of internal marketing on customer satisfaction. Unlike us, he uses three internal marketing activities (internal

communication, internal market research and training). The positive effect of training on customer satisfaction is consistent with our results, although it faces each other through cross-functional goal compatibility. In contrast to this study, ours shows the direct effect of IM on customer satisfaction. This direct effect was previously exposed by [47]. He shows that there is a strong positive correlation between IM variables (training and development, customer orientation, employee empowerment, commitment to service quality, employee motivation and job satisfaction and internal communication) and customer satisfaction. Similarly, the work of [48] on Equity Bank, shows that just like service quality, IM positively influences bank customer satisfaction. It focuses on the dimensions of IM reward and staff training. Thus, the particularity of these results is that they provide an insight into the effect of several different dimensions of IM on customer satisfaction.

Since microfinance is part of the financial services sector like banking, we can only reiterate the role of the IM as an instrument within the reach of microfinance institutions that should not be neglected, especially when it comes to customer satisfaction. Microfinance institutions would benefit from truly introducing it into the list of levers of customer satisfaction.

5. CONCLUSION

The principal goal of this study is to investigate the effect of dimensions of internal marketing on customer satisfaction. Results show that all three internal marketing dimensions that we consider (reward, development/training and vision), have a positive effect on customer satisfaction. But vision has no significant effect on customer satisfaction. In fact, the findings of this study provide helpful guidelines for second-tier microfinance institution in understanding key drivers of customer satisfaction. It provides a well understanding of the relationship between three internal marketing dimensions and customer satisfaction in second-tier micro finance institutions. Looking at each dimension, employee rewards is so important in predicting overall customer satisfaction. Besides, development appear as the second important place. This result may be explained by the fact that employee reward is a key factor in increasing staff productivity. Indeed, it is a key element in the success of bank. An employee who knows that he will be rewarded for a job well

done will do his job even better, and therefore provide the client with better service. Anything that will increase customer satisfaction and, on the other hand, promote customer loyalty. These findings corroborate globally the studies of authors like [36,47,48] who confirm the positive effect of IM on customer satisfaction. Although the results of the study highlight a number of important issues regarding internal marketing and customer satisfaction in second-tier microfinance institutions, researchers must interpret these results within their limitations. First, the study data is limited to customer of second-tier microfinance institutions only. It should be noted that the data and results may not be the same across microfinance categories and therefore the generalizability of these results is limited. Second, this study is limited to the case of Cameroon and therefore researchers may conduct similar studies in other countries to validate our findings. Finally, we collected data at a point in time when research suggests that consumer perceptions and internal marketing practices change over time. Future studies should therefore collect longitudinal data on clients' perceptions of satisfaction with the service of their microfinance institution.

ACKNOWLEDGEMENT

The authors are indebted to the editor and two anonymous reviewers for their useful comments and suggestions that substantially improved the quality of this paper.

COMPETING INTERESTS

Authors have declared that no competing interests exist.

REFERENCES

1. Grönroos C. Relationship marketing: The strategy continuum. *Journal of the Academy of Marketing Science*. 1995; 23(4):252-254.
2. Bansal HS, Mendelson MB, Sharma B. The impact of internal marketing activities on external marketing outcomes. *Journal of Quality Management*. 2001;6(1):61-76.
3. Homburg C, Koschate N, Hoyer WD. Do satisfied customers really pay more? A study of the relationship between customer satisfaction and willingness to pay. *Journal of Marketing*. 2005;69(2):84-96.
4. Li X, Petrick JF. Towards an integrative model of loyalty formation: The role of quality and value. *Leisure Sciences*. 2010; 32(3):201-221.
5. Ehigie BO. Correlates of customer loyalty to their bank: A case study in Nigeria. *The International Journal of Bank Marketing*. 2006;24(7):494-508.
6. Parasuraman A, Zeithaml VA, Berry LL. Servqual: A multiple-item scale for measuring consumer perc. *Journal of Retailing*. 1988;64(1):12.
7. Bitner MJ. Evaluating service encounters: The effects of physical surroundings and employee responses. *Journal of Marketing*. 1990;54(2):69-82.
8. Oliver RL. Whence consumer loyalty?. *Journal of Marketing*. 1999;63(4_suppl1), 33-44.
9. Rust RT, Oliver RW. The death of advertising. *Journal of Advertising*. 1994; 23(4):71-77.
10. Kotler P. *Marketing management: A south Asian perspective*. Pearson Education India; 2009.
11. Cameran M, Moizer P, Pettinicchio A. Customer satisfaction, corporate image, and service quality in professional services. *The Service Industries Journal*. 2010;30(3):421-435.
12. Ojo O. The relationship between service quality and customer satisfaction in the telecommunication industry: Evidence from Nigeria. *BRAND. Broad Research in Accounting, Negotiation, and Distribution*. 2010;1(1):88-100.
13. Kotler P, Keller KL. *Dirección de marketing*. Pearson educación; 2013.
14. Kaura V, Prasad CSD, Sharma, S. Service quality, service convenience, price and fairness, customer loyalty, and the mediating role of customer satisfaction. *International Journal of Bank Marketing*; 2015.
15. Makanyeza C, Chikazhe L. Mediators of the relationship between service quality and customer loyalty. *International Journal of Bank Marketing*; 2017.
16. Bloemer J, De Ruyter K. On the relationship between store image, store satisfaction and store loyalty. *European Journal of Marketing*; 1998.
17. Fornell C, Johnson MD, Anderson EW, Cha J, Bryant BE. The American customer satisfaction index: Nature, purpose, and findings. *Journal of Marketing*. 1996;60(4): 7-18.
18. Hallowell R. The relationships of customer satisfaction, customer loyalty, and

- profitability: An empirical study. *International Journal of Service Industry Management*; 1996.
19. Hartline MD, Ferrell OC. The management of customer-contact service employees: An empirical investigation. *Journal of Marketing*. 1996;60(4):52-70.
 20. Hunt SD, Chonko LB, Wood VR. Organizational commitment and marketing. *Journal of Marketing*. 1985;49(1):112-126.
 21. Siguaw JA, Brown G, Widing RE. The influence of the market orientation of the firm on sales force behavior and attitudes. *Journal of Marketing Research*. 1994; 31(1):106-116.
 22. Sujan H, Weitz BA, Kumar N. Learning orientation, working smart, and effective selling. *Journal of Marketing*. 1994;58(3): 39-52.
 23. Kotler Philip. *Management Decision*. 1991;29, N° 2.
 24. Berry LL. The employee as customer. *Journal of Retail Banking*. 1981;3:25-28.
 25. Gronroos C. Relationship approach to marketing in service contexts: The marketing and organizational behavior interface. *Journal of Business Research*. 1990;20(1):3-11.
 26. Boukis A, Gounaris S. Linking IMO with employees' fit with their environment and reciprocal behaviours towards the firm. *Journal of Services Marketing*; 2014.
 27. Sasser WE, Arbeit SP. Selling jobs in the service sector. *Business horizons*. 1976; 19(3):61-65.
 28. Grönroos C. Internal marketing—an integral part of marketing theory. *Marketing of Services*. 1981;236-238.
 29. Rafiq M, Ahmed PK. Advances in the internal marketing concept: Definition, synthesis and extension. *Journal of Services Marketing*; 2000.
 30. Reynoso JF, Moores B. Internal relationships Relationship marketing: Theory and Practice. 1996;55-73.
 31. Pitt LF, Foreman SK. Internal marketing role in organizations: A transaction cost perspective. *Journal of Business Research*. 1999;44(1):25-36.
 32. Czepiel JA. The diffusion of major technological innovation in a complex industrial community: An analysis of social processes in the American steel industry; 1973.
 33. Parasuraman A, Zeithaml VA, Berry LL. A conceptual model of service quality and its implications for future research. *Journal of Marketing*. 1985;49(4):41-50.
 34. Zeithaml VA, Berry LL, Parasuraman A. The behavioral consequences of service quality. *Journal of Marketing*. 1996;60(2): 31-46.
 35. Saha P, Zhao Y. Relationship between online service quality and customer satisfaction: A study in internet banking; 2005
 36. Kadic-Maglajlic S, Micevski M, Arslanagic-Kalajdzic M, Lee N. Customer and selling orientations of retail salespeople and the sales manager's ability to-perceive-emotions: A multi-level approach. *Journal of Business Research*. 2017;80:53-62.
 37. Wiley JW. Customer satisfaction: A supportive work environment and its financial cost. *People and Strategy*. 1991; 14(2):117.
 38. Schlesinger LA, Heskett JL. Breaking the cycle of failure in services, *Sloan Management Review*. 1991;32(3):17-28.
 39. Berry LL, Parasuraman A. *Marketing services: Competing through quality*. Simon and Schuster; 2004.
 40. Ahmed PK, Rafiq M. Internal marketing issues and challenges. *European Journal of Marketing*; 2003.
 41. Lengnick-Hall CA, Wolff JA. Similarities and contradictions in the core logic of three strategy research streams. *Strategic Management Journal*. 1999;20(12):1109-1132.
 42. Foreman SK, Money AH. Internal marketing: Concepts, measurement and application. *Journal of Marketing Management*. 1995;11(8):755-768.
 43. Gremler DD, Gwinner KP. Customer-employee rapport in service relationships. *Journal of Service Research*. 2000;3(1):82-104.
 44. Saunders NJ. *Trench art: Materialities and memories of war*. Oxford: Berg; 2003.
 45. Fornell C, Larcker DF. Structural equation models with unobservable variables and measurement error: Algebra and Statistics; 1981.
 46. Kim MK, Park MC, Jeong DH. The effects of customer satisfaction and switching barrier on customer loyalty in Korean mobile telecommunication services. *Telecommunications Policy*. 2004;28(2): 145-159.
 47. Yomiyu D. The role of Internal Marketing on Customer Satisfaction: The case of

- Ethiopian Airlines. Addis Ababa university School of Commerce; 2014.
48. Wambugu LYDIAH. Impact of internal marketing on service quality and customers satisfaction: A Case Study of Equity Bank, Kengeleni Branch. Research Journal of Finance and Accounting. 2015; 6(19):57.

© 2020 Simo et al.; This is an Open Access article distributed under the terms of the Creative Commons Attribution License (<http://creativecommons.org/licenses/by/4.0>), which permits unrestricted use, distribution, and reproduction in any medium, provided the original work is properly cited.

Peer-review history:
The peer review history for this paper can be accessed here:
<http://www.sdiarticle4.com/review-history/57616>