

**The Impact of Internal Marketing on Employees Job  
Satisfaction and Social Responsibility: An  
Application to Turkish Republic of Northern Cyprus  
Banking Sector**

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## **ABSTRACT**

The study aims to identify the impact of Internal Marketing to Employees Job Satisfaction in the Turkish Republic of Northern Cyprus (TRNC) Banking Sector both foreigner national to the on the Corporate social responsibility.

Nowadays, the banking industry has to recognize the changes and challenges which facing them, this research also discussing findings from a descriptive study concerning internal marketing to employee job satisfaction in the TRNC banking industry. Due the aim of this concept IM, aimed at developing customers -consensus employees and turning service quality into an banks imperative. The underlying assumption is that viewing employees as one of the most banks assets and treating them as internal customers, while this factor will help banks executives identifying the critical dimensions of internal marketing which affects employee's job satisfaction that affect the employees turnover rate.

Therefore, recognizing the reality of interest in applying Internal marketing practices in the banking sector of TRNC and the importance of the corporate social responsibility practice role.

Finally, Conceptual and operational definition of social responsibility, internal marketing and Job satisfaction were analyzed to generate an item pool for testing. Generalized items were then tested in the TRNC banking sector in the both national and foreigner (N=307).

The data were integrated into the computer and processed using SPSS 22.0 statistical program and AMOS 22.0 and SEM which helped specify, estimate, assess and present models to show hypothesized relationships among variables. The main purpose of using this software to build models more accurately than with standard multivariate statistics techniques. Ratability validity of measurement model embassies when doing a CFA (Alpha Cronbach = 0.963).

**Keywords:** TRNC, Banking sector, Corporate Social Responsibility, Structural Equation Modelling, Internal Marketing, Job satisfaction.

## ÖZ

Bu çalışmanın amacı, Kuzey Kıbrıs Türk Cumhuriyetinde (KKTC) bankacılık sektöründe çalışanların iş memnuniyetinin hem yabancı, hem de ulusal kurumsal sosyal sorumluluklarının, iç pazarlamadaki etkisini araştırmaktır.

Günümüzde Bankacılık sektöründeki değişiklikler ve zorluklarla karşı karşıya kalmakla birlikte, aynı zamanda çalışma, KKTC Bankacılık sektöründe çalışanların mesleki tatmininin iş pazarlama konusunda açıklayıcı bir çalışmanın bulgularını tartışmaktadır. İç Pazarlama (IM) kavramının amacı nedeniyle müşterilerin ve çalışanları görüş birliği geliştirmek ve bir bankanın zorunlu hizmet kalitesini değiştirmektir. Aşağıda belirtilen varsayımlardan banka varlıklarından biri olarak, çalışanları inceleyen ve iç müşteri olarak onlara iyi davranarak banka yöneticileri bunlara yardımcı olarak bu faktörler çalışanların ciro oranını ve mesleki tatminini etkileyerek, içsel pazarlamada kritik boyutları belirlemektedir.

Bu nedenle KKTC''nin Bankacılık sektöründe iç pazarlama gerçekliğini kabul ederek ve uygulayarak kurumsal sosyal sorumluluk uygulamaları rolünün önemini tanıtmaktır.

Son olarak kavramsal ve sosyal sorumluluk operasyonel tanımı, iç pazarlama ve mesleki tatmini analiz edilmesi için bir test havuzu oluşturulmuştur. Genelleştirilmiş öğeler daha sonra hem yabancı hem de ulusal Bankacılık Sektöründe test edilmiştir.(N=307)

Veriler bilgisayara SPSS 22.0 istatistik programı kullanılarak girilmiş ve AMOS 22.0 programı kullanılarak Yapısal Eşitlik Modellemesi yapılmış ve mevcut modellerin değişkenler arasındaki ilişkilerini göstermek için hipotezler oluşturulmuştur. Bu yazılımı kullanmanın temel amacı daha standart çok değişkenli statik teknikleri kullanmaktan çok daha doğru modeller oluşturmaktır. Ölçümlerin güvenilirliği CFA (Alpha Cronbach=0.963) kullanılarak yapılmıştır.

**Anahtar Kelimeler:** KKTC, Bankacılık Sektörü, Kurumsal Sosyal Sorumluluk, Yapısal Eşitlik Modellemesi, İçsel Pazarlama, İş Tatmini

## **DEDICATION**

Every challenging work needs self-effort as well as guidance of elders especially those who were very close to heart.

My humble efforts are dedicated to my sweet and loving father and mother whose affection, love, encouragement, and prayers day and night, make me able to attain such success along with all hard working and respected Teachers.

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## **LIST OF ABBREVIATIONS**

TRNC	Turkish Republic of Northern Cyprus
CSR	Corporate Social Responsibility
IM	Internal Marketing
EJS	Employees Job Satisfaction
SPSS	Statistical Package for the Social Sciences
EMU	Eastern Mediterranean University
CFA	Confirmatory Factor Analysis
SEM	Structural Equation Modeling

# Chapter 1

## INTRODUCTION

### 1.1 Introduction

It is important to mention that the concept of corporate social responsibility (CSR) is not a newly birthed concept in the banking sector, recently it has been clearly seen that it's one of the most important solution to the current economic situation in order to integrate efficient morale principles in the banking activities. Corporate social responsibility has been defined as a facultative integration of social and environmental solicitude to firms and institutions decision making process (Mocan, Rus, Draghici, Ivascu &Turi, 2015).

Organizations are using CSR to prop their relationships with investors, government, customers, and employees. These propped relationships assure organizations minimum conflicts with stakeholders and will raise highly the loyalty of both internal and external bank environments (Ali, Rehman, Ali, Yousaf& Zia, 2010).

On the other hand, organizations and firms are worried about the high turnover of employees which might be as a result of job dissatisfaction with a lot of signals like employee absenteeism, employee low motivation towards work and the bank or the firm itself.

Many of the researchers who have worked on corporate social responsibility and employee behavior suggested the use of corporate social responsibility to create and achieve strong employee ligament with the organizations which would in turn positively affect job satisfaction in order to raise the employees' and corporations' performance (Brammer, Millington, &Rayton, 2007). Furthermore, with the advent of the concept of internal marketing which connotes dealing with employees as customers, there should be a boost in employee satisfaction.

This research aims to shed light on the relationship between internal marketing and its practice within the Turkish republic of Northern Cyprus banking sector to examine its effect on employee job satisfaction and corporate social responsibility. It also aims to find out the effect of corporate social responsibility on job satisfaction

## **1.2 Aims and Objectives of the Study**

1. To recognize the reality of interest in applying corporate social responsibility in the banking sector of TRNC and the importance of its social practice role.
2. To examine to which degree the banks adopt internal marketing in their practice.
3. To examine the effect of internal marketing on Corporate Social Responsibility.
4. To examine the Impact of Internal Marketing on job satisfaction.
5. To examine the effect of Job satisfaction on corporate social responsibility.

## **1.3 Importance of the Study**

The importance of the study resides in the objectives it seeks to achieve. Due to the raised importance of this topic in organizations and business of different kinds and sizes, it aims to support the modern theories and also aid researchers to understand this concept thereby contributing to the development of the banking sector in TRNC. It will help to increase the attention given to internal marketing activities and achieving



a higher employees' job satisfaction likewise understanding their role in corporate social responsibility. Furthermore, the importance of this study can be listed as follows:

1. Will help to explain in more terms concerns about CSR, its factors, shapes and the ingredients for its success.
2. Will describe the importance of adoption and practicing of internal marketing by banks and the importance of Internal Marketing.
3. This study examines theoretical concepts and applicable relationship between internal marketing, corporate social responsibility and job satisfaction.

## **1.4 Case Study Overview**

### **Banking Sector of Turkish Republic of Northern Cyprus**

Turkish Republic of Northern Cyprus banking sector depends on foreigners' investments and imports due to international restrictions and sanctions. Recently, the banks operating in the Turkish republic of Northern Cyprus are approximately 23 under the new banking law of November 2011. These banks can be divided into different categories such as state banks, off-shore banks which are owned and controlled by parent banks mostly located in Turkey, cooperative banks and foreign branches. Generally, the commercial banks provide their services through approximately 131 branches and have over 2297 employees (TRNC Central Bank, 2006).

Table 1: Banks operating in TRNC

<b>Banks Sectors</b>	<b>Amount</b>
State Banks	1
Cooperative Banks	2
Commercial Banks	14
Foreign Banks	6
<b>TOTAL</b>	<b>23</b>

The table (1) above shows the categories of banks operating in the Turkish republic of northern Cyprus.

According to Şafaklı (2007), the banking sector of TRNC plays a vital role in the TRNC economy such as the employment rate that achieved 2.5% in the year 2007.

## **Chapter 2**

### **LITERATURE REVIEW**

#### **2.1 Preface to Social Responsibility**

The traditional approach to the concept of CSR in order to maximize profits within the existing legal framework limits is derived from the economic classical theory which is based on the fundamental criterion for the performance of the organizations and the economic efficiency which crystallizes in organizing the self-interest of the shareholders as the primary responsibility of management.

In the early fifties of the last century especially in capitalist societies, there was a direction of calls to the need for institutions' commitment to the community in which it operates. The management is not only responsible for the economic efficiency which is expressed by the profitability indexes but also responsible for the role of the organization in solving problems likewise playing the role of director in social implications. As a result, the management became responsible towards the society as well as its responsibility towards the state economy (Fahim, A. A, 2005).

##### **2.1.1 The Definition of Social Responsibility of the Institution**

According to the definition given by the Economic Cooperation and Development (ECD), "the social responsibility of the institution is a commitment to the letter in contributing to economic development, while preserving the environment and working with the workers and their families and the social community in general to improve the quality of life for all these parties". Another defined CSR as "the institution's

contribution to the achievement of sustainable development through a combination of economic objectives, environmental, social, and so by taking attention what traders expected to achieve and with maximizing shareholder value (Barakat et al., 2014).

CSR can be divided in two-dimensional ways: Basic internal CSR is to contribute to the organization in the development of employees and improve their lives; the external dimension is the institutional initiatives to intervene in and address the problems afflicting the society.

The definition of CSR gives highlights the following points (Youssef, 2016):

1. The institution's commitment to social responsibility is the mechanism which through we contribute to the achievement of sustainable development.
2. Character of "voluntary and involuntary" that characterizes the organization's commitment to social responsibility and not as a result of legal or contractual obligations so that they become part of the culture itself. This voluntary commitments have sentimental values and are beneficial to the organization during a certain period of time, so that the institution can have an image in the form of positive role recognition from the all parties dealing with them.
3. Consensus on the important role that can be played by the institution in the community as a member of it.
4. "Permanent" nature which emphasizes the organization's commitment and that makes it one of the pillars of corporate social responsibility strategy, which requires a change in the culture of governance.

5. The element of "Transparency," which is based on the collection and dissemination of information inside and outside the institution, allowing authentication and demarcation of the good practices of the institution and keeping track of the developments taking place.

6. The ability to involve other parties interested in the organization and dealing with them because the institution will become a "citizen" and therefore will be linked to relations with many members of the community in which it operates. (Ali et al., 2010)

### **2.1.2 Previous Studies on Corporate Social Responsibility**

Authors have published a lot of various studies in the recent years in the banking industry, which approve the importance of this concept to the world.

In a study published in 2012 "Voluntary CSR disclosure: A case study of Saudi Arabia", it aimed to know the level of disclosure about CSR in the yearly reports of the Saudi commercial corporations, and to explain the relationship between the level of financial disclosure and the characteristics of this firms. In order to achieve this goal, they used a lot of yardsticks to measure the qualitative and quantitative disclosure for social responsibility activities, human resources. The results showed that the level of disclosure in the Saudi firms is low. However, the results showed clearly that there is a statistically significant relationship between the size of the firm, economical and profitability sector; and the level of disclosure of all of the social activities. On the other hand, the results showed there is no statistically significant relationship between the quality of the auditing firms (national or international) and the government controlled sector (Macarulla et al., 2012). Lipunga in 2012 presented a same direction in the research results in his study applied to the commercial banking sector in the state of Malawi (lipunga, 2012).

Gaberman (2008) also presented a study that had an overall comprehensive point of view of CSR. It aimed to define the difference between social responsibility and charity effect on sustainable development. Thus, even for the linking issues between the business sector and the sustainable development, it's so critical to differentiate between social responsibility and charity. It should be noted according to him that CSR as a concept is wider and comprehensive than charity which emanates from a religious background. He claimed that charity which is linked to the business sector is the "Voluntary deduction of private wealth to serve the community", which might be done in different ways such as In-kind donations, providing volunteer services or knowledge that might benefit others. It could be also in form of organized charity as individuals or group work. Historically it's (charity) not a modern concept or term but an old term with roots in past cultures.

### **2.1.3 The Importance of Social Responsibility**

#### **To the institutions:**

1. Improving the image of the institution in the community especially among customers and workers,
2. The commitment of the social responsibility of the institution leads to improvement in the business climate and leads to the resurrection of the spirit of cooperation and interdependence between the various parties.
3. CSR represents an effective response to changes in the needs of the community.
4. Benefits of material yield and enhanced performance as a result of the adoption of this responsibility (Mohammed, 2013).

#### **To the society (Radaideh et al., 2015)**

1. Social stability as a result of the availability of the type of justice and the rule of the principle of equal opportunities.

2. Improving the quality of services provided to the community.
3. Increasing awareness of the importance of the integration between the institutions and the various categories of interests.
4. Promote development based on increasing education and social awareness at the level of individuals, and this contributes to political stability and a sense of social justice.

### **To the State**

1. Ease the burden borne by the state in performing its functions such as health, educational, cultural, social and other services
2. Commitment to environmental responsibility leads to maximizing state revenues due to the awareness of the importance of institutions
3. Contribute to the technological development and the elimination of unemployment and other areas in which the modern state find themselves unable to do all burdens. (Otaiwi, 2012).

The dimensions of social responsibility and its main components and sub-components are shown below in table (2) (Zuhal, 2005):

Table 2: Dimensions of CSR and its main Sub-Components

<b>dimensions</b>	<b>main components</b>	<b>Sub- components</b>
Economical point of view	<ul style="list-style-type: none"> <li>- Fair competition</li>   <li>Technology–</li> </ul>	<ul style="list-style-type: none"> <li>- Respect the rules of the competition and not to harm competitors placement</li> <li>- Antitrust and no harm consumers</li>   <li>- Community to take advantage of technological advances</li>   <li>- The use of technology in addressing the damage to society and the environment</li> </ul>
Legal point of view	<ul style="list-style-type: none"> <li>- Consumer protection laws</li>   <li>- environment protection</li>   <li>- Justice and Safety</li> </ul>	<ul style="list-style-type: none"> <li>- Consumer protection from harmful substances</li> <li>- The protection of children healthy and culturally</li>   <li>- Prevention of pollution of all types</li> <li>- Maintenance and development resources</li> <li>- Disposal of products after consumption</li>   <li>- To reduce work-related injuries</li> <li>- Improve working and prevent the work of the elderly and the young conditions</li> <li>- Prevent discrimination on the basis of sex or religion</li> <li>- Hiring persons with disabilities</li> </ul>
- Social point of view	<ul style="list-style-type: none"> <li>- Ethical standards and social values</li> </ul>	<ul style="list-style-type: none"> <li>- Taking into account the principle of equal opportunities in employment</li> <li>- Respect for human rights</li> <li>- Respect for customs and traditions, and taking into account the ethical aspects</li> </ul>



	<p>- Quality of life</p>	<p>In consumption</p> <p>The quality of products and services offered-</p> <p>- Contribute to the provision of basic needs of the community</p>
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### **2.1.5 The Fields of Social Responsibility**

#### **Public contribution** (Khasharmeh et al., 2010)

- Sacrifice for the sake of humanity through strengthening the scientific institutions, strengthening the health-care bodies and supporting cultural activities.
- Transportation: Provide transportation for workers.
- Housing issues: Contribute to the implementation of housing programs; build houses for workers
- Health Services: Strengthen programs that reduce pests and diseases, providing the means and the possibilities of care services and health care.
- Take care of certain groups of individuals: Contribute to the care of people with disabilities; contribute to children and elderly care

#### **Field of human resources**

- Employment policies: To provide equal employment opportunities for members of the community; acceptance of employment of students during the summer vacation; acceptance of the provision for disabled individuals.
- Achieve job satisfaction through: giving workers the wages and salaries commensurate with standard of living; pursuing policy for promotion that recognizes the abilities of all employees and providing equal opportunities for advancement; preparation of training programs to increase the skill of workers; maintain labor stability for continuous equipment maintenance and scheduling production so that it can reduce unemployment; the creation of conditions to work characterized by security.

### **Field of natural resource and environmental contribution**

- Natural Resources: Economical usage of raw materials and energy sources; contribute to the discovery of new sources of raw materials and energy.
- Environmental contribution: Avoid the causes of earth, air, water and noise pollution; the design of products and processes in a way that reduces waste; get rid of the waste in a manner to ensure pollution reduction.

### **Field of product or service contributions:**

- Identification and design of products: Do market research and identify the needs of consumers; the mobilization of products in such a way to minimize the potential for exposure to any injury when in use.
- The achievement of customer satisfaction: Put data on the product to get to know the limits and dangers of use and history of non-validity pack; conduct information programs, know the characteristics of consumers; the provision of services for maintenance and repairs of product.

## **2.2 Preface to Job Satisfaction**

Considering that the subject of job satisfaction is one of the most important topics and basic concepts researchers in the field of psychology and administration have written about. This is not surprising, for man spends quite a bit of his life at work, and work for any individual in the society is part or aspect of his personality. The work gives the power, status and links to society, and finds it a great opportunity to express his inclinations, willingness, ambitions, abilities and desires.

Perhaps one of the reasons for the large number of research and studies on the subject of job satisfaction is the belief that a greater degree of job satisfaction would positively

affect the productivity of the individual on both sides i.e. quality and quantity. Therefore job satisfaction is central to the advancement of the level of work in terms of efficiency and productivity, with the knowledge that job satisfaction is a means and not a target in itself because it works to solve a lot of trouble and problems which might be faced by individuals at work.

Researchers find that job satisfaction is one of the toughest issues that have been studied due to the fact that no studies have been able to deliver accurate results because of the difficulty in measuring the feelings of humans.

### **2.2.1 Definition of Job Satisfaction**

Considering job satisfaction is one of the most difficult concepts to measure and define due its multiple factors, there are a wide and varied theories in identifying the causative factors and therefore there is no standard definition agreed upon by all researchers. Munevver Cetin et al., (2012) defined it as feelings of employees towards their work, the predictable benefits they would gain from their employments or working for them and what they should get from their jobs (their effort). Therefore the lower gap between their expectations and benefits will show a greater satisfaction of the employees. This is a result of attitudes toward various elements related to the work environment in the organization or institution.

On the other hand, Lok (2004) and Crawford (2004) defined it as a feeling of happiness resulting from the perception of the individual towards his job, as these feelings give the work a valuable function including individual's willingness towards the job and its concerns. It could also be said that job satisfaction is a sense of conviction and satisfaction or happiness to satisfy the needs or desires and expectations of the work itself, and the content of the work structure with trust, loyalty and affiliation to work.

Locke (1976) defined job satisfaction as a pleasurable or positive emotional state resulting from the appraisal of one's job experiences. As a result, it is important for the management to get knowledge of the employees' feelings that influence their reactions which could be negative or positive towards evaluations. Workers need an accurate and precise evaluation mechanism that provides feedback as regards to their performance. The mechanism can only be effective if it is viewed as fair and reflective of their actual individual's performance

However, we should also consider De Cremer (2003), he asserted that the negative interaction between employees and management can have a negative influence on the employee's satisfaction by showing a stress and un-willingness signs to do their tasks.

### **2.2.2 Previous Studies on Job Satisfaction**

Based on the ideas of Locke (1976), job satisfaction is a positive emotional state that occurs from the appraisal of the employee job experience. In other words, it's a result of employee appraisal to the degree and level to which the environment of the work fulfills their needs. This emphasizes that job satisfaction is a reflection and reaction to a job that results from individuals comparing their outcomes with those that are desired (Oshagbemi, 2000).

According to Raziq, 2015 and Maulabakhsh, 2015, if employees are not satisfied with the jobs and tasks assigned to them, they won't be sure about the safety of factors like working conditions, the co-cooperativeness of co-workers. Furthermore, he highlighted that in current times, firms cannot afford dissatisfied employees as they will not perform up to the standards or the expectations of their supervisor, they will be fired, resulting in firms bearing additional costs for recruiting new staff.

These make it so vital for organizations to provide a flexible work environment to the workers where they will feel they are a part of the firm and their opinions are valued as well as concentrate on keeping their morale high which logically will reflect on their performance, vice versa.

As a matter of fact job satisfaction in the banking sector has been researched systemically in the past quarter of this century and a lot of researchers have been investigating this theme. For example Saner (2015) and Eyupoglu (2015) showed that employees should be given more authority which allows them to participate in the process of decision making more efficiently. Additionally, also to decrease the formal hierarchical relationships and expand the communication channels with management to keep them keep in touch with the master issues inside the bank.

Furthermore, studies of Belias & Koustelios (2015) found that the transformational leadership in the banking sector has been proven to be effective and to avoid negative influence on employee performance and job satisfaction.

There is also however, a further point to be considered, Ghunaim (2008) aimed to find relationship between employees job satisfaction and employees loyalty at An-Najah National University. Also the impact of gender, educational qualification and academic rank, college, and years of experience and work on the relationship between job satisfaction and organizational loyalty. Questionnaires were distributed and collected from An-Najah National University members with a sample size of 144 faculty members. The results of the study showed the disparity in job satisfaction levels with respect to all sections as well as the existence of differences in job satisfaction due to gender, age and years of experience.

### **2.2.3 Factors Affecting Job Satisfaction**

Job satisfaction for workers are negatively and positively influenced by many factors, but these factors can be divided into three main groups as follows:

First: the factors attributed to the individual (personal factors):

#### **1. Gender**

Shawish (1996), mentioned that by examining the relationship between job satisfaction and sex variable (male / female) caught the attention of researchers in the administrative areas. Review of previous studies showed that there is a contradiction to some extent between the results of those studies so we cannot put a specific relationship between the sex variable and job satisfaction and perhaps this contradiction indicates conclusively that sex is not the only active agent in the creation of these differences. There are many different reasons including marital status, cultural climate in the level of the profession and the quality of jobs in the professions, different societal perception of the work of any of the gender and duration of experience, and motivations to work.

#### **2. Years of Experience**

Buil et al, (2014) noted that there are many studies that examined the years of experience and its relationship to job satisfaction, and the results of some of the studies showed there was no statistically significant differences between employee satisfaction and the number of years of experience while other studies have confirmed the opposite. Perhaps the studies that have reached a positive relationship between job satisfaction and years of experience are attributed to the fact that the greater experience of the individual, the higher he becomes more empowered in his work and also attributed this to increased

wages with increasing years of experience.

### **3. Educational Qualifications**

Different studies in determining the relationship between job satisfaction and educational qualification have shown there is no relationship between job satisfaction and qualification. On the other hand, other studies have shown a relationship between job satisfaction and qualification, but what has been observed is that most of the studies which examined the relationship between the two variables showed that the most educated employees are less satisfied than the less educated employees. This may be due to the fact that the more educated they are, the more ambitious they become (Tnay et al., 2013).

### **4. Age**

Some studies have shown that there is a positive correlation between age and the degree of job satisfaction such as Adegbola (2014). This is because the greater the employee's age, the greater degree of job satisfaction, adherence to job and stability in it (Porter, 1974).

The reason may be the fact that the ambitions in the early-career are high and therefore not matched by the present job provision as the aspirations of what the employee wants to achieve from his work is high, therefore leads to consequential lack of satisfaction. As the employees get older in age, they become more realistic, have reduced ambitions and consequently increase work satisfaction (Adegbola, 2014).

### **5. Health condition**

Kanibir & Nart (2012) pointed out that the state of health (physical and mental)



is one of the one of the important factors that affect job satisfaction. Health conditions like physical disease, especially diseases that they feel to ashamed to disclose and mental illness resulting from having personal problems or family, could lead to low job satisfaction and consequently low performance. A healthy person, psychologically and physically, participates in a lot of events and social activities that satisfy the social needs and through them feel satisfied.

## **6. Functional level or class**

Organizational level affects job satisfaction. Staff members in the upper echelons of the organization are often more satisfied than their counterparts at the lower levels. This could be because, the staff at the higher levels have more of their different kind of needs satisfied, whether material or moral by virtue of their qualifications and experience (Koys, 2001).

### **Second: Factors attributed to the work group**

#### **1. Relationship with superiors**

The relationship with the superiors is a main factor influencing the behavior of subordinates. Democratic pattern of leadership where they feel that they are the center of attention of the director leads to the development of positive feelings about work and organization and vice versa. However, autocratic leadership leads to crystallization of discontent and dissatisfaction (Dienesch et al., 1983).

#### **2. Colleagues**

The individual needs to interact with co-workers. Therefore, linking cooperation, good relations and having a social standing among them confirms behavioral theories of the effect of co-workers on the individual's behavior. As the work meets the need to interact with most of the staff, it is obvious that the presence of cooperative and supportive workers leads to a high level of job satisfaction (Downey et al., 1975).

#### **3. Appreciated by others**

There among the many individuals who need to be appreciated by others and this is not exclusive of individuals' workplace where employees seek praise,

appreciation and respect from others likewise returns on the effort and services provided. Several research results confirmed that for an individual to work and feel productive in the society which he lives in, there must be many factors that pushes him to be satisfied with his available work and the absence of these factors or most of them lead to the individual's sense of frustration, and then drop his love for work, lack of sense of belonging and loyalty to organization which is followed with negative effects affected by regulations, limitation in effectiveness of performance and achievement of objectives. (Shawish, 1996).

**Third:** Factors attributed to the institution

**1. Wages and rewards**

Most of the theories and field studies have shown the importance of wages and bonuses and their significant impact on the productivity of the individual such as Pfeffer and Langton (1993). Despite the differences in the relative importance given to material incentives, administrative schools find they all had given great attention to the financial incentives, although behaviorism, which focused on non-financial incentives did not diminish the importance and the role of financial incentives in stimulating individuals.

The importance of wage and moral rewards earned by the individual cannot be over-emphasized because it means more satisfaction of the individual's need, physiological needs and bring him a sense of security, provide him with social status, seeing it as a symbol of appreciation for his importance in the institution (Pfeffer et al., 1993).

## **2. Justice of Returns**

This is when the individual compares the average returns received compared to his inputs (skills, experience and level of education) with average of personnel revenues compared to their input. As a result of this, when the received average revenue of the employee is less than the average rate received by other employees, it provokes a feeling of unfair judgement and results in resentment and dissatisfaction. (Abbas, 2003).

## **3. Work Environment**

Physical working conditions affect the degree to which the individual accepts the work environment and thus the satisfaction with the work. Working conditions variables such as lighting, temperature, ventilation, humidity, noise, hygiene affect the individual's performance at work and occupational hazards related to his performance at work. Studies have tended to test the impact of these factors on the psychological state of the workers and satisfaction with work. The results of these studies suggest that the degree of quality of physical working conditions affect the strength of attraction that binds the individual to his work i.e. the degree of satisfaction with the work. The rate of rotation of the work and the rate of absenteeism from work is are high when there are poor working conditions and vice versa.

## **4. Features and services**

Features and services are incentives that are social in nature, provided by the Organization to the employees without linking it to the level of job performance. Examples of these are vacations, paid holidays, social insurance, provident fund, fund of dependency, health services and education.

The features and services affect employees indirectly by affecting the morale and health, which increases the ability and desire to work (Berger et al.,2001).

## **5. Upgrade and Advancement opportunities**

These are also factors that affect job satisfaction positively or negatively. If upgrade and advancement opportunities are linked to the individual's productivity and efficiency, then job satisfaction could be greatly increased. However, if the upgrade depends on other grounds, such as favoritism, personal relationships and friendship, it could create resentment among workers and lead to a lack of job satisfaction.

Thus, upgrade policy must carry justice with it in order to be one of the factors helping to create job satisfaction among workers on one hand, and on the other hand, it must be completed and integrated with lower level employees in the organization's policies and to take into account the set of principles of characterization and classification of jobs, and the development of general controls (Pfeffer, 1995).

## **6. Training**

Training is a major and vital investment in the development of human resources in any organization. Regardless of the type of organization, training is designed to provide the individual with information related to his job and the tactics developed to perform the duties and responsibilities of his job, as well as to provide the individual with the necessary skills that enable him to accomplish his job with minimal effort (technical skills development, mental and Humanities), and finally the construction and development of the individual

and the changing trends in order to be able to perform his job effectively (Bogyun et al., 2016) .

## **7. Job stability**

Work stability is one of the factors influencing job satisfaction. This is precisely what Maslow in his theory (peace needs) specified, where the need for security is of great significance in the priorities of needs and individuals seek and strive to satisfy them. Inability to satisfy this need creates tension within an individual and thus cause dissatisfaction. He also noted that work stability is one of the basic needs of an employee. Herzberg also stressed the importance of the safety factor at work and as one of the protective factors that contributes in avoiding the case of dissatisfaction, but does not create complacency. This confirms the findings of Maslow's theory of the need for work stability as a basic needed (Judge et al., 2002).

The workers check on the continuation of work and therefore the continuation of receiving a wage which in turn plays a key role in the formation of his morale devoid of fear and anxiety of his life hence, being in a better position in terms of his ability to perform the job in a better way. In addition, Judge (2002) attributed the decline in workers' efficiency among large numbers of employees in the Egyptian public sector companies to the lack of a sense of stability and labor warranty.(Judge et al., 2002).

## **8. Work content and the distribution of tasks**

This refers to the work content and the promise of the responsibility and power and the degree of diversity in the tasks of the individual. When the individual

feels a higher level of autonomy in accomplishing his work, his satisfaction level will greatly increase. The result is compatible with Herzberg's theory with respect to the driving factors and applications of enriching job.

## **2.3 Prefaces to Internal Marketing**

Gilmore and Carson (1995) posited that internal marketing as a thought has been shown in 1980s within the service marketing journalism, while internal customer idea started in 1950s.

As a result of contentious researches, studies in this field and the richness of theories, developed techniques, the outcome were internal marketing and its concepts and practices which focuses on the internal environment of the organization such as internal marketing research, training practices, internal communication and a lot of other factors that play a role in developing the internal environment of the institution, which views the employees as internal customers, jobs as internal products. It described this as an operations that aims to satisfy the wants and needs of the internal customers. In other words, the new view of internal marketing is, how to deal with employees as customers, which conversely means that it is also a process where the organization tries to promote itself for its employees (Jaworskiet al., 1993).

As a final point, we can be assured that it is generally accepted that creating and applying purposeful internal polices reflects the behavior and attitude of employees inside the organization as a positive or negative outcome.

### **2.3.1 Definition of Internal Marketing**

Internal marketing is directed towards the internal customers i.e. employees. Thus, it is a planned effort almost similar to classical concept of marketing, in order to deal

with the resistance to change, and to stimulate, guide employees towards achieving effective and efficient employees who are able to achieve the organizational goals by satisfying the customers through creating a new generation of enthusiastic and professional staff (K.P.M, 2013).

In other words, it is the process of choosing, attracting, motivating, training and creating a high quality internal customers, by satisfy their needs as a first step before satisfying the need of the external customers. By satisfying the internal customers to it becomes easier to satisfy the external customers' needs.

As has been noted, we can describe internal marketing as a special philosophy of the human resources management extracted from a marketing point of view, which operates as a managerial process aiming at the competency of the job functions in several ways such as ensuring that the whole staff, employees and workers in the organization have the ability and motivation towards serving and satisfying the external customers (Lings et al., 2005).

### **2.3.2 Past Studies on Internal Marketing**

Based on the ideas of Piercy and Morgan (1991) the internal marketing purpose is to understand the process of managing the interactions between the company employees.

In addition, Doukakis (2002) found out that dealing with the employees as internal customers was a tool to achieving employees' job satisfaction. It was seen as a vital requirement to obtain customer satisfaction in the United Kingdom Retail bank sector. Many internal marketing activities should be directed and planned by the top management to lower management levels such as training programs and feedback process to make sure this new knowledge and practices are applied in the place of



work.

According to Caruana and Calleya (1998), they showed that the effective use of internal marketing dimensions have direct effect on affective commitment which sheds light on retail banks managers' commitment to their organization and prospectively transfer to the employees. The right application of these dimensions give an outcome of high employees' performance due to the feeling of treatment equality and importance.

### **2.3.3 Scales of Internal Marketing**

According to Huang & Thiele (2015), there are many internal marketing scales and without a practical perceptive we cannot employ these scales and measures to get better customer satisfaction inside and outside the organizations.

Subsequently, we can summarize the dimensions of internal marketing into the following categories:

To start with the functional feature of internal marketing,

- **Internal Communication**

Many promotional tools are commonly used to stay in touch with customers for instance personal selling and advertising. Internal communication is the most frequently unhurried measurement of internal marketing.

It aims to examine the efficiency of the communications between managers and their employees and also within the employees themselves which could hold many benefits to the organization due to the effective management communication process (Aburoub et al., 2011).

- **Internal market research**

The internal market research is concerned with the gathering of information and feedback from employees within the organization. It also involves trying to carry out employees' suggestions and complaints. Some organizations establish some specialized units within human resources department or an independent department for the purpose of regularly collecting the data on employees' feedback.

Other purposes are to establish a connection channel between the management and employees in order to identify the issues that employees might have and focusing on the quality of employees and management.

- **Training**

Training is a major and vital investment in the development of human resources in any organization. Its definitions are more often than not associated to the applications of marketing techniques to improve the manner of satisfying both internal and external customers of the organization. For this reasons many researchers have defined it as a function of human resources management.

Regardless of the type of organization, training is designed to provide the individual with the related knowledge because it is a main key in implementing internal marketing. Consequently, internal marketing is a joint process in ensuring employees' wants and needs are met (Vazifehdoost et al., 2012).

Other internal marketing dimensions include empathy and consideration, internal service quality, experiences with facilities, supervisory consideration, team support and role clarity. (Huang and Thiele, 2015).

## **Chapter 3**

### **METHODOLOGY**

#### **3.1 Data Collection and Sampling**

The data collection process went through a pilot study phase prior to the final cross-sectional survey. Respondents were asked to review and make commentaries. Feedback gathered was positive and showed a high level of clarity. The questionnaire included Likert-scale type questions. Respondents were randomly selected and included a number of employees and managers of two national and foreign banks operating in the Turkish republic of northern Cyprus. The questionnaire was used to examine the impact of internal marketing on employee job satisfaction on corporate Social responsibility and correspondingly the effect of job satisfaction on CSR.

Respondents were asked to willingly take part in the survey. This survey was translated from English to Turkish language due to the predominant Turkish language among natives. A total of 322 questionnaires were completed out of the 400 that were distributed giving a good response rate of 80.5%. This response rate is considered high enough in marketing surveys.

The researcher used the convenience sampling technique which is a non-probability sampling technique where subjects are selected because of the convenient accessibility and proximity to the researcher.

The sample population was a total of 307 respondent gathered from four banks i.e. Is bank and Ziraat Bank as foreign banks (86 and 63 respectively); Koop bank and Limassol bank as national banks respectively (88 and 70). Table (3) below presents the demographic characteristics of respondents.

Table 3: Demographic characteristics of the respondents (N = 307)

Socio-Demographic Variable	Description	Frequency (n)	Percentage %
Gender	Male	132	43
	Female	175	57
Age ( Years)	Below 20	6	1.95
	21-30	103	33.56
	31-40	107	34.85
	41-50	46	14.98
	Above 50	45	14.66
Education	Diploma	71	23.15
	Bachelor	172	56
	Master	63	20.53
	P.H.D	1	0.32
Working Experience	Less than 5 years	70	22.8
	From 5-10 years	126	41.05
	More than 10 years	111	36.15

### 3.2 Instrument and Measures

All measurements of constructs were carried out with statements adopted from previous studies. At the beginning of the questionnaire, some demographic questions were asked such as (gender, age, years of experience and academic degree) and the second part consisted of questions about their perceptions of social responsibility, internal marketing and employee job satisfaction in their banks. 31 five-point Likert scale questions (1 = strongly disagree and 5 = strongly agree) were selected to record

their perceptions of variables such as (internal communication, internal market research, training, job satisfaction and social responsibility).

The first part of the survey covered the Internal Marketing which had three key dimensions. First, Internal communication (Martin Jr., 2015; To, 2015; Yu, 2015; Huang, 2015 & Rundle-Thiele, 2015). An example item used for IC is “Managers meet with employees regularly to find out what expectations they have of their jobs” the Cronbach Alpha value for IM was 0,910.

The internal market research and training questions were adopted accordingly from Huang, 2015 & Rundle-Thiele, 2015. An example item for IMR is “My bank collects data on employee complaints.” An example item for Training is “The bank focuses efforts on training employees” the Cronbach Alpha values of IMR and Training were 0.920 and 0.886 respectively.

Fourth part of the questionnaire contained questions concerned with corporate social responsibility adopted from Radaideh, 2015 & Al Azam, 2015. An example item for CSR is “The bank uses modern techniques to avoid the causes of pollution of the environment to reduce the environmental risks.” the Cronbach Alpha value of CSR was 0.919.

Fifth part of the questionnaire dealt with the Employee Job satisfaction of bank employees, whether are they satisfied in their jobs, feeling a great sense of satisfaction from their jobs or frequently thinking of quitting this job (Buil, 2014) and (Catalan, 2014) and (Martinez, 2014) and (Alhakimi, 2014) and (Alhariry, 2014) an example

item of JS is “I feel a great sense of satisfaction from my job.” the Cronbach Alpha value of Employees job satisfaction was 0.929.

### **3.3 Reliability and Validity of Measurement Model**

Construct validity examines the extent to which a scale truly measures a construct of interest, including convergent and discriminant validity (Peter, 1981). Convergent validity refers to the degree to which items measuring their corresponding construct are correlated (Anderson and Gerbing, 1988).

It is absolutely necessary to establish convergent and discriminant validity, as well as reliability, when doing a CFA (Confirmatory factor Analysis).

To evaluate the performance of the measurement model, we conducted a confirmatory factor analysis (CFA) with the five constructs measured in this study using AMOS 22.0 through maximum likelihood estimation. As this estimation method relies on data normality, the distribution of the collected data was examined. Normality is attributed to both skewness and kurtosis. While skewness tends to impact analysis of means, kurtosis severely influences tests of variances and covariances (Byrne, 2009; DeCarlo, 1997) which is the basis for SEM. Using this threshold as a guide, an inspection of the kurtosis values produced by AMOS suggests that no item was substantially kurtotic, therefore satisfying the assumption of maximum likelihood estimation of Structural Equation Modeling (SEM).

### **3.4 Structural Equation Modeling (SEM)**

Statistically, SEM represents an advanced version of general linear modeling procedures and is used to assess “whether a hypothesized model is consistent with the data collected to reflect theory” (Lei & Wu, 2007).

Structural equation modeling is a multivariate analytical approach used to simultaneously test and estimate complex causal relationships among variables, even when the relationships are hypothetical, or not directly observable (Williams, Vandenberg, & Edwards, 2009). Concurrently combining factor analysis and linear regression models, SEM allows the researcher to statistically examine the relationships between theory-based latent variables and their indicator variables by measuring directly observable indicator variables (Hair, Hult, Ringle, & Sarstedt, 2014).

I tested the constructs by structural equation modeling and found the coefficients of the independent and dependent variables.

### **3.5 Hypotheses Testing**

Due to the latent constructs in internal marketing (internal communication, internal market research and training), employee job satisfaction and social responsibility, structural equation modeling (SEM) was employed for the data analysis (SEM algorithm, AMOS 22.0).

The aim of this study is to test impact of internal marketing practices on social responsibility and employee job satisfaction in the Northern Cyprus Banking Sector, and also how a positive internal marketing practices and social responsibility would affect affect employee's job satisfaction as Figure (1) below shows:



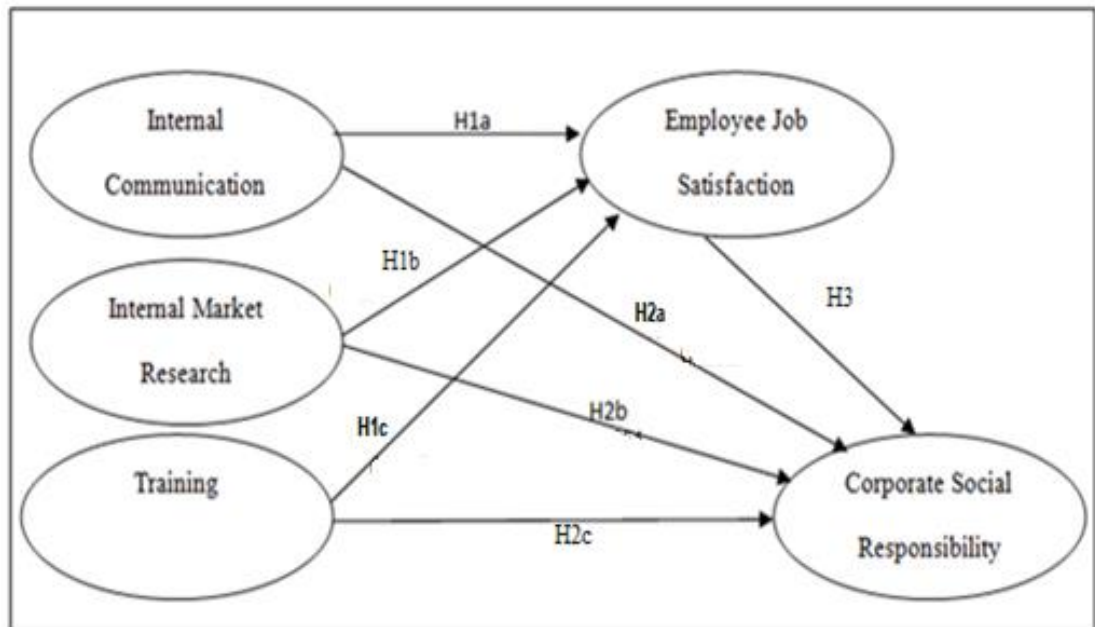


Figure 1: Structure Model

### 3.6 Hypothesis Development

**H1:** Internal marketing has a positive effect on Employees Job Satisfaction

H1a: Internal Communication has a positive effect on Employees Job Satisfaction

H1b: Internal Market Research has a positive effect on Employees Job Satisfaction

H1c: Training has a positive effect on Employees Job Satisfaction

**H2:** Internal marketing has a positive effect on corporate social responsibility

H2a: Internal communication has a positive effect on corporate social responsibility

H2b: Internal market research has a positive effect on corporate social responsibility

H2c: Training has a positive effect on corporate social responsibility

**H3:** Employee job satisfaction has a positive effect on corporate social responsibility

## **Chapter 4**

### **DATA ANALYSIS AND FINDINGS**

#### **4.1 Descriptive Results**

At the beginning of the questionnaire, a descriptive analysis was performed to identify the socio-demographic characteristics of the respondents by sex, age, academic degree, years of Experience, country of residence.

With regards to the respondents' sex, 43% were males (n = 132) and 57% were females (n = 175). For age, the majority (70.36%) of the respondents were below the age 40. For academic degree, the majority (56%) of respondents were holding bachelor degree. About 23.15% of them had diplomas and 20.85% had masters' degree. For years of experience, the majority (41.05 %) of respondent had from 5-10 years' experience, about 36.15% of them had more than 10 years' experience and 22.8% less than 5 years.

For questions about the social responsibility of banks in the Turkish Republic of Northern Cyprus and Internal Marketing, 31 five-point Likert type scale questions (1 = strongly disagree and 5 = strongly agree) were posed.

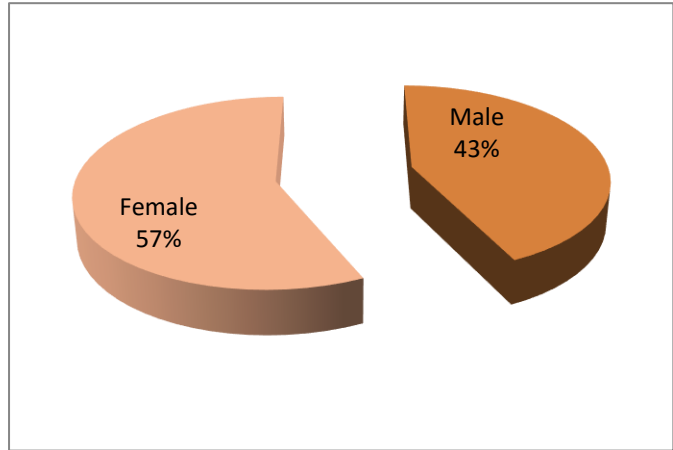


Figure 2: Gender Distribution

Figure 2 shows that sample population gender was divided into 43% males and 57% females.

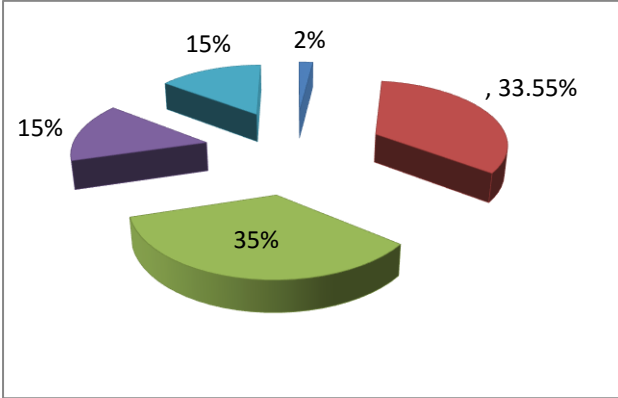


Figure 3: Age Distribution

Figure 3 shows that the ages of the respondents were divided as follows: 2% below 20, 33.55% between 21 and 30, 35 % between 31 and 40, 15% between 41 and 50, and 15% above 50.

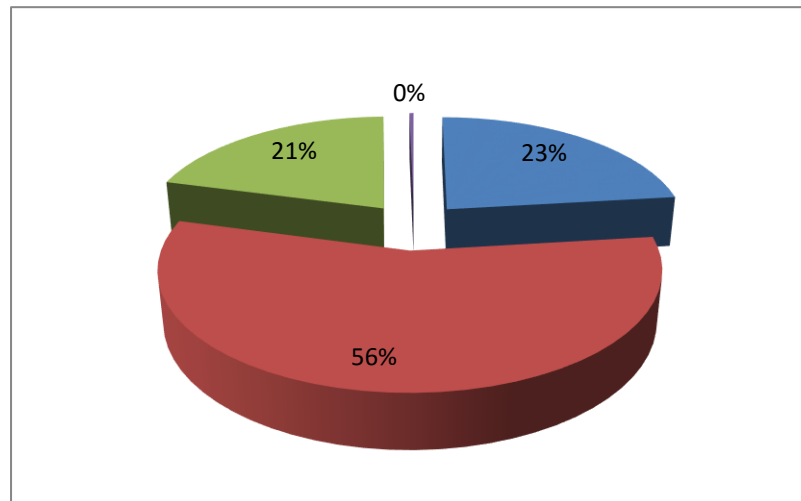


Figure 4: Academic Degree distribution

Figure 4 shows that 56% of respondent's holds a bachelor degree, 23.15% Diploma, 20.53% Master's Degree and 0.32% hold a Ph.D. Degree.

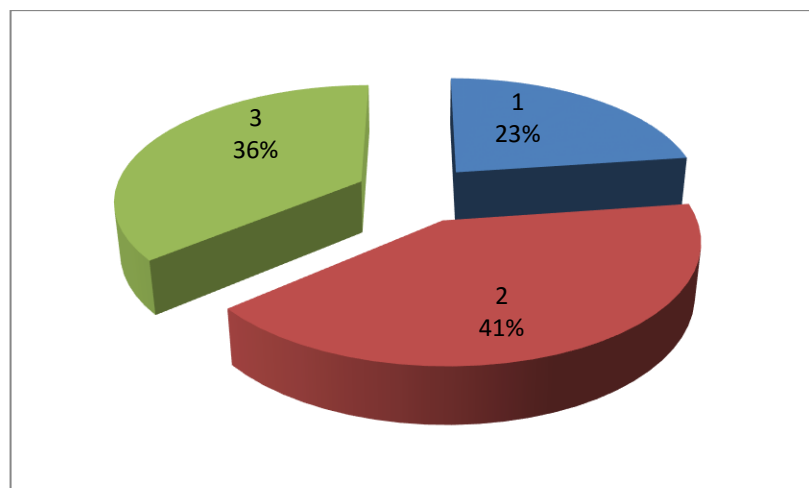


Figure 5: Year of Experience Distribution

Figure 5 shows that 41% of respondents have experience from 5 – 10 years, 36% has more than 10 years' experience and 23% has less than 5 years' experience.

## 4.2 Reliability

The reliability analysis is carried out to ascertain the reliability and dependability of a scale. It's important to mention that the Cronbach's alpha co-efficient ranges from Zero to one. In addition it should not be less than the minimum value of 0.70 (Hair et al. 1998).

The results of the reliability analysis for each component categories are shown in the table (4) below:

Table 4: Results of reliability analysis for component categories

<b>Compenent</b>	<b>Questions</b>	<b>Cronbach's Alpha</b>
<b>InternalCommunication</b>	1,2,3,4,5,6,7	0,910
<b>Internal Market Research</b>	8,9,10,11,12,13	0,920
<b>Training</b>	14,15,16,17,18	0,886
<b>SocialResponsibility</b>	20,21,22,23,24,25,26	0,919
<b>Employee JobSatisfaction</b>	27,28 ,30	0,929

The table above shows the different Cronbach's Alpha coefficient for each of the components as analyzed using the SPSS. Results (Cronbach's Alpha) for each of the component categories showed: **Internal communication** (0,910), **Internal Market**

**Research** (0,920), **Training** (0,886), **Social Responsibility** (0,919), **Employee Job Satisfaction** (0,929), and overall value of 0.963.

These values confirmed the reliability of the scales based on the grounds that the generally agreed upon lowest value for Cronbach’s alpha should be 0.70 (Hair et al. 1998). It further confirms the reliability of the scale for each component and also for all the components combined.

### 4.3 Validity

Just like all other marketing research, it’s essential to establish the validity of the latent variables to complete the examination of the structural model. Construct validity examines the extent to which a scale truly measures a construct of interest, including convergent and discriminant validity (Peter, 1981). Convergent validity refers to the degree to which items measuring their corresponding construct are correlated (Anderson and Gerbing, 1988). It is absolutely necessary to establish convergent and discriminant validity, as well as reliability, when doing a CFA.

Table 5: Summary of factor loadings

<b>Items</b>	<b>Factor Loadings</b>
<b>Internal Communications</b>	
Managers meet with employees regularly to find out what expectations they have of their jobs.	0.73
Managers interact formally and directly with employees to find out how to make employees more satisfied.	0.74
Messages that I receive are aligned with business wide communication	0.78
There is an internal communication program for all employees in my bank	0.78
In my bank , communication are appropriate	0.82
Employees at all levels understand the direction and key priorities of my organization	0.72

All communication material are reflects a consistent style in my bank	0.79
<b>Internal market research</b>	
My bank gathers employee feedback	0.82
My bank regularly seeks employee suggestions	0.87
My bank collects data on employee complaints	0.86
My bank does a lot of internal marketing research	0.82
My bank talks with me identify issues that I may have	0.81
My bank surveys employees at least once a year to assess the quality of employment	0.71
<b>Training</b>	
The bank focuses efforts on training employees.	0.8
This company always meets its commitments	0.83
My bank teaches me why I should do things.	0.81
My training in my organization has enabled me to do well job.	0.81
The bank evaluate a training courses for employees to develop their skills and abilities.	0.67
<b>Social Responsibility</b>	
Bank goals and values are agreed with the society values and goals.	0.72
My Bank Participates in support the community infrastructure	0.74
The bank uses modern techniques to avoid the causes of pollution of the environment to reduce the environmental risks	0.79
My bank contributes in reducing the problem of unemployment in the community	0.78
The bank is committed in providing an healthy environment and suitable conditions that enabling employees doing their assigned tasks	0.85
My bank commits to fair rules and fair competition	0.83
My bank is committed to the principle of not to cause damage or harm other interests	0.77
<b>Job Satisfaction</b>	
I feel reasonably satisfied with my job	0.89
I feel a great sense of satisfaction from my job	0.93
I am satisfied with my overall job	0.9
Generally speaking , am very satisfied with this job	0.8

### **4.3.1 Convergent Validity**

The items that are indicators of a specific construct should converge or share a high proportion of variance in common. If you have convergent validity issues, then your variables do not correlate well with each other within their parent factor; i.e. the latent factor is not well explained by its observed variables.

The convergent validity test could be passed if factor loadings and average variance extracted (AVE) are above the threshold of 0.5 (Hair et al., 2010). All constructs showed satisfactory convergent validity, as factor loadings ranged from 0.67 to 0.93 and most AVE values were larger than 0.5. The model showed that all construct reliability values were greater than the average variances, and ranges of average variances were between 0.584 and 0.777 which also satisfies  $>0.5$ .

### **4.3.2 Discriminant Validity**

It is the extent to which a construct is truly distinct from other constructs. If you have discriminant validity issues, then your variables correlate more highly with variables outside their parent factor than with the variables within their parent factor; i.e., the latent factor is better explained by some other variables (from a different factor), than by its own observed variables.

The correlation of the latent variable scores with the measurement items needs to show an appropriate pattern of loadings, one in which the measurement items load highly on their theoretically assigned factor. Fornell and Larcker (1981) recommended that the square root of AVE in each latent variable can be used to establish discriminant validity, if this value is larger than other correlation values among the latent variables.

Table (6) shows that the square roots of AVE values were all greater than their



corresponding inter-construct correlations, indicating acceptable discriminant validity. Then all maximum squared variance (MSV) and average squared variances(ASV) were respectively lower than their corresponding average variances.

Table 6: Fornell-Larcker Criterion Analysis for checking Discriminant Validity

	CR	AVE	MSV	ASV	IMR	IC	SR	TR	EJS
<b>IM</b>									
<b>R</b>	0.923	0.667	0.531	0.458	<b>0.817</b>				
<b>IC</b>	0.908	0.584	0.531	0.447	0.729	<b>0.764</b>			
<b>SR</b>	0.918	0.615	0.607	0.518	0.674	0.689	<b>0.784</b>		
<b>TR</b>	0.890	0.620	0.607	0.490	0.707	0.680	0.779	<b>0.787</b>	
<b>EJS</b>	0.933	0.777	0.536	0.397	0.588	0.564	0.732	0.624	<b>0.881</b>

\*CR- Construct reliability, AVE-Average Variance Extracted, MSV-Maximum Shared Squared Variance, ASV-Average Shared Squared Variance; IMR- Internal Market Research, IC-Internal Communication, SR-Social Responsibility, TR-Training, EJS-Employee Job Satisfaction, \*The bolded diagonal values show the Average Variances Extracted.

The convergent and discriminant validity of internal market research, internal communication, social responsibility, training and employee job satisfaction were tested also by the CFA using bootstrapping. The scale is said to be reliable when the Construct reliability (CR) is greater than 0.7 and evidently all of the scales appeared greater. Also there is convergent validity when the CR is greater than the Average Variance Extracted (AVE) and also when the AVE is greater than 0.5. Finally, discriminant validity is present when the Maximum Shared Squared Variance (MSV) is less than AVE and Average Shared Squared Variance (ASV) is less than AVE. All of the scales in the construct met those requirements fully.

#### 4.4 Model Fit Analysis

The Confirmatory Factor Analysis (CFA) Model fit was done using the SPSS AMOS 22.0 to ascertain whether the measures and components were consistent with the model and if the model was fit. The test proved that the model had a goodness of fit. The  $\chi^2$

test result showed it was significant statistically which would signify an inadequate fit model. However, since the sample size and the level complexity of the model influences this statistic, it would not be proper to reject the model based on that alone as there are other fit indices such as Goodness of Fit Index (GFI), Norm Fit Index (NFI), Critical Fit Index (CFI), Adjusted GFI and Root Mean Square Error of Approximation (RMSEA) which are used to measure goodness of fit.

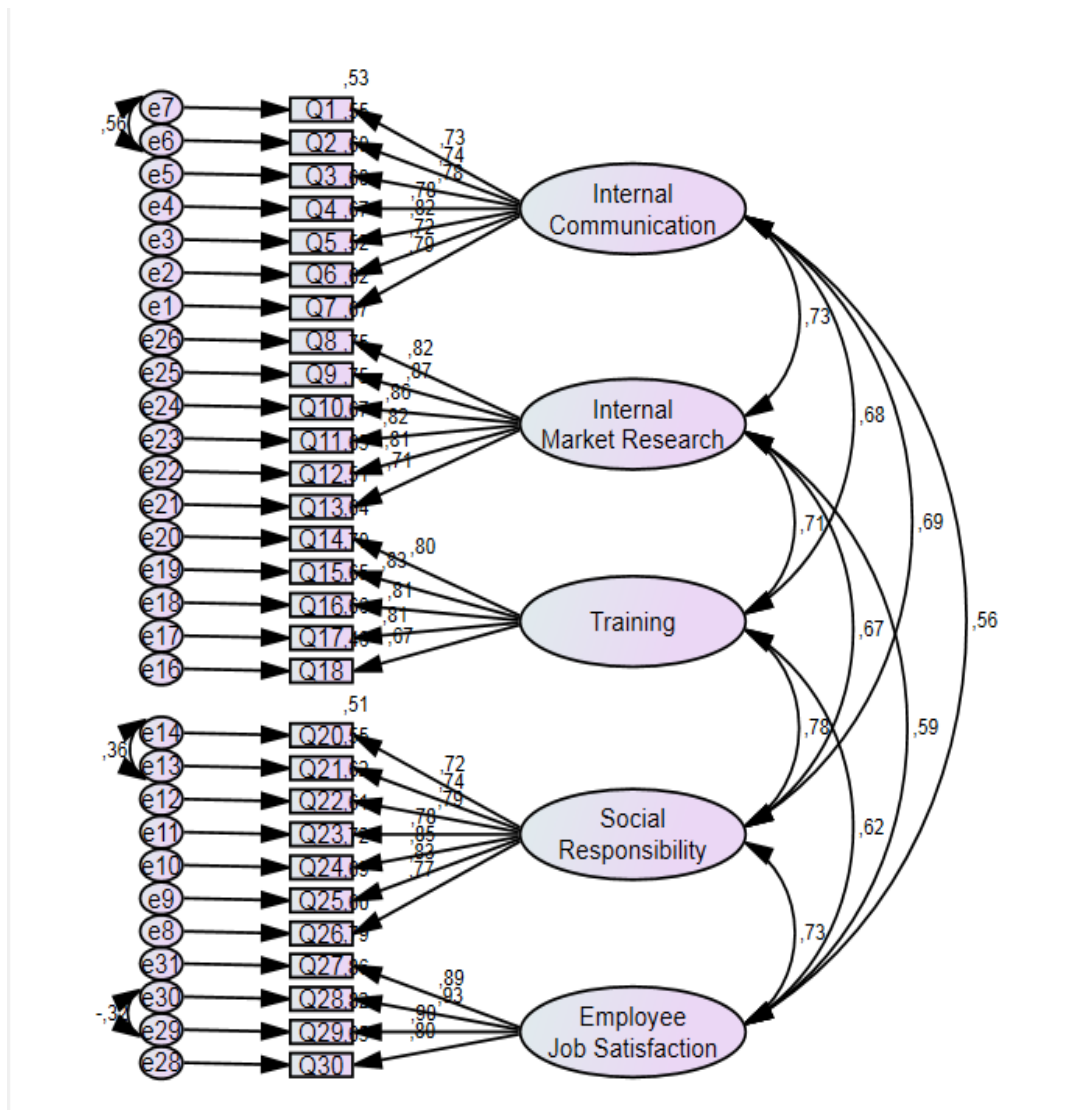


Figure 6: The Confirmatory Factor Analysis Model

Table 7: Standardized loading, composite construct reliability (CR), and average variance extracted (AVE) of measures

<b>Items</b>	<b>standardi zed Loading</b>	<b>Compos ite constru ct reliabili ty</b>	<b>Avera ge varian ce extrac ted</b>
<b>Internal Communications</b>		0.908	0.584
Managers meet with employees regularly to find out what expectations they have of their jobs.	0.73		
Managers interact formally and directly with employees to find out how to make employees more satisfied.	0.74		
Messages that I receive are aligned with business wide communication	0.78		
There is an internal communication program for all employees in my bank	0.78		
In my bank , communication are appropriate	0.82		
Employees at all levels understand the direction and key priorities of my organization	0.72		
All communication material are reflects a consistent style in my bank	0.79		
<b>Internal market research</b>		0.923	0.667
My bank gathers employee feedback	0.82		
My bank regularly seeks employee suggestions	0.87		
My bank collects data on employee complaints	0.86		
My bank does a lot of internal marketing research	0.82		
My bank talks with me identify issues that I may have	0.81		
My bank surveys employees at least once a year to assess the quality of employment	0.71		
<b>Training</b>		0.890	0.620
The bank focuses efforts on training employees.	0.8		
This company always meets its commitments	0.83		
My bank teaches me why I should do things.	0.81		
My training in my organization has enabled me to do well job.	0.81		
The bank evaluate a training courses for employees to develop their skills and abilities.	0.67		
<b>Social Responsibility</b>		0.918	0.615
Bank goals and values are agreed with the society values and goals.	0.72		

My Bank Participates in support the community infrastructure	0.74		
The bank uses modern techniques to avoid the causes of pollution of the environment to reduce the environmental risks	0.79		
My bank contributes in reducing the problem of unemployment in the community	0.78		
The bank is committed in providing an healthy environment and suitable conditions that enabling employees doing their assigned tasks	0.85		
My bank commits to fair rules and fair competition	0.83		
My bank is committed to the principle of not to cause damage or harm other interests	0.77		
<b>Job Satisfaction</b>		0.933	0.777
I feel reasonably satisfied with my job	0.89		
I feel a great sense of satisfaction from my job	0.93		
I am satisfied with my overall job	0.9		
Generally speaking , am very satisfied with this job	0.8		

The regression analysis involves the use of AMOS 22.0 to find out how intense the influence of internal marketing is on employee job satisfaction and social responsibility. The preliminary analysis results show that the tested fit indicator of the overall model is  $P=.000$ ,  $CMIN/DF=2,090$ ;  $GFI=.850$ ;  $NFI=.901$ ;  $IFI=.943$ ;  $CFI=.943$ ;  $RMSEA=.060$ . This denotes that the research framework has partially met the criteria of the goodness of model fit indices. After conducting the confirmatory factor analysis, I extracted the factor loading ratios after running the model by the data, then eliminated all factor loading below 0.5. Finally the result showed Good-fit model.

Table 8: Model Fit Statistics

CMIN/DF	2.090
RMSEA	.060
GFI	.850
NFI	.901
CFI	.943
IFI	.943

The indices of both models which are combined into one model support a good model fit based on agreed upon criteria i.e CMIN/DF should be less than 5.0 if n is greater than 200 (Bentler, 1990); GFI Should be greater than .90 (Chau,1997; Segars & Grover,1993). IFI should be greater than 0.90 (Meyers et al., 2005); RMSEA should be less than 0.08 (Hu & Bentler, 1999; Meyers et al., 2005); NFI should be greater than .90. And CFI should be greater than 0.90 (Hatcher, 1994). This shows invariably a good overall model fit for the full mediation model.

#### **4.5 Hypothesis Testing**

After securing the reliability and validity of the individual measurement models the hypothesis was tested by conducting structural equation model (SEM), AMOS 22.0 SPSS 22.0.

Hypothesis testing was performed to determine whether the proposed hypotheses are supported or not supported. All three proposed hypotheses and sub-hypotheses that emerged from the literature review are supported on the basis of the results from the structural equation analysis.

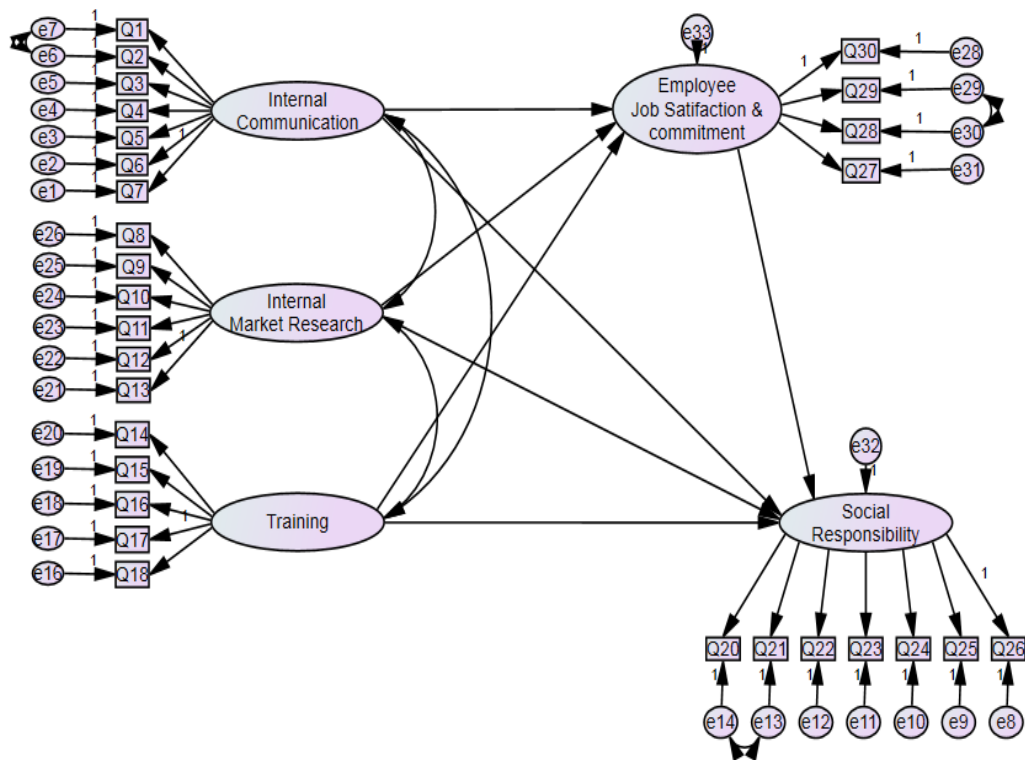


Figure 7: Structural Model

Table 9: Hypothesis development

Hypothesis	P-value	Regression coefficient	Results
H1a: IC has a positive effect on EJS.	0.049	0.176	Supported.
H1b: IMR has a positive effect on EJS.	,012	0.217	Supported.
H1c: TR has a positive effect on EJS.	***	0.366	Supported.
H2a: IC has a positive effect to CSR.	,006	0.182	Supported.

H2b: IMR has a positive effect on CSR.	,416	0.051	Not Supported.
H2c: TR has a positive effect on CSR.	***	0.371	Supported.
H3: EJSC has a positive effect on CSR.	***	0.321	Supported.

Table 10: Hypotheses Testing Results

H1: Internal marketing has a positive effect on Employees Job Satisfaction	Supported
H1a: Internal Communication has a positive effect on Employees Job Satisfaction	Supported
H1b: Internal Market Research has a positive effect on Employees Job Satisfaction	Supported
H1c: Training has a positive effect on Employees Job Satisfaction	Supported
H2: Internal marketing has a positive effect on corporate social responsibility	Supported
H2a: Internal communication has a positive effect on corporate social responsibility	Supported
H2b: Internal market research has a positive effect on corporate social responsibility	Not Supported
H2c: Training has a positive effect on corporate social responsibility	Supported.
H3: Employee job satisfaction has a positive effect on corporate social responsibility	Supported.

## 4.6 Hypotheses Discussion

**H1:** Indicates that internal marketing activities would have a positive effect on Employees Job Satisfaction. The result showed significance of Internal communication on Employees job satisfaction ( $\beta_a = 0.176$ ;  $\rho = .049$ ), internal market research on employees job satisfaction ( $\beta_b = 0.217$ ;  $\rho = .012$ ) and training on

employees job satisfaction ( $\beta_c = 0.366$ ;  $\rho = ***$ ), and thus H1 is supported. If at least two of the sub-hypothesis is not rejected, then we don't reject the main hypothesis.

This finding implies that the internal marketing activity practices employed by the TRNC banking sector are imperative to influencing the employees' job satisfaction. The result of the current study validates the decelerations in the works of Yu-Ting et al. (2015) which indicates that internal marketing practice maybe considered as training, internal communication, and internal market research which are all marketing controllable elements of organizational management that is used to motivate and influence employees. Thus, TRNC banks should adopt the internal marketing elements that increase the level of employees' job satisfaction. This also supports work of Loanna (2003), the reduction of in outlet and staff training has a negative impact on the quality of the internal environment which directly leads to employees' dissatisfaction, while the effective implementation of internal marketing can have a positive impact on personnel job satisfaction. Finally, the emphasis placed on the training programs contributes to developing service – oriented employees, and improve their competences and leads to employee job satisfaction. In addition the study of To,Martin Jr.& Yu (2014) supports also that internal marketing is a very valuable tool to persuading positive employees work attitude and job satisfaction.

**H2:** proposed that internal marketing has a positive effect on corporate social responsibility. Based on the statistical results calculated, two of the components of internal marketing i.e. Internal communication ( $\beta_a = 0.182$ ;  $\rho = .006$ ), and training ( $\beta_c = 0.371$ ;  $\rho < .05$ ), had a direct effect on corporate social responsibility, and therefore means the supporting hypothesis should be accepted. However, Internal market research ( $\beta_b = 0.051$ ;  $\rho = .416$ ) showed no relationship with corporate social



responsibility making it impossible to reject that internal marketing has a positive effect on corporate social responsibility. The result of the current study validates the decelerations in the works of Doukakis (2003), that the potential impact of the effective internal marketing practices on the quality for the external service interactions is multiform, and that the emphasis which is placed on the development and training contributes to create a team spirit which unites people towards the achievements of organization and corporative social objectives. In addition to that internal marketing enables an organization to demonstrate a caring attitude towards its employees, which motivates them to demonstrate a caring attitude towards external environment.

**H3:** Employee job satisfaction has a positive effect on corporate social responsibility  
The results showed that Employee job satisfaction had a direct effect on corporate social responsibility ( $\beta = 0.321$ ;  $p < .05$ ). The result of the current study validates the decelerations in the works of Turban & Greenings (1997) that this is surprising as a discretionary responsibility are positive, it might be due to the fact that discretionary responsibility improve the organization reputation, which is a reasonable work attitude of satisfied employees. This also supports work of Hoseong & Beomjoon (2012) in their research where they found that satisfied employees with high self-efficacy and cooperative orientations are more likely play a positive role in their external environment and to display positive emotions, which stems from job satisfaction.

## Chapter 5

### SUMMARY AND RECOMMENDATIONS

#### 4.1 Conclusion

The current study was carried out to find out if the internal marketing activities affects employees' job satisfaction and corporate social responsibility within the TRNC banking sector. Several hypotheses were proposed and tested using appropriate statistical software and techniques.

From the result of findings, it was discovered that all dimensions of internal marketing activities but one (internal market research) have direct significant effect on the corporate social responsibility in the banking sector of TRNC.

However, it did show that all dimensions of internal marketing activities such as training, internal communication and internal market research have positive direct effect on the employees job satisfaction in the banking sector of the TRNC. Furthermore, results showed that employee's job satisfaction has a positive direct effect on corporate social responsibility.

Our findings are important, because they provide primary evidences that internal marketing implications has positive effect on employee job satisfaction and corporate social responsibility. It also suggests that it is beneficial to invest and focus more on internal marketing applications and activities in the banking sector of TRNC.

## **4.2 Recommendations and Suggestions**

Firstly, to have a real effect of internal marketing activities on employee's job satisfaction, the high level management should ensure that bank managers recognize the importance of internal marketing and provide any required support to the employees. Moreover, the efficient internal communications between the employees themselves and their managers has a positive effect on employees' job satisfaction because the workers or employees highly appreciate and value the informal communication with managers (W.M et al, 2014).

Middle level managers for example branch managers and the supervisors should work towards providing the bank employees with more effective and efficient training courses which would have a direct positive effect on achieving job satisfaction (Song and Olshfski, 2008).

Secondly, relevancy of internal marketing as an important factor affecting employee job satisfaction. Therefore bank managers in the Turkish Republic of Northern Cyprus should pay more attention to what training programs their employees attend in order to develop bank employees' skills and. On the other hand, the relevance of internal marketing activities as an important factor affecting corporate social responsibility, considering the training of human assets in banks, it's possible to say that employees training and development for their functions is vital in order to gain insight into the realities of and to deal with the complexity of real life situations which affect the quality of employees as individuals in the society (Esin et al., 2011). In addition there are many training practices that have positive direct effect on corporate social responsibility such as the sensitivity trainings that focus on making employees

understands themselves and others reasonably, which is done by developing in them social sensitivity and behavioral flexibility which we can be called empathy. All of these variables influence positively the behavior of the bank employees in the society and the role they play in their social environment.

Finally, the bank employees are a part of the environment and the society, so he is affecting his social environment and affected by other social environmental factors negatively or positively. This shows the role which individuals play in the society itself.

### **4.3 Limitations of the Study**

This study had two main limitations:

First, the researcher's access to the bank employees and managers in the Turkish Republic of Northern Cyprus was highly limited because the banks had very strict rules when it came to giving data and attending to researchers as they tend to control the information given by bank employees. This affected their response rate and sometimes there was no permission to the employees to participate in the research.

Some banks also made procedures through either the Human Resources department or bank managers to approve the questionnaires before distributing them, because they wanted to make sure that they don't indicate any unwelcomed and unwanted results from the research.

Finally, the low population in the Turkish Republic of Northern Cyprus and the usage of more technological services in the banking industry decreased the dependency on human resources thereby resulting in low number of employees in the various bank branches. This pushed the researcher to visit around 38 different banks branches to

collect the sample. In addition to this the geographical distances between those different bank branches were far.

#### **4.4 Future Research**

Future research could be carried by increasing the population, use and extend the variables such as employees commitment, organizational trust and employees turnover rate.

On the other hand, this research could be carried using it as a comparative study between private and public banks and with others that adopt different economical and financial systems such as Islamic banks.

Moreover, this study was based on a single service industry (Banking Sector), with its own peculiar characteristics. It is not clear to what extent the substantive results of this study can be generalized to other industries. Future research should apply the model on a larger population of other types of banks and other services and manufacturing industries.

Organizational Commitment as a variable which has a significant impact on corporate social Responsibility can be done in future research.

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## **APPENDICES**



## Appendix A: Questionnaire (English Version)



### QUESTIONNAIRE

The researcher is working on a study entitled:.

**"The impact of internal marketing to Employee Job Satisfaction on social responsibility: An Application to Republic of Northern Cyprus Banking Sector"**

We hope that you will answer all the paragraphs of the questionnaire according to the instructions mentioned in every part and we inform you that all gathered data **will be kept fully and completely confidential and will only be used for the purposes of scientific research**, expressing our thanks and appreciation for your cooperation.

#### PART A:

This section is about individual, please tick (✓) in the appropriate answer or fill in the blank space.

**Question 1:** Your gender: male ( ) Female ( )

**Question 2:** How old are you? Below 20 ( ) 21-30 ( ) 31-40 ( ) 41-50 ( ) above 51 ( )

**Question 3:** What is your academic degree?

- a) Diploma                      b) B.A                      c) M.A                      d)P.H.D

**Question 6:** Country of Residence: (.....)

**Question 7:**Years of Experience:







Less than 5 years ( ) from 5-10 years ( ) more than 10 years ( )

thank you for participating in this questionnaires

**PART B:**

**Degree of Frequency:**


**1= Strongly Disagree    2= Disagree    3=Neutral    4= Agree    5=Strongly Agree**

Q						
INTERNAL COMMUNICATION :						
1	Managers meet with employees regularly to find out what expectations they have of their jobs	1	2	3	4	5
2	Managers interact formally and directly with employees to find out how to make employees more satisfied	1	2	3	4	5
3	Messages that I receive are aligned with business wide communication	1	2	3	4	5
4	There is an internal communication program for all employees in my bank	1	2	3	4	5
5	In my bank , communication's are appropriate	1	2	3	4	5
6	Employees at all levels understand the direction and key priorities of my organization	1	2	3	4	5
7	All communication material are reflects a consistent style in my bank	1	2	3	4	5
<b>Internal market research</b>						

8	My bank gathers employee feedback	1	2	3	4	5
9	My bank regularly seeks employee suggestions	1	2	3	4	5
10	My bank collects data on employee complaints	1	2	3	4	5
11	My bank does a lot of internal marketing research	1	2	3	4	5
12	My bank talks with me identify issues that I may have	1	2	3	4	5
13	My bank surveys employees at least once a year to	1	2	3	4	5
<b>Training</b>		☹		☺		☺
14	the bank focuses efforts on training employees .	1	2	3	4	5
15	This company always meets its commitments	1	2	3	4	5
16	my bank teaches me why I should do things .	1	2	3	4	5
17	my training in my organization has enabled me to do well job .	1	2	3	4	5
18	the bank evaluate a training courses for employees to develop their skills and abilities .	1	2	3	4	5
<b>Social Responsibility</b>		☹		☺		☺
19	Bank goals and values are agreed with the society values and goals .	1	2	3	4	5
20	My Bank Participates in support the community infrastructure	1	2	3	4	5
21	The bank uses modern techniques to avoid the causes of pollution of the environment to reduce the environmental risks	1	2	3	4	5
22	My bank contributes in reducing the problem of unemployment in the community	1	2	3	4	5
23	The bank is committed in providing an healthy environment and suitable conditions that enabling	1	2	3	4	5
24	My bank commits to fair rules and fair competition	1	2	3	4	5
25	My bank is committed to the principle of not to cause damage or harm other interests	1	2	3	4	5
<b>Job Satisfaction</b>		☹		☺		☺
26	I feel reasonably satisfied with my job	1	2	3	4	5
27	I am satisfied with my overall job	1	2	3	4	5

28	I am generally satisfied with the kind of work I do in this job	1	2	3	4	5
29	Generally speaking , am very satisfied with this job	1	2	3	4	5

## Appendix B: Questionnaire (Turkish Version)

	<p style="text-align: center;"><b>Doğu Akdeniz Üniversitesi</b> <b>İşletme Bölümü</b> <b>Pazarlama Yönetimi Yüksek Lisans Programı</b></p>
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### ANKET

Yürüttüğümüz çalışmanın temel amacı “Kuzey Kıbrıs Türk Cumhuriyetindeki bankalarda Sosyal sorumluluğun kurum içi pazarlama ile iş tatmini üzerine etkisini incelemektir.”

Aşağıdaki paragraflarda verilen direktifler ışığında bütün soruları cevaplamanızı umar, toplanacak verilerin tümünün gizli kalacağını ve sadece bilimsel bir araştırmada kullanılacağını taahhüt ederiz. İlginiz ve işbirliğiniz için şimdiden teşekkürler.

#### KISIM A:

Bu bölümde temel bilgiler sorulmaktadır. Lütfen doğru cevabın yanındaki boşlukları doldurunuz.

**Soru 1:** Cinsiyet: Bay ( ) Bayan ( )

**Soru 2:** Yaşınız: 20 yaşın altında ( ) 21-30 ( ) 31-40 ( )

41-50 ( ) 51 ve üstü ( )

**Soru 3:** Akademik dereceniz nedir?

Lise mezunu ( ) Lisans ( ) Yüksek Lisans ( ) Doktora ( )

**Soru 4:** Uyrak: .....

**Soru 5:** Kaç yıldır bu işte çalışmaktasınız?

5 yıldan az ( ) 5-10 ( ) 10 yıldan fazla ( )

**Katılımınız için teşekkür ederiz.**

**KISIM B:**

Katılım dereceniz: 1= Kesinlikle katılmıyorum 2= Katılmıyorum 3= Kararsızım 4= Katılıyorum 5= Kesinlikle Katılıyorum

SORULAR						
<b>Dahili İletişim</b>						
1	Yöneticiler, çalışanlarının işten beklentilerini anlamak için bir araya gelirler.	1	2	3	4	5
2	Yöneticiler çalışanların işten aldıkları tatmini artırmak için onlarla birebir iletişim halindedirler.	1	2	3	4	5
3	Kurumun iş ortamı ile ilgili haberler bana da ulaşmaktadır.	1	2	3	4	5
4	Çalıştığım bankada her çalışan iç iletişim ağına dahildir.	1	2	3	4	5
5	Çalıştığım bankada, iletişim iş ortamına uygundur.	1	2	3	4	5
6	Her seviyedeki çalışan, kurumda verilen direktif ve	1	2	3	4	5
7	Çalıştığım bankadaki iletişim malzemeleri,tutarlı bir tarzı yansıtmaktadır.	1	2	3	4	5
<b>Dahili Pazar Araştırması</b>						
8	Bankam personelinden geribildirim alır.	1	2	3	4	5
9	Bankam düzenli olarak personelin önerilerini alır	1	2	3	4	5
10	Bankam personel şikayetleri ile ilgili veri toplar.	1	2	3	4	5
11	Bankam sıklıkla kurumiçi pazar araştırması yapar.	1	2	3	4	5
12	Bankam, sorunlarımla ilgili benimle konuşur.	1	2	3	4	5
13	Bankam işletmedeki istihdam kalitesi ile ilgili yılda en az bir kere anket yapar.	1	2	3	4	5
<b>Eğitim</b>						
14	Bankam çalışanlarının eğitimiyle ilgilenir.	1	2	3	4	5
15	Bankam her zaman taahütlerini yerine getirir.	1	2	3	4	5
16	Bankam bana yaptığım işlerin gerekçelerini öğretir.	1	2	3	4	5

17	Bankamda verilen eğitim, işlerimi daha iyi yapmama vesile olur.	1	2	3	4	5
18	Bankam, çalışanlarının beceri ve yeteneklerini geliştirmek amacıyla eğitici kurslar düzenler.	1	2	3	4	5
<b>Sosyal Sorumluluk</b>		☹		☺		☺
19	Bankanın hedef ve değerleri toplumun hedef ve değerleri ile örtüşür.	1	2	3	4	5
20	Bankam, toplum altyapısının desteklenmesi ile ilgili konularda rol alır.	1	2	3	4	5
21	Bankam çevresel riskleri azaltmak için, çevre kirliliğine yol açan etkenlerden kaçınmada modern teknikler kullanır.	1	2	3	4	5
22	Bankam, toplumdaki işsizlik problemini azaltmak için katkıda bulunur.	1	2	3	4	5
23	Bankam, çalışanlarının işlerini daha sağlıklı ve uygun şartlarda yapmaları için gerekli olan ortamı sağlar.	1	2	3	4	5
24	Bankam, adil kurallar ve adil rekabet ortamı içerisinde hareket eder.	1	2	3	4	5
25	Bankam, başkalarının ilgi alanlarına zarar vermeme prensibine sahiptir.	1	2	3	4	5
<b>İş memnuniyeti</b>		☹		☺		☺
26	Çalıştığım işten memnunum	1	2	3	4	5
27	Sahip olduğum işten oldukça fazla memnunum.	1	2	3	4	5
28	Genel olarak, işimden memnunum.	1	2	3	4	5
29	Genelde bu tür işte çalıştığım için memnunum	1	2	3	4	5