Investigation of Commitment Impact in Job Satisfaction on Internal Marketing of Dey Insurance Branches in Guilan Province

Fariba Tanhai¹, Samere Ashoori², Masoome Ahmadzade³, Nesa Skandari⁴, Mohsen SanatiPoor⁵, Masoome Sabrkonande⁶, MohammadHadiSabrkonande⁷
1234567-M A Students of Management, Islamic Azad University, Rasht, Iran

Abstract
As the competition increases among insurance companies in case obtaining a greater share of the market these companies' managers are forced to find new ways to satisfy their costumers and obtain their loyalty. Meanwhile role of employees in this industry is known to everyone. Satisfied employees could pay all their effort to attract and maintain costumers by satisfying them. Internal marketing is a concept that could help firms I this case to achieve their goal. Therefore present study is executed to study internal marketing effect on costumer based behavior of employees at insurance industry. Research method is descriptive-survey and based on modeling structural equations. Therefore researcher has studied opinions of statistical sample society (first line employees of Dey Insurance company in Rasht city) by mans of a questionnaire. Obtained results of analyzing questionnaire's data indicated that job satisfaction has mediator role in relation with internal marketing and customer-based behavior.

Key words: internal marketing, customer-based behavior, insurance

Introduction
In today's everchanging andcompetitive world insurance companies are looking for ways to increase their competitive advantages which is one of the ways to move towardimproving service presentation to customers. Therefore companies usually try to present more opportunities and choices to customers and satisfy their need quickly. By intelligent and predictive companies before any action think about their connection and relationship with their employees which are a part of company's assets. Lack of proper and good employees to present company's service and product will cause great problems for companies at present competitive environment. This issue is more obvious in service presenting companies. Studies indicate that employees' satisfaction in a company is fallowed y customers' satisfaction (2).

Considering the importance and crucially of employees' customer based behavior in doing their duties the researcher in present study first has reviewed the existing literature about internal marketing and its effect on insurance companies' employees' customer based behaviors and next tried to study this connection by a mediator role of job satisfaction and organizational commitments. Then he explainedthe applied methodin research and experimented and tested research hypothesis by data analyzes and S.P.S.S.

Problem explanation and research necessity
Now aday service industry has an important and crucial role at countries economic growth and development and insurance industry role and position as a supportive industry is known to everyone. From the other hand increase of competition at insurance industry market at least made this industry's managers to think for a solution to achieve an inmanent presence at business environment.Therefore they are obligated to find ways to satisfy customers to obtain their loyalty.One of the ways to achieve this is to improve insurance services. Improve of internal service quality leads to increase in external customers' satisfaction. Although a lot of insurance companies have ignored their employees’ satisfaction as internal customers but this key point is their success ground and based on customer maintenance strategy. In fact issues such as ignoring an insurance company's employees job satisfaction and increase of job changing desire among companies' is the most essential necessity of this research. Polar marketing defines employees'skills at presenting services to customers and mostly focuses on employees' behavior with customers. Internal marketing, education and motivating employees at presenting services are studied in this case.

When organization doesn’t have internal resources and human resources suited to its marketing strategies and goals achieving these goals would be so hard. As a result organization's marketing strategy would be effective when internal and external marketing methods are studied ina systematic manner.

Internal marketing and its importance at insurance companies
The leader organizations at present day find their success at using a greater share of their non-obvious assets, meanwhile scientific and innovative human resources are the most important non-obvious assets and the golden key at competitive environment and there is reason that in footnote of most companies we see the sentences "our most valuable assets are our employees" (1). Internal marketing is as creating an internal market inside organization byemployees. This market's members should get educated, receive benefits and get motivated by satisfying external customers' requirements.

Internal marketing activities are done by employees that lead to improvement in internal relations and increase of customers' awareness (4).
Internal marketing concept was created at early 90's in authors' research and articles in both marketing and management branches. The term internal marketing wasn't extensively used before Berry's research in 1981 where he considered employees as internal customers and the job as an internal product which satisfies internal customers' needs and requirements while considering organizational goals. The internal marketing idea has been presented originally as a solution to motivate employees in order to continue presentation of high quality service. The logic of internal marketing is specially rooted in this point that satisfying internal customers' desire could motivate the employees, maintain them and therefore leads to a higher level of employees' job satisfaction and customer based behavior. So we could expect a higher level of customer satisfaction and loyalty in organization.

**Internal marketing and customer based behavior**

Employees as organization's internal customers have a critical role. Therefore attract, develop and improve their qualitative and quantitative skills, creating value, continues improvement at presenting service to them and improving their work quality as a product and their cooperation at executing processes by aid of managers would lead organization toward higher level of product quality and service that as a result leads to increase of satisfaction among organization's external customers (3).

In short, researches have conceptualized customer based behavior from two points of view: first, individual level that has been noticed by Socks and Witz and based on their opinion customer based behavior is a concept that based on that the seller helps its customers to decide on purchase without any pressure while they satisfy their need so customer's satisfaction increases and the second, organizational level that based on Live researches is clearly coming from Laferty and Heat researches that claim there are a number of organizational customer based behavior methods which are obtained from previous researchers: Shapiro's decision making, Coheli and Jawrosky's market intelligence, Nar and slutter's culture based behavior, Rockret strategic attitude and websetropinions (5).

**Job satisfaction and its relation to organizational commitment**

Job satisfaction and commitment are deeply connected to each other (but in different ways of thinking). They are also dividable in this fact that customer based behavior is a reaction to various job procedure. Organizational commitment leads to active presence of an individual in organization, the desire to stay in company increases at individual and finally his job performance will increase (1).

Previous researches findings clearly present empirical evidences that support direct effect of job satisfaction on organizational commitment. In fact there is positive connection between employees commitment and organizational communication with their tendency and desire to internal marketing and job satisfaction would lead to more interest of employees and managers toward internal marketing.

The mediator role of job satisfaction in relation to internal marketing and customer based behavior

Researchers found out that high quality human resource is one of the most important advantages of an organization to achieve competitive advantage and it is considered to be an important and essential element to achieve organization's qualitative and quantitative goals (8). Satisfied employees probably have a desired and good condition and therefore have a good and considerable behavior facing others. As Heartline and Ferl argue satisfied employees probably present better service to their customers. Smith & et al consider job satisfaction as employees' emotional reaction to employment.

Nature of internal marketing is to obtain employees satisfaction so they treat external customers as they are behaved to internal customers. Therefore the job (products) must be designed trying to adjust employees' requirements and desires and increase their job satisfaction.

So in fact a job satisfaction means that employees, desiring create more effort to present a higher level of customer based behavior. Therefore this belief exists that creating job satisfaction among employees, would create customer based behavior among them.

The mediator role of organizational commitment in relation between internal marketing and customer based behavior

Organizational commitment is positive or negative attitudes of individuals toward whole organization (not the job) who work there. From attitude point such as Moody, Stires and Porter define commitment the organizational commitment means the relative level of determining individual's identity to organization or firm he takes part in. in this definition organizational commitment is made of three components:

- Believing in organization's goals and values
- Desire to pay great and extended effort for organization
- Great desire to continue being a part of organization (7).

There are various definitions of organizational commitment but each of them reflects one of three general issues of emotional dependence, understanding expenses and feeling duty.

Although based on Farzad & et al research about division and job satisfaction (from internal marketing components) against motivation and education and adjustability of duties doesn't have a great influence on organizational commitment but successful execution of internal marketing positively effects work beliefs of employees including organizational commitments. Carona & Calia showed based on an empirical research at local banks that there is an important and positive relation between internal marketing and effective organizational commitment.
From the other hand this isn’t possible that a company has loyal customers (with long term relationships) without loyal employees. This is exactly the central feeling of customer based behaviors attitudes (a long term relationship with customers). In simple words committed employees believe in hard work and using more time, more effort and highest of their talent for their organization therefore long term relationships with customers could be achieved by a work force with long term commitment.

**Research goals:**

Present research goals are as follow:

- Studing the importance of internal marketing by reviewing previous internal marketing literature with special consideration of insurance industry
- Studing how internal marketing understanding by insurance companies' employees effect their customer based behaviors (a critical factor at creating a winning situation for organization at very competitive business environment)
- Studing this issue that does the presented model based on adjustability observed in these four factors is applicable and adjusted empirically at insurance industry or not?

The conceptual model of research is to study role of job satisfaction and employees commitment in an organization to completely understand the relations between structures and this research. As we studied the mediator role in job satisfaction and employees' commitment level in relation to internal marketing and customer based behavior previously, internal marketing might also effect on customer based behavior through job satisfaction and organizational commitment. What's more job satisfaction might also interfere with internal marketing and organizational commitment. In other words employees with a higher understanding of internal marketing have higher levels of job satisfaction and organizational commitment that they in their turn lead to higher levels of customer based behavior (6).

Therefore based on mentioned issues present research is trying to study the cause and effects of these variants: internal marketing, job satisfaction, organizational commitment and customer based behavior by means of suggested model (diagram 1) which is a result of research hypothesis and as a result analyze the conceptual model and research framework at insurance industry and test the hypothesis.

**Hypothesis**

Considering the research background and by studding previous literature we could present and test fallowing hypothesis:

- Hypothesis 1: there is punctual relationship between understanding internal marketing and job satisfaction.
- Hypothesis 2: there is a punctual relationship between understanding marketing and organizational commitment.
- Hypothesis 3: there is a punctual relationship between internal marketing and customer based behavior.
Medal concepts to achieve:

![Diagram showing the relationships between Internal marketing, Orbital buyer, Job satisfaction, and Organizational commitment.]

**Research analyze method**

Considering the present research procedure and its hypothesis we should apply the most powerful and proper method to analyze and S.P.S.S. analysis. Therefore considering the S.P.S.S. output we could present this structural analysis:

Survey on first hypothesis test

- First hypothesis: Hypothesis 1: there is punctual relationship between understanding internal marketing and job satisfaction.
- There is no punctual relationship between internal marketing and job satisfaction: H0
- There is a punctual relationship between internal marketing and job satisfaction: H1

| Coefficient correlation of understanding internal marketing effect on job satisfaction |
|---------------------------------|---------------------------------|---------------------------------|-----------------|
| Variants                        | Number | Coefficient correlation | Punctuality level | Test result     |
| Between internal marketing understanding and job satisfaction | 43     | .038                  | 0.013            | Hypothesis confirmed |

- Considering the table we notice that amount of sig=0.013>0.05 and so the hypothesis is rejected with 95 percent accuracy and the hypothesis is confirmed and this effect is punctual, and we could also indicate based on table that correlation between two variants of internal marketing understanding and job satisfaction is equal to 0.38.

Regression test between internal marketing understanding and job satisfaction

<table>
<thead>
<tr>
<th>Variants</th>
<th>R</th>
<th>Determination coefficient</th>
<th>Beta coefficient</th>
<th>Stable amount</th>
<th>Punctuality level</th>
</tr>
</thead>
<tbody>
<tr>
<td>Understanding internal marketing and job satisfaction</td>
<td>0.038</td>
<td>0.001</td>
<td>.038</td>
<td>2.123</td>
<td>0.000</td>
</tr>
</tbody>
</table>

- Considering the punctuality levels of less than 0.05 the internal marketing understanding and job satisfaction variant have a 95% punctual effect, this effect amount is equal to 0.038. In order to determine this effect considering Beta coefficient it is observed that this effect is direct and positive. From the other hand determination coefficient in this hypothesis is equal to 0.001 which means independent variant 0.1 percent predicts dependent variant's changes.
Survey on second hypothesis test
- Second hypothesis: there is punctual relationship between understanding internal marketing and organizational commitment.
- There is no punctual relationship between understanding internal marketing and organizational marketing: H0
- There is a punctual relationship between understanding internal marketing and organizational commitment: H1

Correlation coefficient of understanding internal marketing and organizational marketing

<table>
<thead>
<tr>
<th>Variants</th>
<th>Number</th>
<th>Correlation coefficient</th>
<th>Punctuality level</th>
<th>Test results</th>
</tr>
</thead>
<tbody>
<tr>
<td>Understanding internal marketing and organizational commitment</td>
<td>43</td>
<td>.573</td>
<td>0.000</td>
<td>Hypothesis confirmed</td>
</tr>
</tbody>
</table>

- Considering the table we notice that amount of sig= 0.000>0.05. To this reason the hypothesis 0 is rejected with 95 percent accuracy and hypothesis 1 is confirmed and this effect is punctual, also we could claim based on this table that the correlation between two variants of understanding internal marketing and organizational commitment is equal to .573.

Regression test between understanding internal marketing and organizational commitment

<table>
<thead>
<tr>
<th>Variants</th>
<th>R</th>
<th>Determination coefficient</th>
<th>Beta coefficient</th>
<th>Stable amount</th>
<th>Punctuality level</th>
</tr>
</thead>
<tbody>
<tr>
<td>Understanding internal marketing and organizational commitment</td>
<td>0.573</td>
<td>0328</td>
<td>.573</td>
<td>-138</td>
<td>0.000</td>
</tr>
</tbody>
</table>

- Considering punctuality level less than 0.05 understanding internal marketing and organizational commitment variant has a punctuality level of 95% this effect is equal to 0.573. In order to determine this effect considering Beta coefficient we observe that this effect is direct and positive. From the other hand determination coefficient in this hypothesis is equal to 0.328 which means independent variant is equal to 32.8 percent and we could predict dependent variant changes.

Survey on third hypothesis test
- Third hypothesis: there is a punctual relationship between understanding internal marketing and customer based behavior.
- There is no punctual relationship between understanding internal marketing and customer based behavior: H0
- There is a punctual relationship between understanding internal marketing and customer based behavior: H1

<table>
<thead>
<tr>
<th>Variants</th>
<th>Number</th>
<th>Coefficient correlation</th>
<th>Punctuality level</th>
<th>Test results</th>
</tr>
</thead>
<tbody>
<tr>
<td>Undressing internal marketing and customer based behavior</td>
<td>43</td>
<td>0.782</td>
<td>0.000</td>
<td>Hypothesis confirmed</td>
</tr>
</tbody>
</table>

- Considering the table we notice that sin= 0.000>0.05 to this reason with a 95 percent accuracy the hypothesis is rejected and confirmed and this effect is punctual. And also based this table we could claim that the correlation between two variants of internal marketing understanding and customer based behavior is 0.782.
Conclusion

Till now there has been little attention toward internal marketing and elements and methods that is applied in insurance companies and in present research after studying how this branch was created and evolved the importance of this issue and its executing was completely clear. The results from analysis outcome – which were obtained in various levels – indicated that executing internal marketing plans in form of human resource management to employees as internal customers at insurance companies to attract and maintain them has great effect on employees' job satisfaction. What's more employees could only present desired services to external customers that they are seen as internal customers by organization. In fact considering the type of work first line employees do it is better to connect employees' job satisfaction with interfacing external customers by increasing internal marketing. Statistical data in present study indicate that employees with higher organizational commitment and more loyal to organization don't show any customer based behavior. Results indicate that creating a job satisfactory environment for employees has major role at effectiveness of internal marketing at employees' customer based behavior. Such this conditions we could mention sharing important organizational decision making processes and clarifying their organizational goals, emphasizing on customerimportance to achieve organizational goals and maintain employees by creating proper work environment, reexamining payment system and ....

What's more that although we know that committed employees believe in hard work and desire to work more and use most of their talent for their organization but insurance companies haven't been able to by means of applying the model designed by Live (figure 1). In fact understanding internal marketing by employees' doesn't have a direct effect on customer based behavior and this is an indirect effect. This fact has an important role at achieving job satisfaction based on research and insurance companies should find ways to increase their employees' job satisfaction to achieve their goals easier.

In fact insurance companies' senior managers are trying to increase their physical asset and ignore their human assets. From the other hand by ignoring the role of first line employees customer based behavior from insurance companies leads to their disappointment and they leave their job.

Suggestions

- Other mediator variants should be identified and tested and while model is tested in each of insurance companies (governmental or private) the results should be compared with this research.
- It is also suggested that this model and effect of customer based behavior on internal marketing should be tested in other companies and not only insurance companies.
- We could evaluate internal marketing effect on quality of the service the insurance company based on Rafigh and Ahmad model.
References
5- Bouranta, N & Mavridoglou, G & Kyriazopoulos, P. (2005). The impact of internal marketing to market orientation concept and their