



***INFLUENCE OF CUSTOMER ORIENTATION AND INTERNAL
MARKETING ON JOB SATISFACTION AMONG EMPLOYEES
IN BANKING INDUSTRY IN LAGOS, NIGERIA***

ACHO KENNETH OBODOECHI

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By

ACHO KENNETH OBODOECHI

**Thesis Submitted to the School of Graduate Studies, Universiti Putra Malaysia,
in Fulfilment of the Requirements for the Degree of Master of Science**

March 2020

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DEDICATION

This thesis is dedicated to my wife and my children



Abstract of thesis presented to the Senate of Universiti Putra Malaysia in fulfilment of the requirement for the degree of Master of Science

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March 2020

Chairman : Professor Abd Lateef Krauss Abdullah, PhD
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The competitive nature and environment that banking industry operates has been the cardinal factor which has compelled them to focus their strength towards breeding customer-oriented employees through the engagement of internal marketing practice that will metamorphose to the employees' job satisfaction in Nigeria banking industry.

Banking industry is considered as one of the most important financial industry globally. It is thought to be the only reliable economic institution through which the economics of a nation can be ascertained. Moreover, banking industry in Nigeria has got a pivotal role to play in order to establish decent economic relationship that will enhance them the capability to compete globally and become one of the world class banks. Conversely, the purpose of this study is targeted to investigate the influence of customer and internal marketing as prerequisite for employees' job satisfaction.

The research design was descriptive correlational study and data were collected through survey questionnaires. The study utilized simple random sampling methods to select 384 employees in Nigeria banking industry from 12 selected commercial banks in Lagos state Nigeria, with the response rate of 94% from the total population of employees who are currently working in the 12 selected commercial banks in Lagos. 364 respondents were successfully returned and completed out of 384 who participated in the study comprising of 183 (50.3%) males and 181 (49.7%) females.

The findings showed that employee's job satisfaction is high and also the descriptive statistics revealed that internal marketing practices are the most reliable mechanism through which the objectives of Nigeria banking industry can be achieved. The study

has emphasized strongly on the concepts of internal marketing and employees' customers' orientation as the crucial components through which employees' job satisfaction can be determined in organization, especially in a financial institution such as banking industry in Nigeria.

Nigeria banking industry is expected to re-strategize and rethink their attitude in order to attain competence and adequacy in the banking sector. Lack of employees' customer orientation and the practices of internal marketing in Nigerian banking industry is seen as a catastrophic attempt. Thus, job satisfaction of employees is seen as crucial. Therefore, it is believed that these are the instrument of change and a reliable factor that is capable of transformation towards employees, and ability to operate constructively as to reciprocate to the concept of job satisfaction in Nigeria banking industry.



Abstrak tesis yang dikemukakan kepada Senat Universiti Putra Malaysia sebagai memenuhi keperluan untuk ijazah Master Sains

**PENGARUH ORIENTASI PELANGGAN DAN PEMASARAN DALAMAN
KE ATAS KEPUASAN BEKERJA DALAM KALANGAN PEKERJA DI
INDUSTRI PERBANKAN DI LAGOS, NIGERIA**

Oleh

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Sifat dan persekitaran yang kompetitif dalam pengoperasian industri perbankan merupakan faktor kardinal yang menyebabkan industri tersebut didesak untuk memfokuskan kekuatan mereka ke arah pengasuhan pekerja berorientasikan pelanggan melalui keterlibatan amalan pemasaran dalaman yang akan mengubah kepuasan bekerja pekerja dalam industri perbankan Nigeria.

Industri perbankan merupakan salah satu industri kewangan paling penting di dunia. Ia dianggap hanya sebagai sebuah institusi ekonomi yang reliabel melaluinya ekonomi sesebuah negara dapat ditentukan. Tambahan pula, industri perbankan di Nigeria mempunyai peranan utama yang harus dimainkan bagi menentukan hubungan ekonomi yang wajar yang akan meningkatkan kapabiliti mereka bagi bersaing pada peringkat global dan menjadi salah satu bank kelas dunia. Walau bagaimanapun, tujuan kajian ini disasarkan adalah untuk menyelidiki pengaruh pelanggan dan pemasaran dalaman sebagai prasyarat untuk kepuasan bekerja pekerja.

Reka bentuk penyelidikan ini ialah kajian korelasional deskriptif dan data telah dikumpulkan melalui soal selidik tinjauan. Kajian ini menggunakan kaedah persampelan rawak mudah bagi memilih 384 orang pekerja di industri perbankan Nigeria daripada 12 bank komersial terpilih di negeri Lagos Nigeria, dengan kadar respon 94% daripada populasi keseluruhan pekerja yang kini sedang bekerja di 12 bank komersial terpilih di Lagos. 364 responden telah berjaya mengembalikan dan selesai mengisi soal selidik daripada 384 yang terlibat dalam kajian ini yang terdiri daripada 183 (50.3%) lelaki dan 181 (49.7%) perempuan.

Dapatan menunjukkan bahawa kepuasan bekerja pekerja adalah tinggi dan juga statistik deskriptif memperlihatkan bahawa amalan pemasaran dalaman merupakan mekanisma yang paling reliabel, melaluinya objektif industri perbankan Nigeria dapat dicapai. Kajian ini amat menekankan konsep pemasaran dalaman dan orientasi pelanggan pekerja sebagai komponen paling penting, melaluinya kepuasan bekerja pekerja dapat ditentukan dalam sesebuah organisasi, terutamanya dalam sesebuah institusi kewangan seperti industri perbankan di Nigeria.

Industri perbankan Nigeria dijangka akan merencanakan dan memikirkan semula sikap mereka bagi memperoleh kecekapan dan kecukupan dalam sektor perbankan. Kekurangan orientasi pelanggan pekerja dan amalan pemasaran dalaman dalam industri perbankan Nigerian dilihat sebagai cubaan malapetaka. Oleh sebab itu, kepuasan bekerja pekerja dilihat sebagai amat penting. Oleh itu, dipercayai bahawa faktor tersebut merupakan instrumen perubahan dan faktor yang reliabel yang berupaya untuk transformasi dalam kalangan pekerja dan kebolehan untuk beroperasi secara konstruktif untuk menimbal balik konsep kepuasan bekerja dalam industri perbankan Nigeria.

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This thesis was submitted to the Senate of the Universiti Putra Malaysia and has been accepted as fulfilment of the requirement for the degree of Master of Science. The members of the Supervisory Committee were as follows:

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LIST OF ABBREVIATIONS

MFI	Microfinance Institutions (MFI)
IM	Internal marketing (IM)
CO	Customer Orientation (CO)
EDA	Exploratory Data Analysis (EDA)
CBN	Central Bank of Nigeria (CBN)
JSS	Job Satisfaction Survey (JSS)
SOCO	Selling-Orientation Customer-Orientation (SOCO)
df	Degree of freedom
M	Mean (M)
n	Number (n)
S-ed	Standardized (S-ed)
Un-ed	Unstandardized (Un-ed)

CHAPTER 1

INTRODUCTION

1.1 Background of the study

The concept of job satisfaction is believed to be an essential and most widely researched concept in the world. Be that as it may, it is thought that numerous researches have been done under the concept of the job satisfaction, thus far, it is referred as the utmost frequently researched and debated topic in the areas of human resource development and organizational behaviour. Having taken into cognisance of that, many organizations have been compelled to realize that employees' job satisfaction is the only remedy to arrest the current atmospheric challenges and changes in the organization (Ali 2016). Job satisfaction has been defined as the pleasant demonstrative state that is deposited inside of an employee, which is manifesting from the appraisal of their job as achieving or facilitating the achievement of their job value (Locke, 1976; Ali 2016). Job satisfaction is perceived to be multidimensional in nature, therefore, the perception of job satisfaction has different meaning to different people altogether.

Employees' job satisfaction is mostly accompanying with motivation. Thus, there is a belief that a satisfied employee in an organization is a product of motivation as a resultant effect of job satisfaction (Glen, 2006; Govaerts et al., 2011; Fulmer and Ployhart, 2014; Vomberg et al., 2015; Millar et al., 2017). Nevertheless, job Satisfaction is thought to be different from motivation, however, numerous definitions on the perception of employees' job satisfaction have remained noted through different authors, it is imperative to comprehend the notion of job satisfaction, hence the nature of job satisfaction is considered conceptual in nature. The notion of job satisfaction in every organization should be held as the most crucial component of which should be seen as central and also determinant of employee's behaviour in an organization. Additionally, Spector (1997) emphasized mainly on the way or how employees feel about their job and its various aspects.

In other words, (Spector 1997) defines job satisfaction to be the extent to which an individual feel about their work. Job satisfaction could likewise effect on individual conduct like non-appearance of employees at work, grumblings and complaints, regular labour conflict and termination of employment. The importance of job satisfaction cannot be over emphasized, job satisfaction is believed to be one of the ultimate features that enhances productivity and competence in organizations, therefore, the new administrative paradigm which demands that employees ought to be treated well and considered essentially as the most reliable mechanism, specifies the importance of job satisfaction in modern industries. The concept of job satisfaction is crucial as it is practically inconceivable for unhappy employees to satisfy their customers. Logically, the belief is that when an employee perceives fair treatment

from the organization, it will eventually reciprocate to the degree of their input towards the productivity of the industry.

Nevertheless, it is imperative to comprehend that for an organisation to realize the concept of job satisfaction, it is crucial to comprehend the factors that steers up employees' job satisfaction within organizations. Raza et al. (2015), opined that some organization utilize human resource policy, for example, morals and workers' well-being to captivate work and expansion of proficiencies in their daily procedures. Locke (1976) underlined that most aspects of job satisfaction comprised work, good pay, and promotions, gratitude, assistances, and working conditions, decision-making and co-workers, company and management, hence, there is a collaboration among the workers' feelings towards their job facets and their social life. Nevertheless, in spite of numerous studies on job satisfaction, there are still issues related to the implementation of the concept of job satisfaction in organization.

Consequently, in order to better understanding of job satisfaction, it requires organizations to thoroughly engage with the practices of internal marketing, especially, in banking industry where the height of competition is considered tough on daily basis. Liao (2009) buttress the belief that the concept of internal marketing and employees' customer orientation impacts job satisfaction of employee. Internal marketing concept is cantered on the belief that in every organization, employees job satisfaction and motivation ought to be seen as their primary objectives, by treating employees as the immediate customer while considering their job as internal product (Azzam, 2016; Ali, 2016; Kanyurhi and Akonkwa, 2016). Be that as it may, banking industry in Nigeria should utilize the concepts of internal marketing to contrast the employee customers' orientation that will foster job satisfaction.

However, there are four components of internal marketing, these are; empowerment, internal communication, reward and recognition, training and development. The implication of internal marketing is that organization must perceive their employees as their immediate customers that must be satisfied before that of the end customers. Thus, it is required that prior the objectives of banking industry can be successfully attained in Nigeria context, internal marketing concept ought to be well practiced among the employees in order to augment job satisfaction.

Seyedjavadin and Rayej 2012; Vazdani and Estiri (2011) demonstrated that internal marketing was an inevitable potent element that can be adopted so to improve employees' job satisfaction, in addition, to foster employees' behaviour which could as well be used to nourish employees' interactions with their customers. Subsequently, (Narteh 2012) asserted that internal marketing was positively connected with employees' job satisfaction, therefore, managers are required to adopt unadulterated practices of internal marketing concept in order to improve employees job satisfaction in Nigeria banking sector. Thus, the four components of internal marketing, employees' empowerment, internal communication, employees, reward and recognition, employees' training and development ought to be effectively

implemented and establish as norms of the banking industry so to foster adequacies, stabilities and employees job satisfaction in banking industry in Nigeria.

Alajoutsijärvi et al. (2012) defines internal marketing as a productive means of assimilating numerous professional activities such as invention, employees and technological advancement, so that marketing can essentially become to an integrative function in the service organization. In that regard, it is believed that delivering a superior service to customers, particularly in the banking industry where the height of competition has become tougher and graceless on a daily basis has always been a serious concern for a large number of managers in different areas of operation. However, there is a growing awareness globally that internal marketing is becoming a precondition aimed at successful external marketing and an essential business practice. The profitability of application of internal marketing practices in Nigeria banking industry is seen to be enormous, vital in developing successful service in in Nigeria bank. Moreover, enhancing smooth relationship in marketing fields, and creating customer-minded service employees which is seen as employees' customer orientation (Fu, 2013). Customer orientation is believed to be an attitude that addresses the importance of taking customer requirements and demands all over the organization (Ruizalba et al., 2014). Customer orientation is the actions and willingness to respond promptly to the customers' requirements and desires (Awwad and Agti, 2011). Addition, customer orientation is the over-all packages of external customers' well-being in the organization, such as banking sector in Nigeria. Thus, there is a belief that once a customer's orientation approach is taken, there is a probability of higher performance and excellent delivery services by the employees in organization (Brady and Cronin, 2001) Customer orientation is a mechanism deposited inside employees for enablement to function actively and uniquely reciprocating to the needs of customers and most importantly will lead to the profitability of the organization. Moreover, Oyeniyi (2013) demonstrated that customer orientation was positively related with employees' job satisfaction.

1.1.1 Banking Industry

Banking industry globally is craving to attract as many customers as possible by increasing their qualities in terms of services, products, interest and the growing use of technology in the banks. The cardinal aim of engaging such processes are to augment and provide job satisfaction for customers. Banking industry have got pivotal role to play in the economic system along with the growing needs of the public. Notably, the development of banking industry started around 16th -17th century, specifically in 1784 in America and 1892 to 1894 in Nigeria. The position of banking industry globally is crucial as the institution occupies a pivotal position in the world's economy, the sector is believed to be one of the most vital financial institutions globally. Certainly, one of the major targets of banking industry is aimed at profitability and attract customers. Banks are engaging on numerous exercise for transformation and enhance innovation that will foster viability within the system, and also customers with products and services that are more user-friendly, efficient, transparent, in addition, develop a conducive atmosphere that will nourish

organizational relationship with the employees as to create a sustainable system that leads to employees' job satisfaction (Dorfleitner, Hornuf, Schmitt, and Weber, 2017).

Banking institutions also play a major role as an agent of development globally, and however, one of the major channels through which the economy of a nation could be determined. Banking industries intend to be more flexible and constructive in terms of their operations, where banks distribute funds to the public in the form of credit, so to intensify the strength of fund mobility and create a better climate for the business world (Pakdel and Talebbeydokhti, 2018). Be that as it may, banking industry as a separate institution through which the strength and economic of a nation can be determined is believed to have got a pivotal role to play both local and internationally so to decide the relationship between the two nation. Sylla, (2010) opined that banking system is as old as human history which must be seen as the most important financial industry in the economy globally.

In the year 2007-2008, financial crises occurred globally as a result of collapse of the economic ideology of free market forces in housing market in America (Ashamu and Abiola, 2012). this ugly incident had dire consequences for world economy and banking industry specifically has suffered the most devastating part of this challenge. Currently, banking industries in Nigeria and worldwide at large are trying in every possible way to increase their profitability through satisfying their customers in order to augment competences and job satisfaction in banking industry. Consequently, employees in Nigeria banking industry ought to be well-guided and equipped, hence productive employees are seen as the most reliable instrument of transformation in banking sector. Bank employees deserved to be well motivated so they could be able to stand out for the survival of the industry and also to offer unadulterated services to foster the advancement of the banking industry. Therefore, in a move to reciprocate with this demand, it necessitates an employee with customer orientation to succeed in achieving this goal. Customer-oriented employees have got an essential role to play in order to augment smooth relationship and projecting the good image of the organization before the public.

Customer orientation is believed to be a critical element towards achieving success that is targeted at job satisfaction, hence, customer orientation and job satisfaction have established much deliberation in academia (Bamfo, Dogbe, and Osei-Wusu, 2018; Peng and Moghavvemi, 2015; Navaratnaseel and Periyathampy, 2014; Karim and Chowdhury, 2014; Lau et al., 2013; El Saghier and Nathan, 2013; Munusamy et al., 2010). Wilson et al. (2012) opined that it takes employees endowed with the mindset of customer orientation to thrive in meeting customers' anticipation or plaintively, gives customers the foundation to assess service delivery of the organization. Authors have therefore specified that the determinant of job satisfaction is the quality of service generally. Furthermore, scholars underlined that better service offered will definitely lead to employees' job satisfaction in every service organization (as supported by George and Kumar, 2014; Ennew et al., 2013; Siddiqi, 2011).

Kotler (2003) highlighted that service sector has occupied a significant place in the markets in many countries, added that almost 79 percent of the employees are believed to have employed in customer service sectors where services itself is thought to be accounted for 76 percent of GDP (Gross domestic product) in United State of American's economy. The results further show that O-E-C-D, (Organization for Economic Co-operation and Development) has also revealed above 70 percent of staffs are thought to be employed in the service sector.

Nevertheless, the compound nature of services in organizations such as Nigeria banking industry has taken the concept of customer orientation to a great extent, thus, there is a belief that an employee who is in a position to attend to customers is equally considered customer service personnel, therefore, such employee is expected to accommodate any eventuality and absorb every pressure that primarily emerges in the banking industry. Nigerian banking industry ought to be ensure that it attract customer's patronage. To attract customers, there must be considerable good services in form of various platforms in the banking sector in Nigeria. The Banks in Nigeria are expected to consider the well-being of the employees as their target which must been achieved in order to a successful delivery as the outcome of customer orientation to enhance employees' job satisfaction.

1.1.2 Nigerian banking industry

Consolidation of banking industry though merger and acquisitions in Nigeria was imposed by the apex bank, central bank of Nigeria (CBN 2005) as a resultant effect of the deteriorating nature of the banking industry. This process according to the central bank of Nigeria will not only permit the banking industry to emerge as stronger than before but it will also enable banks the ability to compete globally (Ebimobowei and Sophia, 2011).

In the year 2005, Nigeria banking system changed as the resultant effect of merger and acquisition, the act of consolidation in Nigeria banking industry is believed to be a strategic move to arrest the unstable nature of banking system in Nigeria in order to necessitate for competency and sustainability in the banking industry. Additionally, to enhance proficiency and to meet the prospects of the stakeholders. However, This, exercise has aggravated massive critics, challenges and unfavourable involvement as result of the new implementation of technological development in the system. Thus, it is believed that banking industry in Nigeria has been compelled to envisage the situation as a mandate to discharge every resource available to them to counter and eliminate issues antagonizing the growth of the banking industry.

The essence of Nigeria banking reform is to establish solution to confront and resist any form of deficiency undermining or that may arise to challenge the capability of the banking industry in Nigeria (Dogarawa, 2011). According to the former Governor of the apex bank, central bank of Nigeria, (CBN, Soludo, 2004) stated that, the logical basis of the consolidation strategy in Nigeria banking industry is for the banking

industry in Nigeria to partake in the benefit enjoyed globally through mergers and acquisition process such as, saving cost, as the resultant effects of economies of scale and extra competent allocation of incomes, augmentation of incomes provision, and decreasing of risk that may be arising from better-quality management. Notably, the belief of reformation of Nigeria banking industry is based on the notion that largely argued that the process of mergers and acquisition is the only reliable method to attain sustainability and viability of banking industry in Nigerian (Adebayo and Olalekan, 2012; Saha, Moutushi, and Salauddin, 2018; Omotayo, 2016; Jabar and Awoyemi, 2015; Massoudi and Fontanella-Khan, 2016).

Thus, recognizing that there are other numerous aspects that influences the accomplishment of the financial institution, such as banking industry in Nigeria (Joshua 2010; Kanu and Isu, 2013; Sev et al., 2014) contented that there are still challenges like up keeping of cost and exchange rate instability, shielding of investors that will offer them the confidence and provision, hence it is thought that the development of capital cannot be resolute without suitable capitalization of the banking industry. Therefore, the outcome of banking reform in Nigeria is thought to be a justification of the Nigerian banking moves to initiate the banking reforms through the merger and acquisitions, moreover to decrease number of commercial banks that are operating in the country from 89 to 21.

The purpose of this exercise was mainly to develop a global competitive banking system which will enable the remaining 21 banks the opportunity to partake from the quicker growth, fostered productivity, and economies of scale to enhanced risk management and superior market control (Ebimobowei and Sophia, 2011; Oloye and Osuma, 2015; Li, Qiu and Shen, 2018; Brueller, Carmeli and Markman, 2018). Nevertheless, before the emergence of consolidating banking industry in Nigeria, Nigeria banking system was confronted with, distress, illiquidity, administrative unrest, rumours of one bank or the other going distress and fears that some banks would be liquidated and collapse among others.

Subsequently, having undergone the process of consolidation through merger and acquisitions in the banking industry in Nigeria, it is believed that banking industry has witnessed some rapid changes and transformations in the banking industry. Until recent time, mergers and acquisitions has been in the mainstream bulletin as to recognise its effect towards growth of global economy and banks with other service organizations (Massoudi and Fontanella-Khan, 2016). However, the implication of merger and acquisition is believed to be enormous, hence, global trend has shown a record breaking of \$5 trillion worth of deals worldwide in 2015 which was more than a one-third increase over 2014 and it was \$4.4 trillion in 2007(Liner, 2016). Globalization and financial deregulation of banking sector went through a period of considerable consolidation during 1990s.

The financial world has experienced the down side of financial innovation and deregulation in the recent global financial crisis which has led to massive bank failures in the developed economies. Moreover, this affect has also touched down to the

developing countries as well as Nigeria. According to (Appah; Ojo and John, 2015) asserted that these challenges were almost tarnished the reputation of the Nigeria banking industry and triggered the loss of depositor's confidence. Daniya et al. 2016; Wadhwa and Syamala, 2015; Weitzel and McCarthy (2017) mention that the main motive of merger and acquisition is to gain synergy, suitability and sustainability in which the investors could gain their confidence to invest. These synergies could be in the form of reduction in cost or increase in revenue. Subsequently, given the fact that banking industry is considered as one of the most vital economic industry globally, it is held that the key factors for the growth of the banking industry is no longer an issue of money, rather the skills, knowledge, and experiences possessed by employees in the banking industry.

Mohammadi et, al. 2012; Amangala and Amangala, 2013; Sukati et, al. 2014; Vazifehdost et al., 2012; Rainey, (2014) stated that the rapid changing and extremely competitive environment that banks works is compelling the industry to reconsider their character towards employees' job satisfaction and maximization of quality service in Nigeria banking industry. However, employees in the banking industry strives in every possible means in order to overcome this tasks in the banking sector, most of the challenges that they are confronted with as a result of changes in the banking industry are, demotion as a result of inadequacies and lack of human capital, unfamiliarity with the new invented system in the banks, salary reductions, redeployments and culture conflicts, loss of Jobs commitments also redundancy (Ernest, 2013; Olaniyi et al., 2013).

Subsequently, the continually accumulative competition in the bank industry has driven banks to emphasis on quality service employees as a major factor through which viability and sustainability of the banking industry can be ascertained. Subsequently, the notion which demonstrated that knowledge is massively perceived by way of the major determinant of success in every service industry cannot be overemphasized. In addition, (Kuo, Chen, and Cheng, 2016) stated that as the service industries becomes increasingly predominant in the worlds' economy, the operational model that focus only just on the external customers in product marketing is required to be modified.

Thus, upon this notion is the need for utilization of internal marketing concept in Nigeria banking industry, which suggest that bank in Nigeria ought to consider the well-being of their employees before that of their end customers (Barnes and Morris, 2000) asserted that internal marketing concepts are significant tools tool in order to foster the degree of employees' job satisfaction. Kotler 2000) added that internal marketing is undeniably pivotal than external marketing which is the end users, of which managers ought to perceive this as the most significant component that lead to employees' job satisfaction in Nigeria banking industry.

Matanda, and Mavondo, 2014; Lee, Chen, and Lee, 2015; Herington, and Merrilees, 2013; Ferdous and Polonsky, 2014; Yang, Huang, and Wei, 2015; and among others. (Smith et al., 2002) argued that working conditions affect the degree to which

employees are actively committed to and engaged in operating in organization. Therefore, to guarantee that the employees are capable and enthusiastic to carry out their tasks successfully, the organization and management as well are required to know and recognize the factor that affects employees' job satisfaction and afterward shed some light on the job satisfaction level. Awwad and Agti, (2012); Oyeniya (2013) stated that studies have been conducted to investigate the concept of internal marketing on job satisfaction, while other studies investigated the effect of internal marketing on employee's customer orientation, whereas other research have fixated their attention on the impact of the internal marketing towards administrative commitment.

Thus far, researches have not been noted on the impact of internal marketing and customer orientation on employees' job satisfaction in Nigeria banking industry. Therefore, the current study aims to bridge this gap by investigating the effect of customer orientation and concepts of internal marketing as a prerequisite for employees' job satisfaction among employees in banking industry. However, the bases of this research will be ascertained using the theories of social exchange.

1.2 Statement of the problem

During the time of banks' consolidation in Nigeria (July 2004 –December 2005) was a season of change and transformation which has created nervousness and concerns for almost every employee in the banks. <https://allafrica.com/stories/200407120283.html> vanguard (11 July 2004) A number of employees have been challenged as regards to the news about consolidation through the merger and acquisitions of banks and to the tune of (N25billion capital base) for banks as against the current capital base of (N2 billion) for existing banks. This development may have been received by the managers and employees with nervousness.

However, for banking industry to realize this objective, employees job satisfaction has to be perceived as critical element of success through which the survival of the banking industry and sustainability could be ascertained. Remarkably, human capital as a product of quality employees in an organization is thought to be the key success to banking industry in Nigeria. The belief that employee's job satisfaction within the banking industry in Nigeria will enhance their inspiration and confidence to contribute to the growth of the banking system cannot be over stated. Employees are believed to be the most valuable assets for any organization as they can enhance or demolish reputation of any organization, also capable of affecting profitability of the organization (Elnaga and Imran, 2013; Asfaw, et al., 2015; Helmy, 2015).

Lack of employees' job satisfaction and productive organization's overall policies, decent working conditions, training and development of employees and upright relationship between employees and the banking industry in general is seen as a catastrophic element and agent of destabilization (Aktar et al., 2012). Osunde (2015) asserted that absent of employees' job satisfaction obstructs employees' performance and also deprives the banking industry the employees' ability to discharge their duty

in a way that it could be metamorphosed to the profitability of the bank. Nevertheless, the recapitalization exercise as the resultant effect of banks' consolidation resulted in the decreasing of number of commercial banks in Nigeria from the eighty-nine (89) operational banks to twenty-one (21).

In spite of the positive aspects that were promised by the recapitalization exercise, there are also issues associated with that as the possibility of negative effects towards the exercise like that of some employees who lost their jobs. As aforementioned, it is thought that the move to consolidation in Nigeria banking industry is not just to depopulate the number of Nigeria banks from 89 to 21, rather it is of the belief to enable Nigeria banking industry the ability to respond to the global economics' crises and to confront the situation and challenges antagonizing the system. Onaolapo et al., (2016) and Adegbaaju et al., (2018) buttresses that requirements on increment of the capital base was in accordance to respond to issues surrounding the banking sector.

The author further revealed that the implementation of new capital base is as a result of inadequacies, insufficient capital base, mismanagement of funds, overtrading, lack of adequate regulation and control; and unfair competition and relationship between national and international banks. Subsequently, Oleka and Mgbodile (2017) also highlighted the importance of banks' reform as a necessity, hence a bank with a robust capital base is believed to have the capability to thrive and absorb losses arising from non-performing and unproductive transactions such as loans and advances.

According to Sani, and Alani, (2018) contented with the views and asserted that the increment of capital base in Nigeria banking industry from 2 to N25 billion would not only guarantee bank the unassailability and sustainability they are craving for, except that the fundamental issues of distresses in the banking industry are thoroughly addressed. However, some features of these issues have been itemized such as adverse internal and external stocks, unstable economic policies, adverse conditions and unguarded liberations of entry into banking industry, reckless use of depositors' fund and inadequate supervision and inability to realize and to acknowledge the positions of human capital of employees of the banking industry, excessive enforcement of regulations may also constitute some setbacks from the procedures.

Therefore, it becomes imperative for banking industry in Nigeria to apply some strategic approach in order to attract and retain employees who are endowed with massive ability and human capital to arrest the issues contending with the banking industry. Consequently, in spite of the fact that Nigeria banking industry has engaged in the global trend known as the banking reform, there are still challenges associated to the process in the banking industry in Nigeria. According to Gidigbi (2017) stated that changes in Nigeria banking sector have led to range of irregularities, which has intercepted in the rules and regulations guiding the operations of the bank towards realization of global standard and sufficient backing of economic growth and development in Nigeria.

However, the author asserted that banking reforms through merger and acquisitions in Nigerian, on economic development and bank performance have contributed significantly to the economic stability, though it has both positively and negatively effects on the banking sector, (Gidigbi et al, 2017) stated that banking reforms in the country were found to have negatively contributed to the bank performance of the employees. As a result of this challenges, it is impossible to attain success in banking industries in Nigeria unless the issues affecting employees' job satisfaction is proficiently addressed. The issues surrounding Banking reform in Nigeria has been mostly challenging as a consequent of new invented technology in the banking system. Studies have revealed that changes in the banking sector are unfriendly to the operations of banking industry (Dandago and Rufai, 2014; Muhammad; Gatawa and Kebbi, 2019).

These have severely affected employees job security and employees' demotion in their numbers is the main challenge in the banking industry, fear of loss of job and as effects of inadequacies and lack of human capital, unfamiliarity with the new invented system in the banking industry in Nigeria, salary reductions and redistributions of employees, all these have led to employees' loss of Jobs' commitments and redundancy (Ernest, 2018; Olaniyi et al., 2018). However, authors have stated that much are expected from the management of the banking industry, that several competitive advantages strategies are ought to be adopted by management to retain dominant position.

Banking operations were greatly deregulated, rivalries expanded and banks were compelled to be more resourceful and service oriented. Prevalent government interference in Nigerian banking sector has also led to accumulated problems. This is evident with the abrupt end to former central bank of Nigeria (CBN)'s governor, Sanusi Lamido Sanusi's tenure as the apex bank's boss. Following the development, most of the policies he rolled out in order to meet the demanding and unstable nature of Nigerian banking industry were not fully implemented by his successor, (Vanguard 2015). Additionally, government interference in the banking system has led to lack of mental element in which the employees fails to absorb the pressure that has erupted in the system, such unwelcome incident can be traced to inability of constructive representation.

The excessive removal of apex bank governors is thought to be one of the major reasons for the devastations in the banking sector in Nigeria. Some ideas which were introduced in order to bring the banking industry to the lime light were not carried out by their successors (vanguardngr.com/2015). Dankwa and Augustine (2014) revealed that this ill behaviour has been a continental problem in the banking sector as the products and services of the banking industry are similar in nature globally. Amangala and Amangala (2013) Sukati et al. (2014), (Rainey, 2014) Therefore, the exploration of factors that steers up employees' job satisfaction in order to attain sustainability in Nigeria banking industry is required. As regards to the intention of recapitalization implementation in the country, banks are focusing on bank capital, bank financial regulators in Nigeria want banks to be concentrating in keeping sufficient capital and funds for the risks they engage and to mitigate unforeseen losses (CBN, 2010).

However, (Farak et al, 2016; Ozili, 2017) contended with that perceptions and argued that there is a need to centre effort on the factors that motivates employees as effect of job satisfaction through which banking industry can successfully attain their goals and objectives. Employees job satisfaction is thought to be multidimensional concept, managers ought to be earnestly engaged in numerous strategic approaches in order to activate those features that leads to job satisfaction. Notwithstanding, the adoption of internal marketing concepts and proper utilization of its dimension is believed to be one of the utmost mechanisms that can immensely contribute to that survival of the Nigeria banking industry. Lack of implementations and practices of internal marketing concepts in an organization could be destructive, thus, the perception of internal marketing is perceived to have a significant effect on employees' job satisfaction in Nigeria banking industry (Azzam, 2016).

Braimah, (2016) depicted that, the implication of internal marketing should be seen as crucial, therefore, Nigeria banking industry has to adopt and utilize the concepts of internal marketing practices and customer orientation as precondition for employees' job satisfaction that will enhance sustainability through which the productive and sustainability of the bank can be ascertained. However, there is an incomplete evidence which indicates that the Nigerian banking industry is positively responding to the new development as a result of mergers and acquisition through bank consolidation in Nigeria banking industry (Ojo, 2010; Farak et al, 2016; Obienusi and Obienusi 2015; Ozili, 2017 Gidigbi 2017), further revealed that changes in Nigeria banking system has a double influence towards the economy and bank employees' performance. Therefore, for Nigeria banking industry to excel, it requires a diligent and committed employees through the augmentation of job satisfaction, hence satisfied employees are capable and mostly the available instrument through which banking industry can overcome adversities and accomplish their objectives.

In addition, (Ali, 2016) buttressed the perception of job satisfaction, stated that banking industry in Nigeria ought to strategize so to augment employees' job satisfaction that will definitely lead to enhancement of profitability in the banking sector. Consequently, a decline of employees' job satisfaction is considered one of the major challenges affecting productivity in the banking sector, banking industry in Nigeria is expected to increase their effort in improving employees job satisfaction in order to halt employees' intention to quit their job (Diemer, 2016; Pentareddy and Suganthi, 2015).

The factors that leads to job satisfaction does not only ascend from the job itself. Considering the challenges and the effects of job satisfaction in organization, banking industry and other service industry globally have come to realize the fact that the employees represents their utmost valuable assets (Fulmer and Ployhart, 2014; Vomberg et al., 2015; Millar et al., 2017). In other words, Nigeria banking industry ought to perceive the issues related to employees' job Satisfied as their utmost target that must be accomplished. Job satisfaction is crucial for every modern business industry and a key factor that distinguishes factor between competitors (Rafiq and Ahmed, 2000; Millar et al., 2017). However, from the extant literature, research has

failed to locate any published studies that dealt specifically on the issues of employees' job satisfaction, customer orientation and the effect of internal marketing among employees in Nigeria banking industry. Thus, it is against this background that researcher was motivated to embark on this research.

Subsequently, considering the cardinal objective of Nigeria banking system, according to the central bank of Nigeria act 2007 (CBN ACT 2007), to transform Nigeria banking industry a world class, the level of job satisfaction and performance among employees in the bank is pivotal since it would affect their productivity, creativity and quality contribution to the banking system. Hence, the perception of internal marketing ought to be well grasped hence in the long-run, it would not just affect only the current situation rather it will enhance productivity and sustainability. Therefore, in order for Nigeria banking industry to excel in such competitive environment, banking industry in Nigeria ought to endeavour to establish a renowned banking system in Nigeria. Accordingly, it is thought that it is more advantageous for an organization to practice the concepts of internal marketing for the reason that it encourages employees to function in customer-oriented way. Customer orientation is seen by way of the inclination to offer unadulterated service to an organization and also to her external customer which in return will lead to the profitability of the banking industry in Nigeria, (Grandey and Gabriel, 2015).

1.3 Objectives of the Study

This study aims to examine the relationship between the internal marketing practices through the dimensions of internal marketing, Empowerment, Reward and recognition, Internal communication and Training and development. Customer orientation and Employees' job satisfaction among Nigeria bank employees.

The Specific objectives of the research are

- i. To determine the level of Internal Marketing, Customer orientation and job satisfaction among employees in Nigerian banking industry.
- ii. To determine the relationship between the dimensions of internal marketing and employees' job satisfaction in Nigerian banking industry.
- iii. To determine the relationship between Customer orientation and employees' job satisfaction in Nigerian banking industry.
- iv. To determine the predictive effect of customer orientation and dimensions of internal marketing on job satisfaction among employee in the banking industry

1.4 Research Hypotheses

- i. H1) There is a significant relationship between customer orientation and employees' job satisfaction in Nigerian banking industry.
- ii. H2) There is a significant relationship between internal-communication and employees' Job Satisfaction in Nigerian banking industry.
- iii. H3) There is a significant relationship between empowerment and employees' Job Satisfaction in Nigerian banking industry.
- iv. H4) There is a significant relationship between reward and recognition and employees' job satisfaction in Nigerian banking industry.
- v. H5) There is a significant relationship between training and development and employees' job satisfaction in Nigerian banking industry.
- vi. H6) There is a predictive effect of customer orientation and dimensions of internal marketing on job satisfaction among employee in the banking industry

1.5 Scope and limitation of the Research

The scope of this research work is limited to banking industry in Nigeria. Banking industry is chosen for this study because of the changes emanated as a consequence of merger and acquisitions process in Nigeria banking industry. Banking industry in Nigeria has of late observed substantial reforms and hard choices is thought to be made so to tackle the persistent effects of global financial crises. However, the impact of consolidation in Nigeria banking industry has brought significant effects on both the bank management and bank employees. However, the choice of banking industry and no other service organization is timely within Nigeria context. There are twenty-one commercial banks currently operating in Nigeria. This research is focused on the twelve selected big banks in Nigeria.

The study employed quantitative design. The banks were selected based on factors such as availability of branches nationwide. Those of the banks that participated in the study is believed to have met a number of identified criteria as demanded by the central bank of Nigeria (CBN 2004-2005), including: the banks' ability to attained success in fulfilling the requirement of (CBN) on increment of the capital base which mandated every bank in Nigeria to come up with (N25billion capital base) as against the current capital base of (N1 billion) for the existing banks. The banks with strong evidence of undergone tangible organizational transformation and innovation in terms of structure, expertise, business expansion and ability to have viable branches nationwide.

Additionally, banks with considerable human capital and employees' ability to cope with the new technological development and ability to meet customer demands and report of (KPMG 2013) which is the report that determines the best banks in the country. The consolidation process which took form of merger and acquisition in Nigeria banking industry involved, economizing, cost-cutting, rationalization, cost reduction program, etc. However, to enable banks to remain afloat, banking industry

in Nigeria is required to fortify their employees by utilizing the concepts of these two variables, internal marketing and customer orientation hence, they are meaningfully related to employees' job satisfaction. Nevertheless, internal marketing dimension is projected in the current study to be examined as predictors of employees' job satisfaction in Nigerian banking industry.

The extensive exploration of the internal marketing, customer orientation and job satisfaction topics on a global scale has provided strong evidence that the dimension of internal marketing, customer orientation on job satisfaction was a topic that has increased public and professional service. Moreover, these authors have also indicated their limitation in order to back up future studies. In other words, it is because of these effects that induced to examine further in the perception of internal marketing and its component, customer orientation and job satisfaction. Subsequently, it is the intention of this research to contribute essentially to address this gap. Additionally, to add to the established knowledge. Furthermore, previous studies on internal marketing components, customer orientation and job satisfaction have not yet been combined to examine the relationship among employee's job satisfaction in Nigeria banking industry.

Therefore, the purpose of choosing half of the existing banks in Nigeria banking sector is for the researcher to have an in-depth observation of the role of employees in satisfying the banking customers, since it is not possible to cover all the twenty-one post consolidated banks. The geographical scope of the research will be centered on these banks in urban centres of Lagos State, Nigeria. Lagos State is regarded as commercial capital of Nigeria (CBN, 2012) <https://lagosstate.gov.ng/aboutlagos/> All the banks in Nigeria have their corporate headquarters in Lagos state. The names of the twelve banks chosen from the existing post consolidated twenty-one banks in Nigeria according to alphabetical order includes; (1) Diamond Bank PLC; (2) Eco Bank Nigeria; (3) Fidelity Bank; (4) First Bank of Nigeria PLC; (5) First City Monument Bank PLC; (6) Guaranty Trust Bank PLC; (7) Stanbic IBTC Bank Limited; (8) Skye Bank; (9) Union Bank PLC; (10) United Bank for Africa PLC; (11) Wema Bank PLC and (12) Zenith Bank PLC. All the banks are commercial banks that perform retail banking to Nigerian customers.

The area of interest is mainly to investigate customer orientation, internal marketing and job satisfaction, as to be able to have good customer-oriented employees and internal marketing strategy to attend to the need of the employees which will metamorphose also to the job satisfaction of employees in Nigeria banking industry. However, the total number of the population, which is the employees from Nigeria public banks, cannot be sufficient for a comprehensive study, for example, there are also many other bank employees in private banks in Nigeria. This might limit the generalization of the findings.

Further scope of the study covers the employee's customer orientation and the four dimensions of internal marketing, empowerment, reward and recognition, internal communication and training and development to enable the research to relate internal

marketing and customer orientation on job satisfaction among employees in Nigeria banking industry.

1.6 Significance of the Research

The study would help to understand the concept of internal marketing, consumer orientation and employee job satisfaction. The study also intends to unveil various dimensions of internal marketing and their impact as a predictive variable on employees' job satisfaction. Understanding the relationship between internal marketing, customer orientation on employee job satisfaction, generally influences the outcome of the organization, while it facilitates further the organisations' ability to engage on the practices of internal marketing in order to complement the organizations' marketing philosophy in the long run and redesign work related attitudes so as to improve employee job satisfaction that will enhance productivity and encourage to perform better and input the best for better outcome. In addition, the current study will assist in taking cognisance of the existing programs for enhancing employee job satisfaction, and evolving strategies for strengthening those existing programs so to sustain job satisfaction. In the meantime, the human resource utilization is the core and utmost task in every organization, it is necessary that employees' job satisfaction would be understood by the banking industry.

Thus, helping them to perform effectively, efficiently and economically is believed to solidify the findings in this study which will address this problem. The study will mostly be important in enlightening the banks' management on the degree of job satisfaction among employees in the Nigeria banking industry. Notwithstanding that, the study would afford valuable information to the management in comprehending the features that influence job satisfaction. Employees' job Satisfaction has regularly been seen as a significant contributor to job performance and employees' work commitment level, it is of most extreme significance that the management knows and comprehends these factors.

This would help the management in producing a conducive workplace in order to enhance job satisfaction among employees in Nigeria banking industry. Subsequently, this research was driven by the fact that though various empirical studies had unearthed the positive relationship of customer orientation, internal marketing on job satisfaction. This field has received more empirical scrutiny and so therefore expected to yield sufficient evidence for analysis. Hence, from a theoretical viewpoint, this research will however bridge the gap by providing a viable platform in the system to enhance productivity through the utilization of internal marketing practices. Additionally, the study will guide Nigeria banking sector through the implementation of Internal marketing component as predictors of employees' job satisfaction in Nigeria banking industry.

Moreover, the study will also add to the limited research in the developing countries, predominantly in Africa as well as providing insights for researchers in the field of banking industry. This may also provide definite basics to increase developmental growth of the employees. Hence, the study will be useful for the Nigerian banking industry as it will immensely contribute in realizing the significance of internal marketing practices, hence, such practices in the firm will metamorphose to customer-orientated employees as effect to employees' job satisfaction in banking sector. It will also assist the government in making adequate policies that will make the banking environment conducive and viable for employees and also enhance economic growth in the country.

However, findings of the study will shed more light on the factors that actually leads to job satisfaction and provide guidelines for the banking industry for indispensable decision. The findings will also be useful to those who formulate policy and strategies for the banking settings in Nigeria. Subsequently, this would also serve as the basis for further researches in this field of study. Finally, and from practical aspect, the study will add to the body of the literature due to the uniqueness of the following aspect of the study, which is to examine the four dimension of internal marketing, customer orientation and job satisfaction among employees of Nigeria banking industry. The study provides Nigeria banking industry on what employees perceive as internal marketing concept. It will help bank management design surveys that will distinguish employees' characteristics and address organizational commitment and job-satisfaction. The results may serve as a reference point for management and operations particularly in banking industry.

1.7 Definition of terms: Conceptual and Operational definitions

Conceptual definition: Job satisfaction is referred to be a manifestation of employees' attitudes towards their job or activities within the organization as the affective orientation that employee has around their job (Ali, 2016).

Operational definition: Job satisfaction in the study was measured using the respondent score on 8 items developed by (Spector, 1985) on a 5-point Likert scale.

Conceptual definition: Customer orientation refers to a way of dealing with sales and customer-relation in order to attract customer patronage and augment smooth relationship through the process of assisting customers to meet their long-term needs and wants, (Anderson et al., 1997; Ruizalba et al., 2014).

Operational definition: Customer orientation was measured using the respondents score on 11 items which was developed by (Sax and Weitz, 1982) on a 5-point Likert scale.

Conceptual definition: Internal marketing is considered as series of constructive programs initiated by the management of an organization for the advantages of the both parties in order to foster organization and employee's development of human capital and also giving employees sense of belongings by treating employees as the internal customers within the organization, and it is the strategy of shaping job-products to fit human needs (Bramiah 2016).

Operational definition: Internal marketing is measured using the respondent scores on 20 items scale, it was developed by (Liao, 2009), which measures the dimension on internal marketing (empowerment, reward and recognition, internal communication and training and development) on a 5-point Likert scale.



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