# Linkage between Internal Marketing Practices and Employee Job Satisfaction: An Empirical Study on Banking Industry of Kashmir

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**Abstract:** This study focused on internal marketing practices and its relationship with job satisfaction in a banking organization. The results revealed the effect of internal marketing on three major components; organizational vision and values, quality delivery of external marketing as well as quality delivery of interactive marketing. It was also indicated that the relationship between internal marketing and job satisfaction was positive. The results and findings were discussed within the banking organization of Kashmir. It was suggested that the banking organizations should place more focus on internal marketing practices which will further increase the quality delivery of both interactive and external marketing of the banking organizations. The banking organizations in Kashmir was suggested to foster extrinsic job satisfaction among its employees. It also suggested to study further areas..

Index Terms: Internal Marketing (IM), Job Satisfaction, Interactive Marketing, External Marketing, Factor Analysis, Kashmir.

#### Introduction

Expressing People as the fifth P in the marketing blend is steady with the idea of internal marketing. Internal marketing is related with relationship marketing that includes between inter-function coordination and communication and also the improvement of employee competence for powerful execution of marketing strategies.

The internal marketing was first presented by Berry (1981) who saw that for any organization to be effective there would be requirement for such organizations to satisfy the necessities of its employees. The suggestion is that an employee is fulfilled by his organization will in all likelihood convey quality services to the outer customers. Most particularly in this time the vast majority of the organizations are endeavoring to surpass the desire for its customers so as to advance fulfillment and loyalty among the stakeholders. (Ballantyne et al., 1995). It has been noted in the literature that internal marketing program can possibly upgrade service quality conveyance of service organizations (Ballantyne et al., 1995). This position was hastened upon the way that the greater part of the organizational issues are internal. It is trusted that the execution of an internal marketing program has ability to take out departmental dividers, incorporate individual organization wide (Ahmed and Rafiq, 2003; Lings, 1999; Hogg, Carter, and Dunne, 1998), and this will in the long run lead to enhanced quality delivery (Lings and Brooks, 1998; Prasad and Steffes, 2002).

It was revealed through literature search that there were two lines of research for internal marketing. While a few researchers were taking a gander at it from the point of view of marketing, some different researchers were thinking about the issue from HR viewpoint. The HR researchers guaranteed that while marketers were attempting to make organizations to be market driven, they put excessively accentuation on employee as against the external customer that were really the genuine customers. Though the marketers called attention to that there was have to put accentuation on the internal customers so as to upgrade the service quality conveyance to the external customers. ((Mudie, 2003; Ahmed et al., 2002; Lings and Brooks, 1998; Cahill,

1995; Wasmer and Bruner II, 1991). The HR point of view looks at the connection among organizations and employees (Lings, 2004). This line of internal marketing neglects to meet the definition created by Parasuraman et al., (1991) and an audit of past literature exhibits solid enthusiasm for this line of inquiry. This technique focuses on the motivation and satisfaction of emloyees all together for organizational accomplishment to happen (Lings, 2004). Thoughts comprise of training, key rewards, job designs, and operational changes are talked about which exist outside of marketing (Ahmed et al., 2002; Ballantyne et al., 1995; Hogg et al., 1998; Lings, 1999; Parasuraman et al., 199; Varey and Lewis, 1999). Numerous examinations here were directed from human resource point of view. In an investigation, Novatorov et al. (1998) inspected how compensation, work conditions, benefits, raises and rewards influenced the external marketing programs that existed.

The internal customer orientation is a procedure that endeavors to satisfy this objective where each part is dealt with both as a customer and supplier to the firm (Lings, 2004). This must be cultivated through the execution of external marketing strategies, where the attention is on fulfilling the product needs of employees (Foreman and Money, 1995). It is critical for internal marketing to grasp marketing, the executives, quality control, and human resource offices for effective implementation. (Varey and Lewis, 1999). One of the essential advantages of appropriate usage of internal marketing is its help with the formation of a competitive advantage over the competition. Ballantyne (2003) depicted this idea as required by the "new organization" and many trust that it will make this preferred standpoint (Varey and Lewis, 1999; Lings, 2004). Gronroos (1994, p. 14) focused on the way that there is requirement for dynamic and nonstop internal marketing endeavors all together not to permit the interactive marketing sway on customers to disintegrate. A large number of the organizations rehearsing internal marketing strategies regularly desert the thoughts through the powerlessness to perceive prompt outcomes (Crosby and Johnson, 2003). Nonetheless, communication has been seen to be an exceptionally essential factor that is noteworthy to fruitful execution of internal marketing.

## **Literature Review**

Customers never again just buy items; they co-create in service organizations (Prahalad and Ramaswamy, 2000). It was Berry (1981) that spearheaded the term internal marketing and initially characterized it as "viewing employees as inner customers, seeing jobs as internal products that fulfill the requirements and needs of these interior customers while tending to the targets of the organization". The literature of internal marketing rotates around its impacts on employees, organizations, external customer satisfaction, and cross functional units.

Ballantyne (2003) further extends the boondocks of learning when he recognizes three examples that are vital for appropriate execution of internal marketing program as pursues: (1) various hierarchical exchanges, (2) between useful exchanges, and (3) arrange exchanges. In the various leveled technique the fundamental trade of information happens from the highest point of the organization to the bottom. The move of knowledge the other way, from the bottom of the organization to the top, is just satisfactory under expressly created hierarchical tenets. The inter functional transfer of knowledge between internal providers and interior customers, which results in satisfaction of self-serving needs and small comprehension of the customer. The system exchange includes the gathering of basic interests through inner networks. These examples are not effective all alone, but rather in promoting where connections are imperative, the utilization of each exchange procedure impacts internal marketing (Ballantyne, 2003). The utilization of hierarchical exchange are perceived when upper administration offers help for internal marketing, and when the marketing employees give clarifications to the chances and dangers perceived by different individuals (Ballantyne, 2003). Whenever effective, the marketers may utilize inter functional exchanges all through different divisions when trust is earned. This takes into account the making of partnerships and a genuine comprehension of job design, the environmental setting, and complete information of worker abilities which all fundamentally affect quality. At the point when insufficiencies are found fundamental changes might be actualized to enhance performance. Nonetheless, it has been seen that these issues might be explained using any of the three exchange forms. In

the meantime, the utilization of employees all through the organization takes into consideration a system exchange and the advancement of assorted thoughts that have ability to improve the hierarchical performance. (Ballantyne, 2003)

So as to have the capacity to profit ideally from internal marketing, there is requirement for it to be legitimately connected with external marketing. On the off chance that employees don't concur with the external battle the accomplishment of the item is unimaginable. Blended messages will make internal issues that will stretch out to the external market. It is critical to make an external crusade that inner individuals concur with and grasp, at that point enable management to share examples of overcoming adversity so as to strengthen the advantages of the new campaign (Mitchell, 2002). This makes more grounded internal convictions and values. Lings and Brooks (1998) and Lings (1999) focused on the significance of adjusting the exertion connected to both internal and external marketing so as to accomplish greatest adequacy. One strategy is to enhance the association between inner suppliers and employees because of the capacity of these gatherings to recognize territories for development yet cautions of the contrasts between the necessities of internal individuals and outside customers. Prasad and Steffes (2002) proceeded with above and beyond and expressed internal marketing must go before external marketing, if not the organization may offer an administration it can't give.

The external customer centers around the procedure of the service encounter and in this manner, it is vital to comprehend the in the background procedure for legitimate usage right now of truth, when the exchange happens. The reason is because of increments in service industry where bleeding edge employees establish most of the contact with buyers, particularly in enterprises where the customer is anything but an inactive recipient (Lings, 2004). Ahmed et al. (2002) expressed the best strategy to relate internal customers with outer customers is to lead comparable statistical surveying. So as to comprehend the interior customers it is vital to section the employees, build up a promoting blend, and control for market action. This data might be looked into with information got from outside customers to decide contrasts and likenesses and take into account legitimate item and administration advancement. The examination makes conflicting thoughts of whether it is essential to begin with inner or outer promoting so as to acquire achievement (Lings, 1999). The best technique must incorporate the utilization of internal statistical surveying at the same time (Ahmed et al., 2002) with external research so as to look into results and after that execute the thoughts internally first. This will enable employees to feel inclusion, make a connection to the product, and pitch it to external customers, however regardless of how it is created the employees are the key fixing to this idea (Mitchell, 2002).

## **Objectives of the study**

This study is therefore set up to address the following objectives;

- (1) to explore the extent to which internal marketing is practiced in the banking industry,
- (2) to identify the degree of job satisfaction by the banking employees, and
- (3) to assess the relationship between internal marketing and job satisfaction.

## **Research Methodology**

The data for this research was collected through questionnaires distributed to employees of banking industry. The first part of the questionnaire dealt with the extent of practice of internal marketing issues, while the second part of the questionnaire dealt with the job satisfaction of the employees. The third part of the questionnaire required background information of the respondents.

Each part of the questionnaire A, B & C was designed in such a way that respondents could react to the degree of agreement. The scale was designed as follows:

Strongly Agree= 7 Somewhat Agree= 6; Agree = 5; Undecided= 4; Somewhat Disagree = 3; Disagree= 2; Strongly Disagree=1.

The population for the study consisted of all the employees in the banking industry. However, due to research constraints a particular bank was selected and a section of employees from the banking industry due to economic and time constraints. 250 questionnaires were delivered to a convenience sample of banking industry. Only 230 questionnaire were found useable for the present study. Some questionnaires were returned on tome by the respondents and some were collected personally after the time period. The key variables used in this research included internal marketing and measures of job satisfaction. The key variables in the present study were supported by well-developed literature and empirical evidences. The data analysis procedure was done using the SPSS computer package. The statistics, measurement scale, data analysis, reliability and validity tests used in this research followed the research suggestions in extant literature (Cronbach, 1951; Nunnally, 1978; Churchill, 1991; Rust and Cooil, 1994; Malhotra, 1996; Ryan and Mohsin, 2001; Svensson, 2002, among others). Generally, the quality of any research depends on the attention given to the issues of reliability and validity (Alam and Perry, 2002). In terms of measures of validity and reliability, the Kaiser-Meyer-Olkin (KMO) statistic of sampling adequacy values for the two major constructs (internal marketing practices, influence and job satisfaction measures) were satisfactory (Ryan and Mohsin, 2001). In order to determine the data normality, a rule of thumb proposed by Kline (1998) was used. This rule is stated as that any univariate skew values greater than 3.0 and kurtosis greater than 10.0 may suggest problem of normality of data (Hardigan et al., 2001), and it has been suggested that the use of factor analysis should be avoided when variables are extremely skewed (Stewart, 1981). None of the results show abnormality values in the present study.

## **Results and Discussions**

The results and discussions that are associated to the objectives and addressing the main issues are discussed below;

The descriptive statistics of internal marketing practices of the banking industry is shown in table 1. It is clear from the table that the service quality of internal marketing practices is more emphasized with a mean score of 5.90 and the lowest mean score 3.90 is in the statement that banking addresses failures and contact employees to rectify this.

**Table 1: Descriptive Statistics of Internal Marketing Practices Measure** 

Variable	Mean	Standard	Skewness	Kurtosis
		Deviation		
A1	4.8000	1.45684	812	762
A2	4.8000	1.23642	-1.453	285
A3	4.8000	1.47432	-1.742	872
A4	4.8000	1.36780	345	1.344
A5	4.8000	1.00243	-1.880	396
A6	4.8000	1.37640	456	241
A7	4.8000	1.43216	675	645
A8	5.7000	1.24567	.000	698
A9	5.4000	1.00234	-1.453	367
A10	5.0000	1.45219	768	248
A11	4.5000	1.32111	269	756
A12	3.9000	1.45671	653	864
A13	5.6000	1.25383	564	156
A14	5.6000	1.20464	467	184

A15	5.6000	1.11786	296	432
A16	5.6000	1.35057	754	589
A17	5.2000	1.38009	-1.867	278
A18	5.9000	1.94678	654	584
A19	5.8000	1.67342	443	744
A20	5.8000	1.34901	543	.1.433
A21	5.5000	1.24678	249	654
A22	5.2000	1.48932	723	390

The descriptive statistics of job satisfaction is shown in table 2

**Table 2 Descriptive Statistics of Job Satisfaction Measure** 

Variable	Mean	Standard	Skewness	Kurtosis
		Deviation		
B1	5.9000	.76512	612	.312
B2	5.7000	.83459	.085	.312
B3	5.5000	1.4378	-1.321	.312
B4	5.5000	1.3567	213	.312
B5	5.6000	1.4234	348	312

It is seen from the above table 2, that all the items of job satisfaction were above 5.0. It is seen from the above table 2 that the employees of banking organizations found their job exciting with a highest mean score of 5.90.

It is generally seen from table 3, the results of the correlation between internal marketing and job satisfaction. It was revealed from the table 3 that there is a positive and significant relationship between internal marketing and job satisfaction.

Table 3 Relationship between internal marketing and employee job satisfaction

	Correlation	Internal marketing	Job satisfaction
Internal	Pearson correlation	1	.625(**)
marketing	Sig.(2-tailed)		.000
_	N	230	230
Job satisfaction	Pearson correlation	.625(**)	1
	Sig.(2-tailed)	.000	
	N	230	230

<sup>\*\*</sup> Correlation is significant at the 0.01 level (2-tailed)

The reliability coefficient in the table 4 shows the research measures of internal marketing practices and job satisfaction.

**Table 4 Reliability Coefficient** 

Internal marketing practices measures	0.832
Job satisfaction measures	0.822

For factor analysis the KMO & Bartlett's test confirms the suitability of the data from this measure.

Table 5 KMO & Bartlett's test for Factor Analysis

Kaiser-Meyer-Olkin Adequacy.	Measure	of	Sampling		.762
Bartlett's Test of Sph	ericity			Approx. Chi-Square df sig.	492.663 20 .000

For internal marketing practice the total variance is explained via factor analysis.

Table 6 Factor analysis of internal marketing practice measures

Component	Initial Eigenvalues			
	Total	% of Variance	<b>Cumulative %</b>	
1	8.654	34.449	34.449	
2	4.807	16.456	51.675	
3	3.354	11.421	70.543	
4	1.987	9.554	79.765	
5	1.496	8.432	82.432	
6	1.239	7.786	84.112	
7	.539	6.453	94.321	
8	.432	4.231	98.654	
9	.379	1.453	100.000	
10	4.17E-015	1.32E-015	100.000	
11	1.78E-015	6.34E-014	100.000	
12	3.27E-016	3.12E-014	100.000	
13	9.56E-016	4.32E-015	100.000	
14	3.24E-016	2.34E-016	100.000	
15	2.50E-017	1.54E-015	100.000	
16	3.43E-017	1.11E-015	100.000	
17	-2.03E-016	-3.46E-017	100.000	
18	-3.41E-016	-1.32 <mark>E-01</mark> 6	100.000	
19	-4.10E-016	-2.67E-015	100.000	
20	-1.01E-016	-3.56E-015	100.000	
21	-6.45E-016	-4.23E-015	100.000	
22	-9.34E-016	-5.12E-015	100.000	

Extraction Method: Principal Component Analysis.

The factor analysis of the internal marketing practices is shown in table 7. It is revealed from the table 7 that the banking organizations in Kashmir focus in the area of development, reward and most importantly the vision. Internal marketing is basically about focusing on internal customers and the suppliers that are internal with the objective of maintain good internal relationship and that would result in organizations effectiveness.

In order to achieve job satisfaction effectively, the management of an organization should undertake the internal marketing to motivate employees to increase customer consciousness and marketing consciousness by using tools and techniques of marketing internally.

**Table 7 Factor Analysis of Internal Marketing Practices** 

		Component			
	1	2	3		
A10	,912				
A4	.901				

A5	.892		
A9	,872		
A12	.862		
A16	.844		
A3	.832		
A20	.822		
A15	.812		
A18	.782		
A22	.766		
A14	.723		
A2	.654		
A7		,786	
A21		.781	
A1		.742	
A6		.712	
A8		542	
A11		482	
A13			.942
A17			.784
A19			.643

The KMO & Bartlett's test of job satisfaction is shown in table 8. It is revealed from the table 8 that the data is suitable for this measure that is in line with Stewart (1981).

Table 8 KMO & Bartlett's test of job satisfaction

Kaiser-Meyer-Olkin Measure of S	.882			
Bartlett's Test of Sphericity	Bartlett's Test of Sphericity Approx. Chi-Square df			
13	.000			

The total variance explained of job satisfaction for factor analysis is shown in table 9

Table 9 Total variance explained of job satisfaction

Component	Initial eigen values			
	Total variance	% of variance	<b>Cumulative %</b>	
1	3.672	62.87	59.433	
2	1.000	20.111	76.446	
3	.722	17.453	96.097	
4	.343	5.487	96.097	
5	.082	1.080	100.000	

Extraction Method: Principal Component Analysis.

In the next table 10, the factor analysis of job satisfaction is shown. It is quite evident from the table 10 that two important factors play a role in job satisfaction i.e, intrinsic and extrinsic job satisfaction. Job satisfaction includes various components. It signifies that an employee can be satisfied with one part of his job and dissatisfied with another. The job satisfaction is determined by four factors according to Robbins (2003), the first one is equity in rewards which means that there should be fair reward and promotion system, the second one is good working conditions which means employees prefer good and supportive conditions and are mostly satisfied with the conditions. The next one is challenging jobs which means employees prefer work that is more challenging and will provide them more opportunities to learn and develop their potential and sharpen their skills. The last factor that contributes to higher satisfaction is supportive colleagues as social interaction plays a critical role.

Table 10 Factor analysis of employee job satisfaction

	Coi	Component		
	1	2		
B5	.893			
B4	.761	.462		
В3	.654	.647		
B2	1	.854		
B1		.583		

Extraction Method: Principal Component Analysis.

All else being held steady, Lepper and Henderlong (in Lepper et al., 1999; in Sansone and Harackiewicz, 2000) delineate that there are essentially three suggestions in regards to the literature on the relationship of extrinsic rewards and intrinsic motivation. The first is that non contingent rewards will be less inclined to cause negative impacts on characteristic inspiration and bound to cause beneficial outcomes than generally similar rewards that are unexpected of errand fruition or commitment (and under extraordinary conditions on assignment performance). Second, unforeseen extrinsic rewards are bound to cause beneficial outcomes than negative consequences for inborn inspiration than remunerations that are normal by the person.

At last the extrinsic rewards that are elusive (like social, verbal, understood and such) are bound to create beneficial outcomes than negative impacts on intrinsic motivation contrasted with remunerations that are increasingly unmistakable. There are two additional suggestions in the writing that are bolstered by most (Lepper and Henderlong, in Sansone and Harackiewicz, 2000). The principal suggestion holds the rewards that attention on an individual's capacities, abilities, and skills will almost certain positively affect intrinsic motivation than remunerations that don't give such data. The second is that expected tangible rewards can enhance intrinsic motivation with errands where the individual has a no or minimal starting inherent interests and decline intrinsic motivation with undertakings where the individual has high introductory intrinsic assignment interests.

## Conclusion

In the present study the research findings suggested that the management should made efforts to increase internal marketing practices that become an integral part of banking organizations. It is not only that the vision, goals and the products are marketed properly to the employees but more emphasis should be laid on internal marketing practices that will enhance external marketing. It was revealed from the findings that the banking organizations should be quick in understanding the errors and then providing a better solution. The banking

organizations in Kashmir should focus more on high job satisfaction of its employees and it is important for employees to be satisfied as an internal customer as that affects external customer.

Also the management should put more efforts in increasing extrinsic job satisfaction as it was revealed from the findings of the present study that it was lower than intrinsic jib satisfaction. The future research is suggested to direct towards covering all the employees and all the banks of Kashmir. As this study will reveal the internal marketing practices and job satisfaction separately.

For future research to address the present study is not without limitations. The first limitation is the sample of the present study, a study with more sample could be more effective. The second limitation is related to the measure of internal marketing as well as the dimensions of internal marketing practices: further consideration is needed for their development and validation. It is also possible that more dimensions of internal marketing should be included.

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