

The Perception on Internal Marketing of Bank X in South Luzon Area Branches Philippines

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Abstract:- Business owners should always maintain all the factors relating to their business' sustainability by integrating and improving their internal marketing. In line with this, this study aimed to figure out the perception of internal marketing (job satisfaction, training, motivation, inter-functional coordination and integration and understanding and differentiation) when grouped into demographic profile of South Luzon Area Branches of Bank X. Regarding the method of research, the study employed a descriptive analysis with a quantitative approach to achieve its objectives. The total enumeration of the respondents consisted of 134 organic employees; however, 117 only participated. The questionnaire utilized in the study was adopted in the study of Farzad (2008). The statistical methods used were Anova to check its differences. For the result, the study yielded internal marketing factors such as job satisfaction, training, motivation, inter-functional coordination and integration, and understanding differentiation have no significant differences when grouped according to demographic profile. For the recommendation, the researcher proposed a social media application that was aligned to internal marketing to provide a better marketing expansion and brand awareness that would build connections within the organization.

Keywords:- *job satisfaction, training, motivation, inter-functional coordination and integration and understanding and differentiation.*

I. INTRODUCTION

In a globalized economy, all businesses need to constantly restructure to adapt to changes in the environment (Puusa et al., 2016). Therefore, they must to direct their efforts to human talent to improve internal control. Thus, given that human capital is a difficult resource to imitate due to competition, it has become a crucial factor for a company's success (Teixeira, 2014). In this sense, internal marketing ensures that employees are involved in organization's goal and therefore, should be considered a strategy that feels satisfied with the work done (Bailey et al., 2016).

Marketing is traditionally used to be something that was done for the customers (Marinchak, 2018). Internal marketing goals are defined concerning business objectives, products and services, employee engagement, and company objectives that encourage brand advocacy. This study focuses on improving the internal marketing of Bank X. That states that the internal processes are now different from the past and that the marketing mix significantly changes the

combination of digital marketing brought by new technological advancements. The paper is focused on perception of internal marketing when grouped into demographic profile. It will also aim to determine its significance difference among the internal marketing in treating employees as the internal customers of the business. Bahasin (2022), stated that internal customers are as vital as external customers. This makes the employees more dependent on one another to complete their duties. It also experiences the direct influence that affects the quality of the products that must be delivered to the clients.

Moreover, in today's competitive market, the influence of technology reshapes marketing worlds and trends that show no sign of slowing down. As stated by Kotler and Armstrong (n.d), company marketing environments affect management's ability to maintain employees. Applying marketing tools in the concept of internal marketing must be applied to the organization (Omar-Salem, 2013) to increase the strong competition. Park and Tran (2016), believes that strong competition is needed to hire skilled workers and provide flexible services to the employee in order to side with the competitors. However, Ababas et al., (2017) argued that human resource management must take place. It will be able to provide different principles, theories, and technologies to be incorporated in the banking industry and become a more competitive organization. This could also help to educate the employee on the company's long-term goals and values. On the other hand, traditional marketing must continue to pave the way for marketing to adapt and shift to modern technology. It is to include that, the companies who invest in traditional advertisement make a long time and efforts that effectively produce profit to the organization. Omar Salem (2013), stated that modern advancement could help the employee retain and attract its business performance in producing a highly competitive market which influences the organization's success (Worede, 2019).

A service organization is a primary source of interaction between clients in providing better customer service. It is that employees make interaction with the customers that increases and satisfies the customer wants and needs that aims the organizational goals. According to Tansuhaj, Wong and McCullough (n.d) service organizations is a commitment in making a long-standing relationship in keeping their employees. It enables and engages the employees in consistently improving along with the organizational standard services (Kim et al, 2021). Additionally, as part of the banking services, employees must deal with every customer on a daily basis. They must establish a relationship with the customers by providing

expert knowledge on the organization's products and services. In contrast, as banking and finance explore into the fast-paced, dynamic world of money, stocks, credit, and investment, it creates an important aspect to the economy and provides liquidity (money or assets) that individuals and businesses need to invest for the future (Monash Business School). The conditions for raising people's living standards and economic situations are made necessary by the higher success of financial services through banking sector penetrations (Andrianaivo & Kpodar, 2012); Lenka & Barik, 2018); Hardiyanti et al., 2021). In fact, market penetration is the developing strategies that could increase the marketing share of particular products or services (Kenton, 2021).

This study was established on assessing the perception of internal marketing factors of Bank X, which has been known for being dependable and reputable for 24 years. It is also considered as one of the fastest commercial banks in the Philippines. However, no organization is perfect. As the company became more diversified, more organizational problems arose. Some of the problems were employee perspectives, teams, and communication issues. Based on needs assessment, with the pandemic, the internal marketing communication between the departments and marketing sales was lacking. It created insufficient intervals of commitment to the organization that led to failure of achieving its target goals. As the internal marketing aims to treat employees as customers, leading to changes in employee attitudes and positively impacting the customers. The new practice approach will increase the employee's knowledge and skills and show the organization's alignment to the competitive advantages and success. The locale of this study focused on the South Luzon Area Branches. The reason for this is rooted from a premise in which they have been consistent in ranking second in the overall in terms of sales. Also, as the vast spread of the product and services of the organization, employees tend to be left behind that does not provide a concrete description of its product and service that also leads to a higher rate of employee turnover. Therefore, choosing this as a basis of research could determine the significant difference of internal marketing when grouped into demographic profile. As the majority of the marketing activities are focused on providing a better advertisement among business products and services. This internal marketing would focus on the awareness and developing a target strategy that could provide a better picture of the economy such as market expansion. Basically, this also aims to enlighten the employees on the organization values, mission, objectives, and services that could inspire and influence their performance to achieve strategic goals.

With this, obtaining and retaining a dominant position in the market becomes more challenging. Baking Sector Development (2021) stated that the Philippine banking system increased by 6.4 percent year-on-year, with declared growth to P19.8 trillion as of end-June 2021. According to Beyaz et al. (2021), firms aim to achieve sustainability with the intense environment of marketing orientation approach and develop customer-oriented policies. Thus, the internal marketing factors (job satisfaction, training, motivation, inter-functional coordination and integration, and

understanding and differentiation) are grouped into the demographic profile (educational attainment and years of experience).

As stated by Eisenhauer (n.d), building a stronger company profile requires a stronger employee profile. This is to provide better collaboration opportunities that could help the employees expand their skills and knowledge. Specifically, the contribution of the study would be connecting employees in aligning their profile to the expectation of the management. It will also produce the importance of proper product and service awareness to the internal employee that could lead to extending the product and knowledge of the external customer to do banking in Bank X. Although the management had different internal marketing factors practices, employees do not fully understand the internal marketing, and in many cases, implementation is poor. The significance of this study dealt with brand awareness of the organization in order to become a crowd -remarkable recognition in competing in the marketplace. It would not just develop the internal marketing organization but would also boost the awareness among employees that it could become a brand that advocates and publicizes the organization. Additionally, the employee will develop into the best brand asset, enabling them to engage customers in a consistent, genuine manner across all channels in the most effective manner. Throughout the internal marketing, it would build a connection between departments and marketing sales that could increase South Luzon Area target goals. In addition, the profile of the employees toward internal marketing would provide a better understanding of the aspects such as addressing the consumers' needs and life-based experiences.

The research aligned towards promoting the UN's Sustainable Development Goals (SDGs) specifically, SDG 8: Decent Work and Economic Growth and 17: Partnership towards its goals (The 17 Goals, 2020). The goal is to keep employees engaged, share knowledge, and ensure that they relate to the company's culture and brand. It will also benefit the organization by fully appreciating the business performance, such as retaining existing customers, and coordination and cooperation among different departments. To do this, the proponent focused on identifying the differences of internal marketing when grouped according to demographic profile. It targeted 134 employees of Bank X on South Luzon Branches. To add, it would develop alternative solutions, creating innovative engagement, and strategy in the internal marketing. It will add the internal marketing in alignment with information collection of the employee and to be equipped to a similar ground level perspective on the product and services of the Bank X. Thus, it established an action and advocacy that employees have a strong movement, learning, and openness to growth.

The study was able to determine the perception of the internal marketing (jobs satisfaction, training, motivation, inter-functional coordination, and integration, and understanding and differentiation) when grouped according to demographic profile of the respondents (educational attainment and years of experience) in the South Luzon Area branches of Bank X, Philippines. The results of this study

developed a collaboration among the internal employees in achieving internal marketing in promoting the company objectives, products, and services to the employees within the organization. Through the arising of modern technology, the problem of inter collaboration and a vast employee turnover would be addressed by the development of mobile applications.

A. Related Literature

a) Internal Marketing

In a nutshell, internal marketing is the promotion of a company's vision, goals, culture, and mission statement within an organization. The idea behind in-house marketing is to attract employees by creating emotional connections with the brand. Internal marketing includes marketing tactics to keep employees excited about the brand. (Rautakoura, 2019) It is also defined as the service sector that enables its marketing in the field of material production and functional functions (Banda, 2022). According to De Bruin et. al (2021), internal marketing is a grounding principle that is not actively applied in the business environment. It was established in the study of Hasen (2014) and Ismail and Sheriff (2016) that no previous research was explored in the leakage to the service quality and customer satisfaction. To delve deeper regarding the concept, Mekonnen (2017) posited that internal marketing is a distinct philosophy that plays a vital role in building relationships and focusing on employee satisfaction. This was agreed by Tran (2018) and Heskett et al. (1994) that internal marketing is the employee satisfaction and performance behavior that influence the customer satisfaction and loyalty. Also, this was aimed to become a vital function in enhancing its customers (Dabija, 2021). Moreover, Berry (2016) and Raeisi et al. (2020) agreed with Dabija by stating that internal marketing established the relationship in merging the service innovation and satisfaction of wants and needs. Thus, it strengthened the relationship (Ahmed & Rafid, 2011; Alanssor, 2012; Elgaed, 2019), that the resistance to manage its integration makes the unity and integration of the employees more effective in terms of organizational strategy.

b) Job Satisfaction

Job satisfaction is the fulfillment of every employee. According to the research, the employee's willingness to provide a satisfactory level affected the internal marketing factors of the working environment, interpersonal relationship, skilled base, employee development and unique work style (Lee, 2020). Relatively, Mainardes et al. (2019) expounded that the performance of employees makes the behavior and attitudes of the employee in a job well done. According to Brockhous et al. (2013) and Winkelhaus et al. (2022), job satisfaction contributes to the concepts of social sustainability that add value to itself and is a good indicator to employee's well-being (Nemteanu & Dabija, 2021). In fact, job

satisfaction is a multitude of factors that involve the opportunity, leadership, work standard, fair rewards, and adequate authority (Lall, 2022). This supports that job satisfaction has an individual affective orientation that links to the individual behaviors in the workplace (Devananda & Onahring, 2019; Cherif, 2020) which also creates a strong expansion of skills and knowledge (Sohail & Jang, 2017). In contrast to this, as stated by Kwabiah et al. (2016), job satisfaction has five predominant models that focus on different causes. They are value attainment, need fulfillment, discrepancy, equity, and dispositional/genetic components (Kreitne & Kinicki, 2004). Thus, with the transformation of the leadership, this promotes the employees' innovation, creativity, and job satisfaction (Mohamed, 2016; Sung & Hu, 2021). Therefore, with the expansion and opportunity growth of the employee, it will result in fair treatment (Worede, 2019) which will have proper acknowledgments on providing a better service engagement (Maung, 2020).

Another study from Solomon et al. (2021) discovered that women have a considerably larger negative direct relationship between education and work satisfaction than males. Our findings also show that highly educated women are more likely than their male counterparts to earn better salaries and have more job variety. However, they perceive much less autonomy, more qualitative demands (linked to higher workplace stress), and longer hours worked. Overall, education has a much higher effect on job stress (through resources and expectations) for women.

Furthermore, according to the findings of Loughner (2021), there is no link between higher education and higher work satisfaction. It discovered both positive and negative characteristics that contribute to high-education satisfaction, or lack thereof. While persons in this situation may benefit from more resources, such as more pay and a wider range of jobs, the positions in question typically involve longer hours and high demands, which contribute to stress rather than contentment. These criteria are important for determining the correct career or function and for establishing a sense of contentment in one's job.

c) Training

Training is a systematic process that aims to help the employees which create positive behavior that could enhance their skills and knowledge of the employees (Buckley & Caple, 2009; Hanaysha, 2016; Celik & Gullu, 2018). It supports that training is the expansion of product knowledge and skills which performs and redefines complex and dynamic skills for the employees (Maity, 2019). According to Isamael et al. (2021), choosing the right way of training will help the employees (Abdullah & Othman, 2015) to be motivated and enter a competitive state (Sultan et al. 2020). It also claimed

that training is a self-validity, which is applied to determine attitudes and behavior for preparing for unfamiliar tasks (Assen, 2020; Ogbeibu et al., 2020; Ismael et al., 2021). It supported the idea that training has a positive impact on both individual and organizational performance (Campbell & Kuncel, 2000; Wright & Boswell, 2002; Celik & Gullu, 2017). However, based on Van Assen (2021), training found out that it only indirectly impacts on the employee engagement (Costa et al., 2019). It attested to the concept that training influence enhances performance (Kessy & Temu, 2010; Liao & Chuang, 2004; Georgiadis & Pitelis, 2016; Njoroge & Gathungu, 2013; Mahmood, 2020) as well as individual employee performance (Del Valle & Castillo, 2009; Bapna et al., 2013; Asad & Mahfod, 2015; Dedy et al., 2016; Mahmood, 2020). Therefore, employees should have continuous training in preparing for the educational and business institution (Ra et al., 2019) to develop effective leaders' behaviors to positively impact employee job satisfaction and organizational commitment (Mosadeghrad & Ferdosi, 2013).

d) Motivation

The motivation was developed from past to present of Ahmed and Rafiq (2002). In the first stage, researchers Berry, (1981); Sasser and Arbeit (1976); Berry & Parasuraman, (1991) focused on the "motivation and satisfaction" that expresses the internal marketing that could contribute to the organizational commitment (Beyaz et al., 2021). According to Cherry (2022) motivation can be defined as goal-oriented behaviors in the process of initiated guides. It was claimed that motivation serves the company in fulfilling customers' needs (Brown et al., 2002) that creates customer-oriented salespeople in serving the customers with motivation (Dimitriadis, 2007; Ozcam & Kuscu, 2020). In this line, several studies, (Teja, 2017; Nawawi et al., 2018; Sembiring et al., 2020) maintained that motivational work simultaneously affects employee performance. Thus, it was revealed by Okomoli (2019) that motivation significantly affects the competitive business environment in performing better and becoming more productive and faithful to their organization in reducing employee turnover. The main motivation of the employee engagement is their ability to capture the heads, hearts and minds of employees is an intrinsic desire and excellence (Fleming & Asplund, 2007; Vercic, 2021). In fact, as stated by Çelik & Güllü (2017), the motivation for the specific approach leads to the intensity of being coordinated within the management. It also strengthens employees' positive approaches in providing enough skills and knowledge to increase their management performances (Kanat-Maymon et al., 2020) which is based on the intrinsic and extrinsic way of behaving (Okomoli, 2019).

The research done by Irdianto et al. (2016), they discovered that the participants' educational level has a direct positive substantial influence on their study

results in joining training. The participants' educational levels have a 24.9 percent influence on their study findings. As a result, one of the principal factors influencing someone's academic success is their educational history. According to the prior explanation, a person's educational degree can influence his or her study results in subsequent training.

e) Inter-functional Coordination

Inter-functional coordination and integration are the combined use of various tastes and talents, cooperation across multiple levels; it gives a quick and synchronized flow of information that combines culture and job design (Farzad, Nahavandi & Caruana, 2008). Indeed, it also serves as the traditional way of examining the product development context (Lovelace, Shapiro, & Weingart 2001; Mello et al. 2017; Troy, Hirunyawipada, & Paswan 2008; Ju & Ning, 2021). As defined by inter-functional coordination and integration, it creates a boundary between the marketing and human resource management while arguing in the organization (Peng & George, 2011). Moreover, according to the criteria of Rafiq and Ahmed (2000), this serves as one of five main criteria of internal marketing along with the four being employee motivation satisfaction, customer orientation, and customer satisfaction and marketing-like approach (Farzad, 2008; Olorunleke & Akinyele, 2011; Mekonnen, 2017). As per the study of Ju and Ning (2021), coordination failures in the inter-functional teams are common, like mission of activities and misunderstanding (Carlile, 2002). In this line, it was found by Mukhtar & Azhar (2020) that functional departments cannot function effectively without the cooperation of others. It was also believed that inter-functional coordination is part of the strategy that attain the attraction, development, and retention of the employees in enhancing service quality and customer satisfaction (Güven & Sadaklioğlu, 2012; Qayum & Sahaf, 2013; Sousa et al., 2018; De Bruin, et al., 2021).

f) Understanding and Differentiation

In most service activities, customers interact with contact agents. The role of contact agents is a differentiator. By hiring contact agents, they can influence the quality of service that their customers feel. For this reason, contact agents and their recruitment are often considered full service by consumers, and their role is important to a service organization's success (Ramos, 2018).

Understanding and differentiation are defined to have six levels: it includes remembering, understanding, applying, analyzing, and creating (Wesely, 2021). According to Yu et al. (2016), emerging differences make detrimental qualities for individuals and workgroups beneficial. In fact, as stated by Martin et al. (2018), the change process from the development of leaders' differentiation makes the qualities interact with the central tendency

(i.e., principal, or typical value of distribution). Thus, its organizational responsibility administration grants its vital factor for the individual commitment that makes the personnel differ from each other (Çevik & Şimşek, 2017).

B. Conceptual Framework

The criteria for distinguishing competing definitions and behaviors of internal marketing were proposed by Rafid and Ahmed (2000). The criteria are necessary to assess each definition's validity and completion claims. The primary conceptual and empirical literature on five basic parts of internal marketing is identified as follows:

- Employee motivation and satisfaction.
- Customer orientation and customer satisfaction.
- Inter-functional coordination and integration.
- Marketing-like approach to the above.

- Implementation of specific corporate or functional strategies.

Based on these, they defined Internal Marketing as “a planned effort to overcome organizational resistance to change and to align, motivate and integrate employees towards the effective implementation of corporate and functional strategies” (Rafid & Ahmed, 2000). Farzad (2008) states that applying a marketing-like approach and techniques has a multi-stage model that can be used internally in the organization. It is also believed that stages one, two, and three make the internal marketing research. First is the ability to define realistic opportunities with the current and future competencies and capabilities. Second, is the process of internal segmentation of the participants in terms of characteristics and motivation. Lastly, implementing its barriers from the consistent and positive internal frame in the process of internal marketing mix elements.



Fig. 1: Internal Marketing

Source (Rafid & Ahmed, 2000)

a) Theoretical Development and Evolution of the Internal Marketing Concepts

As stated in the study of Farzad (2008), the existing literature intertwined strands of internal marketing. This internal marketing conceptualization is the employee satisfaction phase, customer orientation phase, and the strategy implementation/change management phases are the theoretical developments (Rafid and Ahmed, 1995).

b) Phase 1: Employee Motivation and Satisfaction

Most of the internal marketing literature in the preliminary stages of development focuses on employee motivation and satisfaction. The internal marketing concepts that lie in the attempt to improve service quality were the key cause behind this. The "variability" problem focuses on the organization's

efforts and getting personnel to consistently produce high-quality services. Overall, the effect is to bring the employee motivation and satisfaction.

- Viewing of employee as internal customers
Employees are treated as internal customers in internal marketing. It is defined as perceiving jobs as internal products that satisfy the needs and wants of external consumers while also addressing the organization's goals (Berry, 1981).
- Viewing their job offerings as products and their employees as customer forces.
Employees are committed to their jobs in the same way that customers are (Sasser & Arbeit, 1976).

- Focus on employee satisfaction

Employee satisfaction is a new method to employee management that can be connected to marketing services. Most of what customers buy is classified as labor, or human acts of performance. As a result, it attracts the best personnel, and employee retention and motivation are becoming vital (Thompson et al. 1976; Sasser & Arbeit, 1976). Consequently, factors such as high quality of attraction, retention, and motivation provide the employee with the quality of services that differentiate between components.

c) Phase 2: Customer Orientation

- Interactive marketing

Gronroos (1981) elucidated that customer orientation is the second major concept in developing internal marketing concepts. As "internal marketing" becomes a business unit's starting point, it responds positively to the customer's needs. It was also believed that buyer and seller relationships create more value, increasing the organization's marketing opportunities. To this advantage, the opportunities require customer-oriented and sales-minded personnel. Nevertheless, internal marketing is to "get motivated and customer-conscious employees" (Gronroos, 1981). Therefore, it is not sufficient to the employees to be motivated to perform better, but they must also have sales minded. Furthermore, effective service requires coordination between the contact and backroom staff support. Gronroos, also views the concept integrating the distinct functions that become vital to the organization. (Gronroos, 1981). Gronroos, extended his definition of internal marketing in 1985 as a method of motivating personnel towards customer consciousness and sales minded. This includes marketing-like activities that hold the internal market of employees to be influenced.

d) Phase 3: Strategy implementation and change management

The third phase is the author's insight, in which the author expressly began to see internal marketing as a vehicle for strategy implementation. One of the key reasons for possible internal marketing, according to Winter (1985), is motivating employees toward success of the organization. The research also highlighted the importance of coordinating staff education and motivation with the organizational goals. This emphasizes the implementation mechanism that internal marketing is the implementation of vehicle strategy that aided in the growing belief of internal marketing in a cross-functional integration mechanism in the organization. This phase of the role of internal marketing is the implementation tool/methodology is made more explicit. This viewpoint appeared in the marketing context of Filo (1986), and Tansuhaj et al. (1987). It was also generalized that any type of marketing strategy by Piercy and Morgan (1991). This extends

the internal marketing as a tool in any organizational strategy that internal and external may implement. According to Martin (1992), internal marketing is a mechanism of reducing departmental isolation, reducing the inter-functional friction, and overcoming resistance to change (Darling & Taylor, 1989; Rafiq & Ahmed, 1993). As a result, internal marketing applications are readily available to any type of organization, not only service. For example, Harrell & Fors (1992) applied the concept to manufacturing enterprises, and Ahmed & Rafiq (1995) offered it as a change management implementation approach that may be used in a variety of situations. Their phase analysis implies that the scope of internal marketing activity is the extension of the staff incentives towards customer awareness. It can also be used to inspire non-contact personnel to behave in a way that improves the service provided to end-customers. Rafiq and Ahmed emphasized the importance of customer orientation and satisfaction training. Employees, they explained, require the appropriate type and level of training to accomplish their tasks. This can help employees address customer needs more successfully by avoiding ambiguity surrounding their position.

The concept of the study was a pattern from the research of Farzad. Farzad (2008) used five key variables to determine the effect of internal marketing on employees' organizational commitment. The five independent variables are inter-functional coordination and integration, training, motivation, job satisfaction, and understanding and differentiation. All the variables were measured through the use of a rating scale.

Furthermore, as stated, Farzad created and developed three distinct tracks: customer acquisition, retention, and migration. These tracks are guaranteed to provide a service quality that will lead to a successful firm. Leading to this, as the organizational commitment was not being discussed deeply. The researcher dropped the variable of organizational commitment and focused on demographic profile with the employee perceptions on the internal marketing.

C. Operational Framework

The study of Farzad (2008) claims that internal marketing principles and organizational commitment, as well as a comparison of internal and external marketing, were presented. Internal marketing's theoretical development was reviewed, and the fundamental elements of internal marketing were highlighted. However, there will be no discussion of organizational commitment or a comparison of internal and external marketing since there is no questionnaire indicated in the alignment of organizational commitment. Throughout Farzad's investigation, since the research was conducted in Iran. The Philippines will be the subject of this research, specifically the Bank X of South Luzon Area Branches. Based on this, differences of internal marketing will determine differences in demographic profile of the employee.

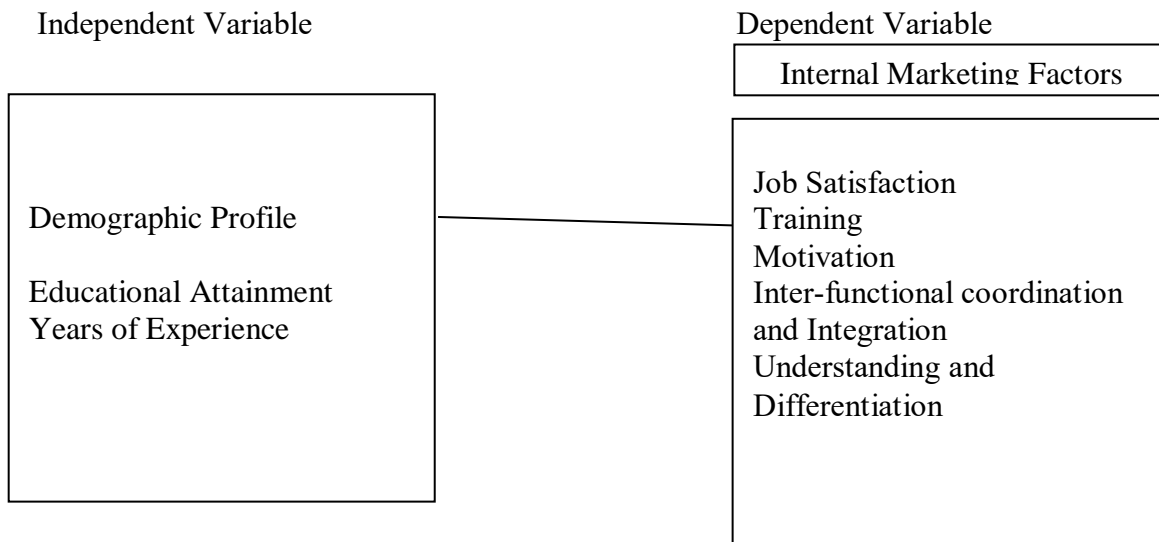


Fig. 2: Operational Framework

Internal marketing factors and perspectives have significant difference when grouped according to demographic profile, as shown in Figure 3. Job satisfaction, training, motivation, inter-functional coordination and integration, and understanding and differentiation are the internal marketing factors. Educational attainment and years of experience are two categories in the demographic profile. As a result, the variables in this study will take different approaches to the profile. As stated, internal marketing comprises job satisfaction, training, motivation, inter-functional coordination and integration, and understanding and distinction, which emphasizes fulfillment, performing dynamic jobs, increasing productivity, communication, and development, respectively.

In addition, the concept of this study was to figure out the difference among the internal marketing factors when grouped into demographic profiles. This is considered the individual's emotional, rational, and moral commitment in achieving the goals and deals in the partnership organization and employee. Moreover, the concept of internal marketing factors used in this study is the long-term view of employees. Thus, its willingness and expertise exert a considerable effect on the organization in maintaining its loyalty.

D. Objectives

In general, the study aimed to figure out the of difference when grouped into profile of respondents in Bank X on South Luzon Area Branches.

Specifically, the study aimed to figure out:

- The demographic profile of the respondents in terms of educational attainment and years of experience;
- The perception of the respondents on the internal marketing factors in terms of job satisfaction, training, motivation, inter-functional coordination and integration, and understanding and differentiation;

- If there is significant difference in job satisfaction, training, motivation, inter-functional coordination and integration, and understanding and differentiation when grouped according to demographic profile.

E. Hypothesis

To address the need of the study, the hypothesis below was tested:

H_{01} : There is no significant difference in job satisfaction, training, motivation, inter-functional coordination and integration, and understanding and differentiation when grouped according to demographic profile.

II. METHODOLOGY

Anchored on the research objectives, the study used a comparative research analysis in determining the independent variables (job satisfaction, training, motivation, inter-functional and integration, and understanding and differentiation; attitudes and views) have significant differences when grouped based on demographic profile. Thus, it established the differences among the variables. This research investigated the variables of internal marketing factors (job satisfaction, motivation, training, inter-functional correlation, integration, and understanding and differentiation) and attitudes and views when grouped among the demographic profile (educational attainment and years of experience).

The research instrument (see Appendix A) is adapted from the study of Farzad (2008). It is composed of an assessment of the variables, consisting of six portions shown in Table 1. The respondents answered all the question items using a four-point Likert scale. The Likert scale is a question based on a rating scale designed to measure attitudes or reactions. Ranging from 1= very low to 4= very high makes interpretation of strongly disagree to strongly agree.

The researcher set up an online survey via Google Forms with Google drive as its database in gathering data. The survey (*Appendix A*) comprises five sections. The first section contains:

The consent cover letter which informs the respondent of voluntary participation

- Withdrawal without penalty
- Estimated time of completion
- Confidentiality of responses
- Use of data for academic purposes only

The second section reminds the respondent of the criteria related to Bank X in South Luzon Area branches and the respondent's profile, educational attainment, and employment records in banking. The third section aims to determine the attitude and views of the respondents. This survey is designed to ensure that the respondent meets all the criteria; otherwise, the form will redirect the respondent back to the second section and not allow the survey's completion and submission. Lastly, the third section consists of the variables, as described in *Table 1*.

Part	Variable	Item No.
I.	Job Satisfaction	1 to 15
II.	Training	16 to 21
III.	Motivation	22 to 54
IV.	Inter Functional Coordination and Integration	55 to 61
V.	Understanding and Differentiation	62 to 70

Table 1: Questionnaire Specification

Given a small population in South Luzon Area branches, a total enumeration of 134 employees was used. However, only 117 were completely returned which makes a response rate of 87.31%. The study used purposive sampling from its locale on South Luzon Area branches of a Bank X.

Variables	Cronbach Alpha
Job Satisfaction	0.8721
Training	0.8274
Motivation	0.8697
Inter-functional and Coordination and Integration	0.8545
Understanding and Differentiation	0.8433

Table 2: Cronbach's Reliability Coefficient

Source: The Effect of Internal Marketing on Organizational Commitment (Farzad, 2008)

A value of Cronbach alpha of 0.60 – 0.70 is acceptable but a value higher than 0.70 is highly recommended (Hair, Hult, Ringle, & Sarstedt, 2014 as cited by (Hamid, Sami, & Sidek, 2017). The results of the study of Farzad (2008) showed that all variables recorded Cronbach's alpha of 0.80 and higher, implying that the items in the constructs fulfill requirements for internal consistency reliability. The questionnaire was put through a pilot test, according to Farzad. A group of professionals with backgrounds in finance and marketing review the questionnaire further. After all of the test, participants had finished the questionnaire, a discussion was held to get their feedback on how they completed it. The test underwent multiple revisions before being delivered to respondents.

Through the use of specific questions, One-Way Anova is used to analyze comments based on education attainment and years of experience towards internal marketing. The one-way ANOVA test is being used to see if there were any significant differences among internal

marketing perspective of respondents' demographic profile among Bank X employees in South Luzon Area branches.

The weighted mean measured the respondents' perception of the internal marketing factors in terms of job satisfaction, motivation, training, and functional coordination and integration, and understanding and differentiation towards internal marketing.

In this study, the questionnaires were distributed to participants to collect the data about their perceptions towards internal marketing. The scales that were applied frequently in the research are the Likert-type scales. Likert-type scale assumes that the strength/intensity of experience is linear, i.e. on a continuum from strongly agree to strongly disagree, and makes the assumption that attitudes can be measured. Referring to *Table 3*, the Likert scale ranges from 1 to 4 (1- Strongly Disagree, 2- Disagree, 3- Agree, 4- Strongly Agree) to identify perceptions.

Point	Range	Interpretation	Response Category
4	4.00 to 3.49	Very High	Strongly Agree
3	3.50 to 2.49	High	Agree
2	2.50 to 1.49	Low	Disagree
1	1.50 to 0.99	Very Low	Strongly Disagree

Table 3: Likert Four-Point Results Interpretation

A. Ethical Considerations

The proponent sought the consent of Bank X so that they could be used as the subject of the study. In addition, all the data gathered by the researcher will only be used for academic purposes and the privacy of the respondents will not be compromised. The researcher used an online survey via Google Forms with Google drive as a database. The study is focused on respondents’ perception of the internal marketing factors in terms of job satisfaction, motivation, training, and functional coordination and integration, and understanding and differentiation; and views and attitudes when grouped according to educational attainment and years of employment. The researcher takes responsibility in explaining what the research is all about.

III. RESULTS AND DISCUSSION

Table 4 shows the demographics profile of the respondents based on educational attainment and years of experience in the Bank X of South Luzon Area branches. It shows that the majority of the respondents are college degree holders with 30.6 percent, master's degree holders with 8.5 percent and doctoral students with 0.9 percent. As financial services is one of a hundred million employers in the world, employees come from different educational

backgrounds and fields Sharma (2022). This creates the expansion of different financial products and services. As stated by Becton, earning a college degree is an expansion of life opportunities that prepare for both intellectually and socially in the career of every adult life. This is strengthened by Solberg (2019), which shows that the evidence of personal and professional goals is by emerging the employee strength that connects each to the world of work.

On the other hand, the years of experience shows that the majority of the respondents have an experience between 5 to 10 years that results in 47.3 percent of respondents. Less than 5 years of experience results in 40.2 percent, 11 to 15 years of experience results to 3.4 percent, 15 to 20 years of experience results in 5.1 percent and 21 years higher results to 3.4 percent of respondents. According to Affum-Osei et al. (2015), job tenure is a significant predictor of organizational commitment (Sui, 2013; Azee, 2010; Iqbal, 2011) that also highlights the work experience that supports the employee. It also shows how the employees are being devoted in the sense of personal importance and competence that may add contribution to the organization (Meyer & Allen, 1997; Angelis, 2011).

Educational Attainment	Items	Frequency	Percent
	College	106	30.6
	Master Degree	10	8.5
	Doctoral Degree	1	0.9
			100
Years of Experience	Less than 5 years	47	40.2
	5 to 10 years	56	47.3
	11 to 15 years	4	3.4
	16 to 20 years	6	5.1
	21 years	4	3.4
			100

Table 4: Demographic Profile of the Respondents in Terms of Educational Attainment and Years of Experience

Table 5 presents the perception of the respondents on the level of internal marketing factors in terms of job satisfaction. The internal marketing factor in terms of job satisfaction includes the work environment, interpersonal relationships, competitive skill-based salaries, employee development, and unique work styles (Harappa Learning, 2021). As presented in the job satisfaction, most of the results are satisfied with the working environment. Results show that the employees are satisfied with the comfort that

the organization's environment gives. Respondents have a very high perception that strongly agree with regards to the reputation of the bank (N=117, M=3.58, Std. =0.513) and cleanliness of the bank (N=117, M=3.50, Std. =0.535) and abundant branches (N=117, M=3.26, Std. =0.687) The composite mean of 3.36 states that they have high perception on the level of internal marketing factors in terms of job satisfaction.

Item	Mean	Std. Deviation	Interpretation
1. Suitable place for the bank	3.49	0.519	High
2. Cleanliness and decoration of bank	3.5	0.535	Very High
3. Abundant number of branches	3.26	0.687	High
4. Work hours of the branches	3.42	0.591	High
5. Up to date services	3.36	0.549	High
6. Years of the bank (Old Bank)	3.08	0.659	High
7. Reputation of bank	3.58	0.513	Very High
8. Cooperation of banks in social welfare	3.39	0.587	High
9. Ease and standardization of banking operations	3.36	0.549	High
10. Security and variation of services	3.41	0.528	High
11. Lower bureaucracy in operations delivery	3.27	0.502	High
12. Stability of the methods of delivering services	3.43	0.546	High
13. Adequate number of employees for service delivery	3.21	0.664	High
14. The method of apportioning the employees' tasks	3.34	0.544	High
15. Equipment of banks (suitable tables, chairs, water cooler, air conditioning, parking)	3.37	0.677	High
Composite Mean	3.36	0.3532	High

Table 5: Perception of the Level of Internal Marketing Factors in Terms of Job Satisfaction

These current findings are supported by different studies in the field of job satisfaction. According to Putri and Prabowo (2022), job satisfaction gives the employees the enjoyment and fulfillment of their jobs. As results shown in Table 4, the reputation of the bank and cleanliness of the bank has a very high approach that is categorized into the working environment. According to Donley (2021), work environments create an interaction between staff and leadership on how employees feel about work. This adds to the contribution on which job satisfaction also influences the organization growth (Shrestha, 2019). Rodriguez (2021) states the working environment is something that everyone has to tell, a story that they enjoyed. This affects the social, organizational and physical factors that affect performance productivity of the employees (Abbozo et. al., (2017) & Strong et. al., 1999). It is also connected in providing a good influence to the employees but also to the organization they are connected with (Sintija, 2006).

With a great contribution to the reputation of the bank and cleanliness of the bank, this gives a nice effect in satisfying the employees. It contributes to the efficiency and effectiveness of employees in performing a successful job

(Hastuti & Muafi, 2022). Moreover, the reputation of the bank indicates the financial institution that constantly complies with the regulation of the financial institutions (Ciobanu, 2021). In fact, a good bank reputation boosts the financial performances and strategic advantages, lowering the operating costs, encourages customer loyalty and word-of-mouth, and results in long-term partnerships (Fombrun, 1996; Flatt & Kowalczyk (2006); Krzakiewicz & Cyfert (2006; Ruiz, Garcia &Revilla, 2016; Pejic Bach et.al.,2020).

Table 6 presents the perception of the respondents on the level of internal marketing factors in terms of training. The internal marketing factors in terms of training include time, group size, specialization, engagement, and incentives (Walkme, 2017). Results show that the employees are satisfied with the professional services and training that the organization gives. Respondents have a very high perception with regard to having capable and experienced instructors (N=117, M=3.52, Std. =0.550) while the appropriate time for training (N=117, M=3.28 Std. =0.752) has the least importance among training. The composite mean of 3.43 states that they have high perception on the level of internal marketing factors in terms of training.

Item	Mean	Std. Deviation	Interpretation
1. Coordination between training and needs	3.453	0.57977	High
2. Comprehensive training of employee	3.4103	0.60392	High
3. Usage of the latest educational tools and method	3.4701	0.56588	High
4. Capable and experienced instructor	3.5299	0.55043	Very High
5. Continuous and dynamic training	3.4701	0.58091	High
6. Appropriate time for training	3.2821	0.75254	High
Composite Mean	3.4356	0.48585	High

Table 6: Perception of the Level of Internal Marketing Factors in Terms of Training

This is supported by different studies in the field of training. According to Qui et al. (2021), the training grounds will generate an impact on employee dedication to certain tasks. The time, group size, specialty, engagement, and incentives that the company can provide are all aspects in training (Training Section, 2017). Moreover, training involves producing academic performances that give various learners access to different techniques, intellectual abilities, skills, and expertise of the employees (Hedges & Friedman, 1993; Halpern et al., 2007; El Rafael et al., 2021). This social competency is the interaction in influencing the employee in obtaining a successful outcome (Strawhun et al., 2014). Indeed, capable and experienced instructors will provide continued learning activity to the employees that will facilitate and extract proper handling of procedures to the given task (Kelly, 2019). Thus, providing the appropriate time of training, respondents deal it to the least among the rest. According to Chen et al. (2006) and Cowman and McCarthy (2016) the time of training provides an effectiveness that influences the employee performances in understanding the attitudes and behavior of the employee that could produce a great leader (Gulbahar et. al., 2015;

Aldowah et al. 2017). It is also believed by Haims & Stempel (2016) that appropriate time for training must be in the proper place and time in preparing for continuous growth.

Table 7 presents the perception of the respondents on the level of internal marketing factors in terms of motivation. The internal marketing factor in terms of motivation includes leadership style, reward system, organizational climate, and structure of work (Tracy, 2019). In motivation, most of the results are satisfied with the reward system. Results show that the employees are satisfied with the incentives and appreciation that the organization gives. Respondents have a very high perception regarding the friendly environment among employees (N=117, M=3.63, Std=0.484), on-time salaries, and fringe benefit payments (N=117, M=3.62, Std=0.504), and job security (N=117, M=3.62, Std=0.523). Respondents perceive that the least important is the sports facilities (N=117, M=2.96, Std=0.621). The composite mean of 3.44 states that they have high perception on the level of internal marketing factors in terms of motivation.

Item	Mean	Std. Deviation	Interpretation
1. Job Security	3.62	0.523	Very High
2. Sense of job importance	3.56	0.548	Very High
3. Task variation	3.43	0.577	High
4. Freedom in job	3.46	0.550	High
5. Well defined tasks and responsibilities	3.57	0.546	High
6. Growth possibilities	3.57	0.562	Very High
7. Inform employees their performance result	3.59	0.494	Very High
8. Suitable insurance facilities	3.45	0.636	High
9. On time salaries and fringe benefits payment	3.62	0.504	Very High
10. Receiving salaries and fringe benefits based on their performance	3.44	0.635	High
11. Equity of salaries and fringe benefits	3.34	0.659	High
12. Involving of employees in decision making	3.40	0.603	High
13. Clear relationship with no complication with employees	3.50	0.535	Very High
14. Friendly contacts with personnel	3.52	0.535	Very High
15. Pay attention and reverence to the grade of the personnel	3.45	0.533	High
16. Gratitude for the personnel's attempts	3.50	0.535	Very High
17. Friendly environment among employees	3.63	0.484	Very High
18. Good balance between personal life and job their employees	3.48	0.581	High
19. Gratitude of retired employees	3.42	0.605	High
20. Marital status of employees	3.26	0.618	High
21. View managers to employees as the main asset of bank	3.43	0.562	High
22. Clear advancement path	3.44	0.621	High

23. Excellence of an employee relative to others	3.50	0.519	Very High
24. The extent of their trustworthy	3.56	0.516	Very High
25. Responsibility for a similar purpose activity	3.53	0.501	Very High
26. Growth Possibility for everyone	3.47	0.581	High
27. Challenging work	3.58	0.513	Very High
28. Easy work	3.25	0.829	High
29. Welfare facilities for employee’s families	3.33	0.707	High
30. Celebration	3.34	0.659	High
31. Arranging junket and pilgrimage	3.17	0.673	High
32. Sports facilities	2.97	0.809	High
33. Public services (specific bus, restaurant, sanitation, and cleanliness of bank)	3.23	0.621	High
Composite Mean	3.44	0.369	High

Table 7: Perception of the Level of Internal Marketing Factors in terms of Motivation

The current studies are supported by different studies in the field of motivation. According to the study of Bruin (2019), the internal collaboration of legitimacy and motivations provides the capacity satisfaction in enhancing their capabilities. That also aimed to the attraction and retention of “service-minded”, “customer-conscious” employees in providing a better service quality in an effect to internal and external marketing (Hales, 1994; Varey & Lewis, 1999; Vel et al. (2019). This employee motivation is tasked to management in appreciating the employees in formulating a procedure in accomplishing the target goals (Minbaeva, 2008; Rizwan et. al, 2013; Kathmandu, 2016) On this, with the respondent perception toward motivation, employee motivation is affected by the following abilities and tasks: friendly environment, on-time salaries and fringe benefits, job security, performance results, challenging work, growth opportunities, trustworthy, purpose of activity, friendly environment, clear relationship, and excellences. In fact, most of the respondents have strongly agreed that internal marketing factors of motivation have an impact on the employee profile. According to Eerde (2015), rewards can be used as an influence to the motivation, by the

financial rewards this aims to motivate employees that also extended to nonfinancial rewards (Chiang and Birch, 2007). In addition, it is also considered to be a collection of concrete and intangible benefits to the employee that increase the potential performances Zhivokini (2020).

Table 8 presents the perception of the respondents on the level of internal marketing factors in terms of inter-functional coordination and integration. The internal marketing factor in terms of inter-functional coordination and integration has a factor of cooperative arrangement, managerial control, functional expertise, organization structure, and standardization (Bartosek & Tomaskova, 2013). Results show that the employees are satisfied with the tasks relating to its fields. Respondents have a very high perception with regard to convergent culture and job (N=117, M=3.39, Std= 0.541) while the least important is the abundant number of branches (N=117, M=3.22, Std=0.603). The composite mean of 3.33 states that they have high perception on the level of internal marketing factors in terms of inter-functional coordination and integration.

Item	Mean	Std. Deviation	Interpretation
1. Utilization of different tastes and talents in the same direction	3.34	0.560	High
2. Coordination between different levels and branches	3.37	0.624	High
3. Rapid and synchronized flow of information	3.28	0.655	High
4. True legislation of the mission and goal of organization	3.35	0.546	High
5. Adoption between structure and strategy	3.32	0.570	High
6. Convergence between culture and job design	3.39	0.541	High
7. Abundant number of branches	3.22	0.603	High
Composite Mean	3.33	0.430	High

Table 8: Perception of the Level of Internal Marketing Factors in Terms of Inter-functional and Integration

These current findings are supported by different studies in the field of inter-functional coordination and integration. Peng and George (2011) states that combining internal marketing and marketing orientation concepts leads to the idea of internal functional coordination and integration (Bouranta et al., 2005) which are viewed as “key form of internal social capital” (Auh & Menguc, 2005; Farzard, 2008). According to Hubnerova, Tomaskova, and Bebnar (2020), this factor is an advantage to business managers in dealing with different activities and processes

related or contrary to each other. As the employees perceive a high approach with the culture and job design, coordination among different levels, legislation of mission and goals, utilization of talents, adaptation of structure and strategy, rapid flow of information and abundant number of branches makes inter-functional coordination and integration into internal marketing accordingly. In fact, as stated by Marquis (2022), this derives to the new strategy that must rely on managers and employees. It is a function that coordinates the decision makers according to the

organizational plan. Moreover, the effectiveness of the employee comes from how the organizational structure and goals are being achieved (Peprah & Ganu, 2018). Craig and Snook (2014) agreed that the inter-functional coordination and integration is part of the mission and vision of the organization. It also makes the legislation true on its relationship to the implementation process.

Table 9 presents the perception of the respondents on the level of internal marketing factors in terms of understanding and differentiation. The internal marketing

factor in terms of understanding and differentiation includes organization, customers, and employees (Green, 2018). Results show that the employees are satisfied with the skills and abilities that they give. Respondents have a very high perception about distributing employees in team work (N=117, M=3.44, Std=0.547) and on-time service employees (N=117, M=3.42, Std=0.591) The composite mean of 3.35 states that they have high perception on the level of internal marketing factors in terms of understanding and differentiation.

Item	Mean	Std. Deviation	Interpretation
1. Delivering service based on employees' preferences	3.37	0.581	High
2. Suitable design of services based on desires of employees	3.33	0.616	High
3. On time service employees	3.42	0.591	High
4. Prioritize employees based on value creation capabilities	3.34	0.544	High
5. Offering service to employees based on their age	3.28	0.641	High
6. Offering service to employees based on types of job	3.33	0.616	High
7. Offering service to employees based on their education	3.39	0.615	High
8. Offering service to employees based on their sex	3.00	0.851	High
9. Offering service to employees based on their record	3.34	0.560	High
10. Adoption between skills and abilities of employee to the job	3.38	0.539	High
11. Reception and attention to criticisms and suggestions of employees	3.36	0.549	High
12. Effective consultation and guidance of employees	3.39	0.572	High
13. Reception and attention to criticisms and suggestions of employees	3.38	0.568	High
14. Effective consultation and guidance of employees	3.38	0.539	High
15. Ability of creating and retaining close relationship with employees	3.38	0.521	High
16. Estimating the needs of employees	3.38	0.570	High
17. Distributing employees in team works	3.44	0.547	High
Composite Mean	3.35	0.371	High

Table 9: Perception of the Level of Internal Marketing Factors in terms of Understanding and Differentiation

These current findings are supported by different studies in the field of understanding and differentiation. Priority Metrics Group (2016), states that understanding and differentiation allows to create a win-win scenario in the organization. This boosts the overall profitability and variability of the business. Henry (2020), as it boosts the overall business, this makes the engagement among departments digging deeper and makes the communication process available. Olorunleke (2011), states that this is also the concerning unit of the employees. It is to provide the brand vision to increase the trend of outsourcing. Hence, with the distribution, employee's team works such as preferences, desires, services, values, and type of job creates the perception that produces a high interpretation which employees strongly agree with. In this, it also leads to

increasing quality despite the variety or work given (Lee & Chen, 2013; Shahid & Azhar, 2013; Hafiz, 2017) and improvement of workforce productivity (Choi, Oh & Colbert, 2015).

Table 10 shows the composite mean of internal marketing factors such as job satisfaction, training, motivation, inter-functional coordination and integration and understanding and differentiation. It states that motivation has a highest composite mean of (N=117, M= 3.44, Std =0.368), followed by training (N=117, M= 3.43, Std =0.485), job satisfaction (N=117, M= 3.36, Std =0.353), understanding and differentiation (N=117, M= 3.32, Std =0.370), and inter-functional coordination and integration (N=117, M= 3.32, Std =0.430).

Item	Mean	Std. Deviation	Interpretation
Job Satisfaction	3.36	.353	High
Training	3.43	.485	High
Motivation	3.44	.368	High
Inter-functional coordination and integration	3.32	.430	High
Understanding and Differentiation	3.34	.370	High

Table 10: Perception of the Respondents on the Internal Marketing Factors Such as Job Satisfaction, Training, Motivation, Inter-functional Coordination and Integration, and Understanding and Differentiation

These current findings are supported by different studies in the field of internal marketing factors. One of the most essential factors of this study resulted in the factor of motivation. Particularly, Salleh, et al. (2016) mentioned that employee productivity and efficiency make employees motivated. It also influences a person's internal perspective in terms of delivering good support and avoiding negative encouragement. Second, as the ranking shows, training is the second most important factor to the internal marketing factors. It indicates that workers are aware of the objectives, needs, and interests of employees in terms of adoption in the workplace (Kassim et al. 2015) that are also considered as training grounds for the leadership and employees' performance (Lee, 2020). Third, shows the job satisfaction, it states that "job satisfaction refers to the attitudes of employees towards work (Sunaryo & Suyono, 2015; Manalo et al., 2020) that also describes promoting its quality function to the organization. Fourth shows the understanding and differentiation, according to Lederer "marketing is the art of meaningful differentiation" it is one of the key aspects that make marketing effective and make the business successful (Incite, nd). Lastly, inter-functional coordination and integration states that it coordinates to the organization process and functions whose main goal is to promote cooperation in all operations and activities within the organization. It also provides an efficient flow of information internal and external (Tomaskova, 2018).

Table 11 shows the internal marketing factors when grouped according to demographic profile. The study shows that all the internal marketing factors such as job satisfaction, training, motivation, inter-functional coordination and integration, and understanding and

differentiation are not significant when grouped into demographic profiles. The demographic profile is composed of educational attainment such as college degree, master's degree, and doctoral degree and years of experience such as less than 5 years, 5 to 10 years, 11 to 15 years, 15 to 20 years, and 21 years up.

Internal marketing factors including job satisfaction, training, motivation, inter-functional coordination and integration, and understanding and difference are grouped by education level (college, master's degree, and doctoral degree). The internal marketing factor when grouped by educational level of job satisfaction results to mean of 3.364 and p-value of 0.20, training with the mean of 3.435 and p-value of 0.46, motivation with the mean of 3.44 and p-value of 0.87, inter-functional coordination and integration with the mean of 3.32 p-value of 0.65 and understanding and differentiation with the mean of 3.347 and the p-value of 0.52. This means that there is no significant difference among perception of internal marketing factors when grouped according to educational status.

The internal marketing factor when grouped according to years of experience of job satisfaction results to mean 3.364 and p-value of 0.25, training with the mean of 3.435 p-value of 0.549, motivation with the mean of 3.442 and p-value of 0.32, inter-functional coordination and integration with mean of 3.326. p-value of 0.74 and understanding and differentiation with the mean of 3.347 and p-value of 0.70. This means that there is no significant difference among perception of internal marketing factors when grouped according to educational status.

	Educational Attainment			Years of Experience		
	Mean	P-value	Interpretation	Mean	P-value	Interpretation
Job satisfaction	3.3649	0.20	Not Significant	3.3649	0.256	Not Significant
Training	3.4356	0.46	Not Significant	3.4356	0.549	Not Significant
Motivation	3.4428	0.87	Not Significant	3.4428	0.327	Not Significant
Inter-functional coordination and integration	3.3263	0.65	Not Significant	3.3263	0.742	Not Significant
Understanding and Differentiation	3.3474	0.52	Not Significant	3.3474	0.707	Not Significant

Table 11: Significant Difference on the Demographic Profile when Grouped According to Job Satisfaction, Training, Motivation, Inter-functional Coordination and Integration, and Understanding and Differentiation

These findings are supported by different studies in the field of internal marketing factors such as job satisfaction, training, motivation, inter-functional coordination and integration, and understanding and differentiation when grouped according to demographic profile of educational attainment resulting in all internal marketing factors having no significant difference. Based on the results of the study, job satisfaction has no significant difference in terms of educational attainment. According to Solomon, Nikolaev, and Shepherd (2021) and Gonzalez, Sanchez, and Lopez (2016) the relationship between education and job satisfaction was analyzed exclusively and found to have no significance. This is because education varies among diverse groups, and job demands negatively affect job satisfaction. Training results are not significant. As per the study by Boyle (2022), training does not require any degree and specialization because the organization provides this in creating and performing dynamic jobs (Maity, 2019) and preparing for the unfamiliar task (Assen, 2020; Ogbeilu et al., 2021; Ismael et al., 2021). It also supports that training only produces an individual performance (Campbell & Kuncel, 200; Wright & Boswell, 2002; Celik & Gullu, 2017). Thus, with the claim of Tumbuan & Christine (2016), this strengthens that career growth was only influenced by training and has no significance to educational attainment. The internal marketing factor in terms of motivation also resulted in having no significance in educational attainment. Meanwhile, Cham et al. (2014) maintained that educational attainment is only predictive and does not engage with the acceptance theory of Wigfield (1994) that motivation is a distinct behavior. This supports the study of (Valdez et al., 2022) in which it stated that academic achievement scores do not reflect the motivation intervention conditions. Fourth, the inter-functional coordination and integration also show not significant when grouped according to educational attainment. As inter-functional coordination and integration states the boundary between marketing and human resource management, Peng & George (2011) clarified that it had no significance when the same was grouped to educational attainment. This was supported by Liu et al. (2017) who found out that inter-functional coordination and integration are part of the marketing variables which state that they are not significant to educational attainment. Lastly, understanding and differentiation also resulted in not having significance to educational attainment. According to Yu et al. (2016), understanding and differentiation is an individual group and workgroup beneficial that state no significant difference when grouped according to educational attainment. This supports the study of Haelermans (2022), where the study revealed that understanding and differentiation is a power issue to the product and services and not significant to educational attainment.

These findings are supported by different studies in the field of internal marketing factors such as job satisfaction, training, motivation, inter-functional coordination and integration, and understanding and differentiation when grouped according to demographic profile of years of experience that resulted in having no significant difference in all internal marketing factors. Based on the study, job

satisfaction when grouped according to years of experience is not significant. In fact, according to Nemtaenu & Dabija (2021), job satisfaction is the social sustainability and good indicator of employee well-being which Molina-Hernández et al. (2021) agreed that job satisfaction is only an indicator of working environment and not based on the demographic profile of years of experience. Training also resulted in this study as not significant, because training is not associated with the years of experience but will help to choose the right path (Adubullah & Othman, 2015). Thus, it is supported by Sahakyan et al., (2022) and Levy et al. (2022) that training, when grouped in years of experience in the field of medicine is not significant because it demands a continuous education in expanding its capabilities. In terms of motivation, it also resulted to not be significant when grouped according to years of experience. According to Zhang et al. (2022), motivation is only self-efficacy, and its behavior is to process the initiated guides (Cherry, 2022). It is also specified by Celik and Gullu (2017) that motivation is an intensity approach in skills and knowledge to help the management to increase its performance. The inter-functional coordination and integration when grouped to years of experience resulted in no significance. As per Banik et al (2013), the relationship of inter-functional coordination and integration has no significance in terms of market penetration. It was also discovered by Hassim et al. (2011) that the performance is not dependent on the years of experience in the organization. Understanding and differentiation also resulted in not significant when grouped according to years of experience. It is believed that horizontal communication has no significant difference in terms of employment status (Gonzalez et al., 2016). This strengthens the idea that leaders' differentiation makes the quality interact with the central tendency (Martin et al, 2018) which means that it is an emerging difference between individuals and workgroups (Yu et al., 2016).

Overall, different studies of internal marketing factors such as job satisfaction, training, motivation, inter-functional coordination and integration, and understanding and differentiation are revealed based on demographic profile. The internal marketing factors are considered the most prominent issues in terms of efficiency and performance (Eren & Dokuzoglu, 2021). However, this study was applied to internal marketing factors when grouped according to demographic profile. The results of this study show that the internal marketing factors have no significant difference when grouped into demographic profiles. According to Mond Amin (2021), internal marketing is a highly competitive market that motivates employees and provides a function to society (Navarro, 2014). Based on the study of Sahibzada et al (2019), the impact of internal marketing to the performance demographic profile is not significant. It is because the key role of internal marketing is the learning process of competitiveness and persistence in performance of the employee.

IV. CONCLUSION

The study aimed to assess if there is a significant difference in demographic profile when grouped according to internal marketing (job satisfaction, training, motivation, inter-functional coordination and integration, and understanding and differentiation).

In terms of job satisfaction, the perception level of the employees got a composite mean of 3.36 and a 0.353 data spread out and interpreted as high. This means that the majority of the respondents are satisfied with the working environment. Also, employees are delighted with the level of comfort provided by the organization's surroundings.

Moreover, the level of perception in terms of training got a high interpretation. A composite mean of 3.43 and standard deviation of .485 were obtained indicating that employees are satisfied with the bank's professional services and training, according to the findings.

In addition, when it comes to motivation, the perception level was also high. With a composite mean of 3.44 and standard deviation of .369, employees are satisfied with the bank's rewards and appreciation, according to the results obtained.

Additionally, regarding inter-functional and integration, the perception level is also interpreted as high. It got a composite mean of 3.33 and .430 standard and deviation. This implies that employees are satisfied with tasks related to their specialties, according to the findings.

Furthermore, in terms of understanding and differentiation, it obtained a composite mean of 3.38 and standard deviation of .52. It was also interpreted as high. This implies that employees are satisfied with their abilities and skills.

A. Hypothesis Testing

Job satisfaction receives a p-value of 0.256, training receives a p-value of 0.549, motivation receives a p-value of 0.327, inter-functional coordination and integration receive a p-value of 0.742, and comprehension and differentiation receives a p-value of 0.707. This means that the employee's years of experience have no bearing on the internal marketing variables.

B. Recommendations

The researcher suggests the following based on the analysis of the results

- In terms of its internal marketing, the researcher suggests that social media marketing will be provided within the organization. This, like the freedom wall, will address work satisfaction. The researcher also supports training in the application of several operational strategies to employee development. Motivation for appreciation applaud for active participation for being active. Inter-functional coordination and integration for the discussion of various departmental programs and goals facilitate understanding and differentiation into an awareness of the organization's program and strategy.

- Skyrocketing value access will initiate the product knowledge which could help the employee to be involved and create a life experience approach that could expand the marketing expansion of the organization and its brand awareness.
- The internal marketing when grouped into demographic profile have no significant differences. This means that the employee with a higher educational background and years of experience did not justify its internal marketing, as per the result of this study. Therefore, being knowledgeable about different internal marketing could make the organization be informed of the organization's objectives. This will also serve as a foundation for human resource management to implement programs designed to change employees' opinions of their opportunities for self-development. That could lead into brand awareness and marketing expansion of the organization.

C. Limitations of Research

The analysis was carried at Bank X branches in the Philippines' South Luzon Area. This study has a small sample size and therefore does not address differences in demographic profiles. As these findings indicate, the internal marketing have no significant difference when grouped according to demographic profiles. The future researcher may need to modify the operational framework and the questionnaire in order to obtain more meaningful variable.

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