Abstract: This study used a quantitative approach to measure the extent to which the implementation of aspects of Internal Marketing can increase job satisfaction of PNM Ulamm Gorontalo employees and their impact on customer satisfaction. The study involved 144 respondents from employee and customer clusters. Data sourced from questionnaires were analyzed using path analysis. The results showed that the internal marketing variable indicator namely service training program had a positive and significant effect on employee job satisfaction; internal marketing variable indicator namely performance incentive has positive and significant effect on employee job satisfaction; internal marketing variable indicators namely vision of service excellence have a positive and significant effect on employee job satisfaction; internal marketing variable indicators namely service training programs do not significantly influence customer satisfaction; indicator of internal marketing variable, performance incentive, does not significantly influence customer satisfaction; internal marketing variable indicator namely vision about service excellence has a significant effect on customer satisfaction; job satisfaction of Ulamm PNM employees has a positive and significant effect on customer satisfaction; Employee job satisfaction in this research model plays a full role as a mediating variable. From the conclusions obtained, the researcher recommends further researchers to be able to broaden the scope of research by involving other banking companies to obtain research results with a broader level of generalization.

Keywords: Service Training Program, Performance Incentive, Vision about Excellence Service, Job satisfaction, Customer Satisfaction

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Nowadays, the industrial world trying to change people’s paradigm about human resources. The role and functions of employees are just considered as living machines to provide a quality good or service (Zeithaml and Gremler, 2006). Employee’s job satisfaction is something that should be considered by top managers if the orientation is customer satisfaction (Rivai, 2015).

The higher employee satisfaction, the better service rendered. And it will lead to customer satisfaction, customer loyalty, and organizational performance. Therefore, a company should ensure that its employees were well-treated, as well as their (employees) treated to the customer, which is known
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as Internal Marketing. Internal Marketing is a strategy to improve the employee’s job satisfaction by threatening them equally to the customer. In the internal marketing concept, companies are required to respect their employees as an internal customer (De et al., 2015; Pooya et al., 2020; Alvarez-González et al., 2017).

According to Roberts-Lombard and Reynolds-De Bruin (2018), to encourage organizational change and improve their performances, the urgency of the internal marketing strategy is very calculated. Internal marketing itself (Luigi, 2013; Jumadi, 2016) consists of 3 indicators, which are Service training programmers, Performance incentives, Vision about excellent service.

A financial institution is not only an institution with a high credit transaction level and involves many business actors, but also has a high employee turnover rate. The employee turnover could be affected by the dissatisfaction of employees through their job description or work environment. Besides, the problem of job mismatch also occurred and eventually made 54% of employees forced to work not in accordance with their educational background. This fact is also guaranteed by the results of research released by Gallup which is a Consultant Institution in the field of human resource management in 2017, which found that at least only 8 percent of respondents claimed to be satisfied with their current work. A survey from PwC Indonesia in 2016 also found that the turnover rate of private company employees reached 10% every year. The high turnover of private employees according to a resource person who is also an economist at a state-owned bank, one of which is caused by a career path that is not promising. The rest is influenced by financial factors such as wages that are not balanced with workloads, as well as work environment factors that are not conducive and comfortable (Juanna & Bokingo, 2018) Based on these problems, this research is focusing on financial-capital institution under the government which in this case is PNM Ulamm in Gorontalo, with Internal Marketing as a theoretical approach.

Several researchers had examined the correlation between internal marketing, employee’s job satisfaction, and customer satisfaction. Luigi (2013) concluded that internal marketing is focused on employee’s job satisfaction that leads to employee retention and satisfaction in supporting the company through global competition. Yao and Cai (2013), has developed and validated a scale related to the impact of internal marketing on employee satisfaction and loyalty. The result shows that internal marketing efforts must be aimed at increasing employee satisfaction and loyalty (Kanyurhi and Akonkwa, 2016).

The target and the output of this research will provide the solution for Ulamm PNM due to the high employee turnover because of the low job satisfaction. Besides, strengthening the company’s capacity in understanding internal marketing to create job satisfaction oriented to improving service quality also becomes a target. From the product aspect, this activity produces research journals that will be completed in proceedings and published in accredited journals. The research results are also targeted to be included in teaching materials for Marketing Management and Human Resources Management. This research is also expected to be able to contribute to the development of science, especially in the field of marketing management and human resource management. Understanding the concept of internal marketing is one of the strategies in creating job satisfaction to implement total quality management.

**LITERATURE REVIEW**

In a service marketing management study, the role of employees is the main driving element of the company in the delivery of products/services to its customers, and this will occur continuously so that it will cause dependency effects between employees (companies) and customers. This is in line with Kotler’s statement (2016), that service companies with very good management are believed that employee relations will affect their relationship with customers. In terms of delivering a message (product/service) to its customers.
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The relationship between the company and the provider is internal marketing, for example, is the promotion of products from the company, where employees must be given socialization about what products and services can be marketed to customers. Thus employees can understand all the products and services offered and can help provide information to customers if needed. The relationship between companies and customers is external marketing. The success or failure of customers buying the products and services offered will be greatly influenced by how the company’s marketing strategies such as designing the product, making promotions, pricing schemes, and distributing the product.

The relationship between providers and consumers is interactive marketing, such as how employees threatening the customer, by their standard of services. Internal marketing means how the company threatening its employees by designing and providing employees’ needs and wants. Besides, training and direction must be done so that the marketing plan can be successful. The failure or success of marketing, the increase or decline in the image of the company is very dependent on employees.

Internal marketing is the first step to create high motivation for both employees and consumers as service users. In creating a long-term collaboration between management, employees, and consumers, the concept of internal marketing provides a view that the internal market of employees will have a significant influence on the company and consumers so that internal marketing is important to consider as a long-term effort (Jacobsen et al., 2014).

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**Figure 1  The Service Marketing Triangle**

**Figure 2  Internal Marketing Model**

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The model consists of several factors, including The fundamental statement states that treating employees like customers will result in changes in their attitudes. This is service-minded employees to improve better service quality and competitive advantage in the market; Treating an employee as a customer requires that the employee’s work be valued as another product of the company, the needs, and desires of the “customer” calculated to make the product attractive to the actual “customer”. (Berry in De et al., 2015). Furthermore, the Internal marketing model was developed by Rafiq and Ahmed in De et al. (2015), which explains that customer satisfaction can be achieved through customer orientation by the company through its employees, motivating employees and coordinating employees’ tasks (business) through their functions in the organization, because good communication becomes an Internal marketing strategy for its employees. Eventually, employees will be satisfied when they understand the role and importance of the Internal Marketing strategy in the company. On the other hand, this model shows the importance of team support in the successful implementation of internal marketing in the company.

Referring to the description above, employee satisfaction is absolute to be considered by top managers if the orientation is customer satisfaction through improving the service quality. In the concept of Total Quality Management (TQM), it is revealed that to create customer satisfaction as external marketing through improving service quality, what must be prioritized is to improve the internal quality of the company itself by creating employee job satisfaction (Rochaety, 2017).

The flows above described that Internal Marketing is a strategy to increase employee job satisfaction by treating employees equally with consumers. In the concept of internal marketing, the company is required to respect employees and respect employees as internal customers. Further, it is said that the internal marketing strategy is a solution of low-quality service and the main key in opening the door to external marketing success.

**METHOD**

This research is categorized as descriptive research which aims to find out and explain the characteristics of the variables studied in a certain situation. This research was carried out by applying a quantitative approach and path analysis as tools for analyzing primary data obtained from the questionnaire which has been distributed to 144 respondents consisting of PNM Ulamm employees in Gorontalo, and its Creditors. The research began with measuring the customer satisfaction index for company services and the level of employee job satisfaction. Besides, researchers also measured employees’

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**Figure 3**  **TQM Concept Flow (Rochaety, 2017)**

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perceptions of internal marketing concepts before they were applied.

Table 1  R and Alpha Value for Internal Marketing Questionnaire

| Q  | Pearson Correlation | Alpha’s Cronbach | Information       |
|----|---------------------|------------------|-------------------|
| Q1 | 0.673               | 0.851            | Valid & Reliable  |
| Q2 | 0.491               |                  | Valid & Reliable  |
| Q3 | 0.505               |                  | Valid & Reliable  |
| Q4 | 0.616               |                  | Valid & Reliable  |
| Q5 | 0.608               |                  | Valid & Reliable  |
| Q6 | 0.656               |                  | Valid & Reliable  |
| Q7 | 0.726               |                  | Valid & Reliable  |
| Q8 | 0.558               |                  | Valid & Reliable  |
| Q9 | 0.719               |                  | Valid & Reliable  |
| Q10| 0.700               |                  | Valid & Reliable  |
| Q11| 0.613               |                  | Valid & Reliable  |
| Q12| 0.616               |                  | Valid & Reliable  |

Source: Data Processed (SPSS, 2020)

RESULTS

Validity and Reliability Test

The table above shows the acquisition of correlation and alpha values for 12 items concerning internal marketing each exceeding the reference standards of 0.3 and 0.6. These results prove that the questionnaire used in the study is valid and reli-

Table 2  R and Alpha Value for Job Satisfaction Questionnaire

| Q  | Pearson Correlation | Alpha’s Cronbach | Information       |
|----|---------------------|------------------|-------------------|
| Q1 | 0.596               | 0.887            | Valid & Reliable  |
| Q2 | 0.729               |                  | Valid & Reliable  |
| Q3 | 0.629               |                  | Valid & Reliable  |
| Q4 | 0.618               |                  | Valid & Reliable  |
| Q5 | 0.696               |                  | Valid & Reliable  |
| Q6 | 0.521               |                  | Valid & Reliable  |
| Q7 | 0.529               |                  | Valid & Reliable  |
| Q8 | 0.647               |                  | Valid & Reliable  |
| Q9 | 0.432               |                  | Valid & Reliable  |
| Q10| 0.623               |                  | Valid & Reliable  |
| Q11| 0.462               |                  | Valid & Reliable  |
| Q12| 0.576               |                  | Valid & Reliable  |
| Q13| 0.529               |                  | Valid & Reliable  |
| Q14| 0.674               |                  | Valid & Reliable  |
| Q15| 0.651               |                  | Valid & Reliable  |
| Q16| 0.542               |                  | Valid & Reliable  |
| Q17| 0.629               |                  | Valid & Reliable  |
| Q18| 0.576               |                  | Valid & Reliable  |

Source: Data Processed (SPSS, 2020)
able so that it meets the requirements to be used as data collection instruments.

The table above shows the acquisition of correlation and alpha values for 18 question items concerning job satisfaction each exceeding the reference standards 0.3 and 0.6. These results prove that the questionnaire used in the study is valid and reli-

Table 3  R and Alpha Value for Customer Satisfaction Questionnaire

| Q | Pearson Correlation | Alpha’s Cronbach | Information |
|---|----------------------|------------------|-------------|
| Q1 | 0.486 | 0.793 | Valid & Reliable |
| Q2 | 0.469 | | Valid & Reliable |
| Q3 | 0.365 | | Valid & Reliable |
| Q4 | 0.403 | | Valid & Reliable |
| Q5 | 0.497 | | Valid & Reliable |
| Q6 | 0.636 | | Valid & Reliable |
| Q7 | 0.534 | | Valid & Reliable |
| Q8 | 0.548 | | Valid & Reliable |
| Q9 | 0.488 | | Valid & Reliable |
| Q10 | 0.676 | | Valid & Reliable |
| Q11 | 0.550 | | Valid & Reliable |
| Q12 | 0.392 | | Valid & Reliable |
| Q13 | 0.569 | | Valid & Reliable |
| Q14 | 0.527 | | Valid & Reliable |
| Q15 | 0.524 | | Valid & Reliable |

Source: Data Processed (SPSS, 2020)

Table 4  Distribution of Respondents’ Answers About the Implementation of Internal Marketing

| Q | Scale | Mean | f (%) | Information |
|---|-------|------|-------|-------------|
| Q1 | 0 3 4 92 45 | 4.24 | 84.8 | Good |
| Q2 | 0 3 79 62 | 4.41 | 88.2 | Good |
| Q3 | 1 1 37 105 | 4.70 | 94 | Good |
| Q4 | 1 2 3 88 50 | 4.28 | 85.6 | Good |

Mean: STP = 4.41 88.2 Good

| Q5 | 2 6 13 86 37 | 4.04 | 80.8 | Good |
| Q6 | 0 0 15 91 38 | 4.16 | 83.2 | Good |
| Q7 | 0 0 9 89 46 | 4.26 | 85.2 | Good |
| Q8 | 0 0 7 73 64 | 4.40 | 88 | Good |

Mean: PI = 4.21 84.2 Good

| Q9 | 0 14 76 54 | 4.28 | 85.6 | Good |
| Q10 | 0 1 71 63 | 4.36 | 87.2 | Good |
| Q11 | 0 0 7 71 | 4.44 | 88.8 | Good |
| Q12 | 0 0 1 82 61 | 4.42 | 88.4 | Good |

Mean: VAES = 4.37 87.4 Good

Source: Data Processed (Excel, 2020)
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able so that it meets the requirements to be used as data collection instruments.

The table above shows the acquisition of correlation and alpha values for 15 items concerning internal marketing each exceeding the reference standards 0.3 and 0.6. These results prove that the questionnaire used in the study is valid and reliable so that it meets the requirements to be used as data collection instruments.

Descriptive Analysis

From the search results, it is known that aspects of internal marketing such as service training programs, performance incentives, and vision about excellence services, received positive responses from respondents. The average respondent’s answer is at a good level. Overall, from a total of 144 respondents, 87 percent or 124 of them answered strongly agree if internal marketing is implemented to the fullest in the management of the organization, especially in the process of employee empowerment. These results can be a reference for companies in formulating organizational policies in terms of improving industrial relations between companies and employees. The process of empowering human resources can be carried out by adopting the three internal marketing indicators. First; the company can facilitate training programs that fit the needs of employees. The training program is designed so that it not only enhances skills but also has an impact on the development of knowledge related to employee duties and tasks of course. The training program must be implemented based on the philosophy of human development. In a sense, the company can think of ways so that how employees are not only a factor supporting production activities but also as the company’s main asset/capital that can be developed in value.

Second, from this result, the company can also consider the compatibility of wages with the workload provided. One of the reasons why employee turnover rates in banking institutions are so high is because the issue of wages is considered not proportional to job risk. Referring to this, companies must pay more attention to the factors of wage eligibility. Third; as explained in the first point, making employees company assets, means making employees a full part of the company. Employees

Table 5  Employee Job Satisfaction Level Against Working Conditions at PNM Ulamm

| Q   | Scale | Mean  | f (%) | Information |
|-----|-------|-------|-------|-------------|
|     | 1     | 2     | 3     | 4          | 5       | Mean: Salary = 4.39 | 87.8 | Good |
| Q1  | 0     | 0     | 4     | 82        | 58      | 4.38                | 87.6 | Good |
| Q2  | 0     | 0     | 4     | 77        | 63      | 4.41                | 88.2 | Good |
| Q3  | 0     | 0     | 1     | 66        | 77      | 4.53                | 90.6 | Good |
| Q4  | 0     | 1     | 10    | 65        | 68      | 4.39                | 87.8 | Good |
| Mean: Promotion = 4.46 |   | 89.2  | Good |
| Q5  | 0     | 1     | 2     | 78        | 63      | 4.41                | 88.2 | Good |
| Q6  | 0     | 0     | 5     | 50        | 89      | 4.58                | 91.6 | Good |
| Mean: SPV = 4.49 |   | 89.8  | Good |
| Q7  | 0     | 0     | 3     | 67        | 74      | 4.49                | 89.8 | Good |
| Q8  | 0     | 0     | 3     | 80        | 61      | 4.40                | 88   | Good |
| Mean: Benefit = 4.45 |   | 89    | Good |
| Q9  | 0     | 0     | 4     | 63        | 77      | 4.51                | 90.2 | Good |
| Q10 | 0     | 0     | 3     | 74        | 67      | 4.44                | 88.8 | Good |
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must be given a full understanding of the company’s objectives stated in the vision and mission.

Referring to the table above, it appears that employee job satisfaction is at a good level in terms of wages, promotions, supervision, benefits, rewards, operating procedures, coworkers, and the nature of work. While in terms of communication is still on a sufficient scale. 63 of them mentioned that the communication between superiors and subordinates was quite good, while 56 others said that communication miss often occurred. Even so, the remaining 25 people showed satisfaction. This indicates that there are standard differences between one unit and another, especially in the case of vertical communication. In some units, the communication process between superiors and subordinates is very warm. While in other units it is still not optimal. Several respondents in their interviews stated that differences in communication styles between unit heads were one of the triggers for employee dissatisfaction in communication.

From the results of these measurements, it can be concluded that aspects of communication become an important factor in encouraging employee job satisfaction. Units that have a quality vertical communication style, their employee job satisfaction index increases. Conversely, low employee job satisfaction is in units whose communication style tends to be rigid. Overall, Ulamm PNM is classified as a finance company with excellent employee job satisfaction. In terms of wages, rewards, promotions, and other aspects there are no problems. However, what needs attention is how the standard of vertical communication style is uniformed across units. This is necessary so that even if leadership changes, the communication style in the corporate environment will not change significantly. Each unit leader must use a light communication style with his employees. This effort is needed so that employee job satisfaction is created equally.

The results of measurements of customer satisfaction levels also indicate that the average customer of PNM Ulamm has a good satisfaction index. Nearly 90 percent of respondents said that in the eyes of customers, PNM Ulamm was quite trusted as an institution for financing community business capital. PNM Ulamm also provides low interest and large loan limits which make PNM Ulamm able to compete with other institutions. This is also supported by good service quality, emotional factors, and ease of transaction offered by the company to its creditors. Some respondents even men-
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Table 6  Customer Satisfaction Index for Services at PNM Ulamm

| Q    | Scale | Mean | f (%) | Information |
|------|-------|------|-------|-------------|
|      | 1     | 2    | 3     | 4    | 5    |
| Q1   | 0     | 0    | 0     | 58   | 86   | 4.60 | 92  | Good |
| Q2   | 0     | 1    | 8     | 81   | 54   | 4.31 | 86.2| Good |
| Q3   | 0     | 1    | 13    | 90   | 40   | 4.17 | 83.4| Good |
| Q4   | 0     | 3    | 14    | 93   | 34   | 4.10 | 82  | Good |

Mean: Product = 4.3

| Q5   | 0     | 1    | 6     | 70   | 67   | 4.41 | 88.2| Good |
| Q6   | 0     | 1    | 5     | 78   | 60   | 4.37 | 87.4| Good |
| Q7   | 0     | 0    | 3     | 81   | 60   | 4.40 | 88  | Good |
| Q8   | 0     | 0    | 0     | 57   | 87   | 4.60 | 92  | Good |

Mean: Services = 4.45

| Q9   | 2     | 0    | 3     | 91   | 48   | 4.27 | 85.4| Good |
| Q10  | 2     | 1    | 0     | 88   | 53   | 4.31 | 86.2| Good |
| Q11  | 2     | 1    | 1     | 82   | 58   | 4.34 | 86.8| Good |
| Q12  | 2     | 2    | 3     | 80   | 57   | 4.31 | 86.2| Good |

Mean: Emotional = 4.31

| Q13  | 2     | 3    | 4     | 84   | 51   | 4.24 | 84.8| Good |
| Q14  | 2     | 1    | 5     | 99   | 37   | 4.17 | 83.4| Good |
| Q15  | 2     | 0    | 5     | 92   | 45   | 4.24 | 84.8| Good |

Mean: Ease of Transaction = 4.22

Source: Data Processed (Excel, 2020)

mentioned, one of the advantages of Ulamm PNM is installment interest because it is adjusted to the ability to pay and results of operations so as not to overburden customers.

Table 7  Regression test

| Variables | Koefisien Beta | t_count | P-value | R-square | Information |
|-----------|---------------|---------|---------|----------|-------------|
| STP and JS| 0.303         | 4.039   | 0.000   | 0.357    | Significant |
| PI and JS | 0.249         | 2.835   | 0.005   | 0.403    | Significant |
| VAES and JS | 0.302 | 3.888   | 0.000   | 0.365    | Significant |
| STP and CS | 0.157         | 1.596   | 0.113   | 0.109    | Not Significant |
| PI and CS | 0.088         | 0.767   | 0.444   | 0.124    | Not Significant |
| VAES and CS | 0.255 | 2.509   | 0.013   | 0.148    | Significant |
| JS and CS  | 0.498         | 6.839   | 0.000   | 0.248    | Significant |

Source: Data processed by SPSS 2020

Hypothesis Test Results

Based on the output above, the results obtained from research hypotheses: 0.357 or 35.7% of Ser-
vice Training Program (STP) has a positive and significant influence on employees’ job satisfaction at PNM ULamm Gorontalo. This result is based on a comparison of the value of t-count of 4.039 which is higher than the value of t-table 1.655; 0.403 or 40.3% of Performance Incentive (PI) has a positive and significant influence on employees job satisfaction at PNM ULamm Gorontalo. This result is based on a comparison of the value of t-count (2.835) which is higher than the value of t-table (1.655); 0.365 or 36.5% of Vision About Excellence Service (VAES) has a positive and significant influence on employees job satisfaction at PNM ULamm Gorontalo. This result is based on a comparison of the value of t-count (3.888) which is higher than the value of t-table (1.655); the Indicator of Service Training Program (STP) has no significant effect on customer satisfaction. This result is based on a comparison of the value of t-count (1.596), which is lower than the t-table value (1.655); Indicator of Performance Incentives (PI) has no significant effect on customer satisfaction. This result is based on a comparison of the value of t-count (0.767), which is lower than the t-table value (1.655); The Vision about Excellence Service (VAES) has a significant effect on customer satisfaction of PNM Ulamm Gorontalo. This result is based on a comparison of the value of t-count (2.059), which is higher than the t-table value (1.655); As much as 0.248 or 24.8% of PNM Ulamm’s Employees job satisfaction has a positive and significant effect on customer satisfaction (creditors). This result is based on a comparison of the value of t-count (6.839), which is higher than the t-table value (1.655); Employees job satisfaction is playing as a mediator variables, where customer satisfaction can only be achieved if there is an integration between internal marketing and employee job satisfaction. From the results above, the path diagram model between internal marketing, employee job satisfaction, and customer satisfaction is illustrated below:

**DISCUSSION**

**Internal Marketing and Employees Job Satisfaction**

To encourage employee’s job satisfaction, the companies can be pursuing it by implementing Internal Marketing. It has been proven to contribute to employee satisfaction despite several factors that
follow, which is due to the development of internal marketing concepts that refer to employees as the company’s assets and their satisfaction as downstream. In other words, internal marketing treats employees as corporate customers. As stated by Kotler (2016) that, from an internal marketing perspective, if a company wants its customers to be satisfied, then the employees must be satisfied first because employees are at the forefront in the service process. Employees come into direct contact with consumers and play a role in presenting products and also influence consumer perceptions (Zeithaml and Gremler, 2006).

PNM Ulamm as one of the financial institutions in Gorontalo certainly has many competitors. Besides, the increasingly diverse consumer demand, encouraging companies to think of strategies that must be taken to continue to grow and survive, so that internal marketing can be an alternative strategy to increase the company’s competitive advantage that can be applied.

In this research, internal marketing is measured using three constructs, which are service training program, performance incentive, and vision about excellent service. The contributor to the greatest influence is performance incentives. After analyzing the data that has been received, it is proven that the construct that provides the largest contribution from the implementation of internal marketing in PNM ULamm is a performance incentive. This indicates that the company must consider the suitability of wages, workloads, and work risks of employees that should be prioritized by the company. The wage factor is also one of the reasons why employee turnover rates at financial institutions are so high.

Vision about service excellence is the second biggest factor in measuring internal marketing at PNM ULamm. This is very reasonable when referring to various factors, both theoretically and empirically, it has been proven that excellent service is the main pillar in sustaining consumer loyalty. This is in line with the concept of internal marketing, that employees are considered as “consumers within the company” so it is appropriate to be treated like a customer. Reflecting on this, the company is obliged to provide excellent service to its employees.

The last construct of internal marketing that has a small effect on employee job satisfaction is the service training program. By looking at the duties assigned by the company to its employees, then employees also need to be equipped with training programs that are relevant to the task. The training program is designed based on human capital management which refers to the human development philosophy, and it is implemented to hone individual values.

Employee Job Satisfaction and Customer Satisfaction

Building customer satisfaction has become a commitment of every finance company, in this connection, the key factor is the quality of service provided by employees. Theoretically, service quality always has a direct impact on customer satisfaction. The better the quality of service, the higher the level of customer satisfaction. The phrase gives an understanding that the location of satisfaction lies in the feedback that has been received by consumers from the company (Smith and Colgate, 2007). This statement is also supported by Chenet et al. (2000), in their research which explains that the quality of services provided by banks will form satisfaction, and is followed by the emergence of trust in the company.

In line with the demands of the life of employees, the quality of services provided must be supported by employee satisfaction related to matters provided by the company. Because service quality is closely related to positive and negative emotions of employees (Slatten, 2009). This opinion is also supported by Pantouvakis and Bouranta (2013), which states that service quality, employee satisfaction, and customer satisfaction is a structural relationship.

Job satisfaction will have a direct or indirect impact on customer satisfaction. This fact is also indicated at the Ulamm PNM in Gorontalo Province. The research result about the level of customer satisfaction shows the PNM ULamm Customers had a good average of satisfaction index. It
explains almost 90% of respondents believe PNM ULamm is a trusted finance institutional in Gorontalo, and it has driven by the quality service provided by employees who are already satisfied. These findings reveal that 24.8% of customer satisfaction with company services is a contribution to the job satisfaction of its employees.

Internal Marketing and customer satisfaction mediated by Employees work satisfaction

Agarwal et al. (2003), has mentioned 1 of the dimension able to constructing companies performances is employees job satisfaction, service quality, and customer satisfaction. From that statement. From this opinion, it can be concluded that the company’s endurance is based on employee job satisfaction. Employee job satisfaction will trigger the growth of a sense of corps (esprit de corps) followed by the commitment of employees to their company, which will have an impact on how employees treat and satisfy their customers. From perceived satisfaction, employee behavior will be directed to positive things related to service (Gonzalez and Garazo, 2006; Kim and Lee, 2016).

Looking at the position of employees as the frontline in marketing interactions, so, employees will have direct contact with consumers. If employees have a sense of job satisfaction, so, the quality of service provided and leads to customer satisfaction. The pattern of relationships between these three dimensions is what the PNM Ulamm should maintain.

It has been explained in the previous discussion that to create customer satisfaction, the company must encourage their employee satisfaction first. Here the concept of internal marketing is needed as a strategy to maintain customer satisfaction through employee job satisfaction (De et al., 2020). Recently in his research, he has explored the extent to which internal marketing affects the perceived ability of employees to provide quality service in the Islamic banking industry in Oman. As a result, internal marketing may be used as a concept to stimulate the ability of employees to provide quality services. Besides, it was also found that service quality has a strong positive influence on the perception of customer satisfaction. It means, job satisfaction can bridge the effect of internal marketing on customer satisfaction indirectly.

CONCLUSIONS AND RECOMMENDATIONS

Conclusions

Based on the research results, it was concluded that the indicator of internal marketing variables, namely the service training program, had a positive and significant effect on job satisfaction of PNM Ulamm employees. Internal marketing variable indicators, namely performance incentives, have a positive and significant effect on employee job satisfaction. Internal marketing variable indicator, namely the vision of service excellence has a positive and significant effect on employee job satisfaction. Internal marketing variable indicators, namely service training programs do not have a significant effect on customer satisfaction. Internal marketing variable indicators of performance incentives do not have a significant effect on customer satisfaction. Internal marketing variable indicator, namely the vision of service excellence has a significant effect on customer satisfaction. Employee job satisfaction at PNM ULamm has a positive and significant effect on customer satisfaction. Employee job satisfaction in this research model has a full role as a mediator. This means that internal marketing affects customer satisfaction through employee job satisfaction.

Recommendations

Referring to the conclusions of the study, the researchers recommend was: Considering the compatibility of wages with the burden and risk of the work provided must be a priority to a company. Companies must provide excellent service to their employees as well as services to their customers. Employees need to be equipped with training programs designed, based on human capital management based on the philosophy of human development. If the company wants to satisfy its customers, the company must improve its internal quality by creating employee job satisfaction. The
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The researcher’s recommendation is to consider the suitability of wages with the workload and risk given should be a company priority. Companies must provide excellent service to their employees as well as services to customers. Employees need to be equipped with training programs designed to be based on human capital management based on the philosophy of human development. If the company wants to satisfy its customers, then what must take precedence is to improve the internal quality of the company itself by creating employee job satisfaction.

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