

Internal Marketing and Brand Promise Delivery of Indian Public Sector Banks : A Causal Relationship Analysis

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Abstract

Substantial contribution of the Indian banking industry to national GDP and its potential to generate millions of jobs convey the significance of how qualitative its workforce should be in terms of delivering its brand promises to its customers. Positive influence of internal marketing practices on organizational performance has been empirically proven and established. However, brand promise delivery as a research construct is not broadly investigated, especially in the context of internal marketing practices of commercial banks. A multi-dimensional model or path analysis was used to find out the causal relationship among the model-constructs and its variables using the methodology of quantitative questionnaire survey collecting data from 300 employees from leading five Indian public sector banks. The results of the study confirmed that internal marketing practices had a significant effect on brand promise delivery of public sector banks through the mediation effect of its job-related attitudes of organizational commitment and organizational citizenship behaviour. The managerial or practical implications of the study are that the policy makers of the Indian public sector banks should recognize the significance of getting their employee behaviour aligned with their marketing objectives by benchmarking internal marketing practices and ensuring that the brand promises are duly delivered to their key stakeholders, the customers.

Keywords : Internal marketing, brand promise delivery, organizational commitment, organizational citizenship behaviour, public sector banks

Paper Submission Date : November 21, 2019 ; **Paper sent back for Revision :** April 14, 2020 ; **Paper Acceptance Date :** May 25, 2020

Internal marketing is by default practiced in the Indian banking sector, especially in public sector banks, by taking care of employee needs and ensuring their satisfaction through various employee oriented initiatives (Baliga, Shetty, & Shenoy, 2020). The only difference is that the term 'internal marketing' might not be explicitly used for such practices or there might not be a policy of such. The fact is that the much unionized Indian public sector banks don't allow their management to take their employees for a ride unlike the private sector banks, where employees demonstrate better customer - oriented behavior as they follow the corporate policy of hire and fire (Pandey, Verma, & Trayambak, 2020). There was a time where employees of Indian public sector banks used to get easily irritated with their customers in many ways. However, today, the nature of functioning of Indian public sector banks has changed, going one step ahead of that of their counterparts in the private sector. Since banking falls in service category, employee behaviors have to be more seriously studied about as these are vulnerable to evolving better customer relationships that are an inevitable component of service or brand promise delivery (Srivastava, 2019).

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<https://doi.org/10.17010/ijom/2020/v50/i10-11/155841>

A common notion is that the behavior of bank employees in the private sector is better than that of bank employees in the public sector in India. The employees of public sector banks are not vulnerable to losing jobs, whether they perform or not. It makes their behavior sometimes arrogant with customers. There have been cases that it even led to customer harassments. Many customers bear it. Many switch to private banks. But the situation is different in the case of employees in the private sector. They don't have a choice. They have to behave positively with their customers as their survival itself is directly linked to their performance (Nattuvathuckal, Mekoth, & Sony, 2020).

Understanding the situation, the leadership of Indian public sector banks can strategically manage their human resources to ensure that their brand promises are duly delivered. Internal marketing practices are a strategic approach to ensure the delivery of brand promises through organizational commitment and citizenship behavior. The enormously rich public sector banks in India can deliver their brand promises better if they can get their employees to be more committed and well behaved with their valuable customers (Sharma & Verma, 2017). The present study explores the relationships among internal marketing practices (independent variable) and BPD ((brand promise delivery) dependent variable) of public sector banks in India through the intermediate effects (variables) of OC and OCB. A conceptual model is proposed and empirically tested based on the conceptual framework designed by Awwad and Agti (2011) by surrogating the dependent variable – market orientation with BPD.

Literature Review

Extensive research done by many investigators gave substantial emphasis on internal marketing and its contributing components in different combinations to obtain desired organizational results (Flannagan, 2010). The two effects of internal marketing (IM) that are organizational commitment (OC) and organizational citizenship behavior (OCB) have been subjected to sizeable research discourses (Awwad & Agti, 2011 ; Barzoki & Ghujali, 2013 ; Thomas, Rajendran, & Manzoor, 2014). The pervasiveness of organizational commitment and organizational citizenship behavior arguably helps business leadership bring out the best of their employees that leads to excellent service quality, brand promise delivery, and ultimately, overall business performance (Asiedu, Sarfo, & Adjei, 2014 ; Nattuvathuckal et al., 2020 ; Lebard, Rendleman, & Dolan, 2013 ; Thomas et al., 2014).

Internal Marketing

Numerous researchers (Asiedu et al., 2014 ; Flannagan, 2010 ; Lebard et al., 2013) identified the fact that internal marketing has become an inevitable marketing approach for people oriented business leaders to ensure brand promise delivery and sustainable business growth. Researchers like Ghorbani and Sedeh (2014) stated that it is a modern marketing thought, which stood as a precursor of organizational effectiveness and efficiency. Panda and Swar (2016) observed that conventional or external marketing tactics became more effective when these were supported by internal marketing practices. Rafiq and Ahmed (1993) stated that internal marketing, as a marketing tool, is used to align people behavior with organizational goals. There were evidences from various research results of Ghalandari (2013), which proved that earning organizational commitment and citizenship behavior from organizational members is the toughest task of any leadership in today's business world and is inevitable for business success. Zhu, Sosik, Riggio, and Yang (2012) emphasized that the businesses that won over OC and OCB made fortunes by being sustainable in the long run and those businesses that failed in it succumbed to business failure, being susceptible to dejection of organizational members.

Organizational Commitment (OC)

Among numerous researchers (like Rodrigues & Pinho, 2010) who attempted to bring out clarity on the concept of

organizational commitment, Meyer and Allen (1991) stood uniquely different with their three-component model of organizational commitment. Meyer and Allen (1991) defined organizational commitment as a psychosomatic connection between an employee and an organization. Meyer and Allen (1991) further stated that out of the two concepts of organizational commitment, attitudinal and behavioral, the former is predominant as it is directly related to one's emotional affinity towards an organization, which is poignant for the employee for leaving the organization. The three different components of OC generally accepted as a research threshold to organizational commitment propounded by Meyer and Allen (1991) in their research are *affective*, which results out of a desire to stay with an organization ; *continuance*, which results from a need to stay with ; and *normative*, which results from an obligation to remain with the organization for a long time.

Organizational Citizenship Behavior (OCB)

Williams and Anderson (1991) defined organizational citizenship behavior as a positive behavior of an employee with his or her fellow employees that makes the environment a pleasant workplace for all to deliver their best. Researchers like Awwad and Agti (2011) followed Williams and Anderson (1991) for referring organizational citizenship behavior with two components, that is, organizational citizenship behavior organization (OSBO) that benefits the organization through extra role behaviors (readiness to participate in extra work related actions) and organizational citizenship behavior individual (OSBI), that benefits the individual through in - role behaviors (altruism and interpersonal helping) confirming to official hierarchical roles. Researchers like Williams and Anderson (1991) and Awwad and Agti (2011) revealed that the most popular five components of OCB are conscientiousness, courtesy, sportsmanship, altruism, and civic virtue.

Brand Promise Delivery (BPD)

The amount of research carried out in the area of brand promise delivery is insignificant. Still, there are a few studies that threw light on the concept and gave insights for further research in the area of brand promise delivery. Lebard et al. (2013) and Flannagan (2010) are a few researchers, who have done reasonably well in the area of brand promise delivery. Lebard et al. (2013) defined brand promise delivery as delivery of the promises offered by a brand through positive customer experience. This definition is an extension of the one given by Bak, Leslie, George, and Greentree (1994) and Pandey et al. (2020) that brand promises are duly delivered, and customers enjoy positive brand experiences when employee behaviors are appropriately aligned with brand promises. Researchers like Flannagan (2010) emphasized a similar thought of employee contribution towards brand promise delivery – that brands are built over a period of time by positive employee behaviors that are well aligned with brand promises. There are a few studies, recently done by researchers like Pandey et al. (2020), which proved that brand promise delivery is a natural phenomenon for those organizations that successfully reinforce positive employee behaviors with their customers. These results underlined the fact stated by Narver and Slater (1990) and twenty years later by Roberts - Lombard (2010) that brand promises are externally well delivered by those employees who are internally well treated by their employers, pointing out the fact that brand promise delivery is unswervingly attributed to internal marketing practices.

Research Gap

A critical review of literature done in the area of investigation reveals the fact that brand promise delivery as a researchable construct is not extensively investigated in India, and therefore, the current study would be probably the first one to attempt so. However, there are worldwide studies on brands and brand-related concepts and views are widely dispersed in literature. The present study aims at filling in the empirical research gap that is evident in

the Indian public sector banks by rendering unyielding support for intellectual investigations and interpretations that are common and well-accepted in the study of the systems of commercial banking. Moreover, there is a dearth of literature on internal marketing and brand promise delivery, especially in public sector banking, that too in the Indian context. Therefore, the space that still remains as a research gap for the scholars to contribute to could be filled in by such investigations using novel models of studies. In the present study, a multi-dimensional model is used to find out the causal relationships among the variables of internal marketing, organizational commitment, organizational citizenship behavior, and brand promise delivery of public sector banks in India.

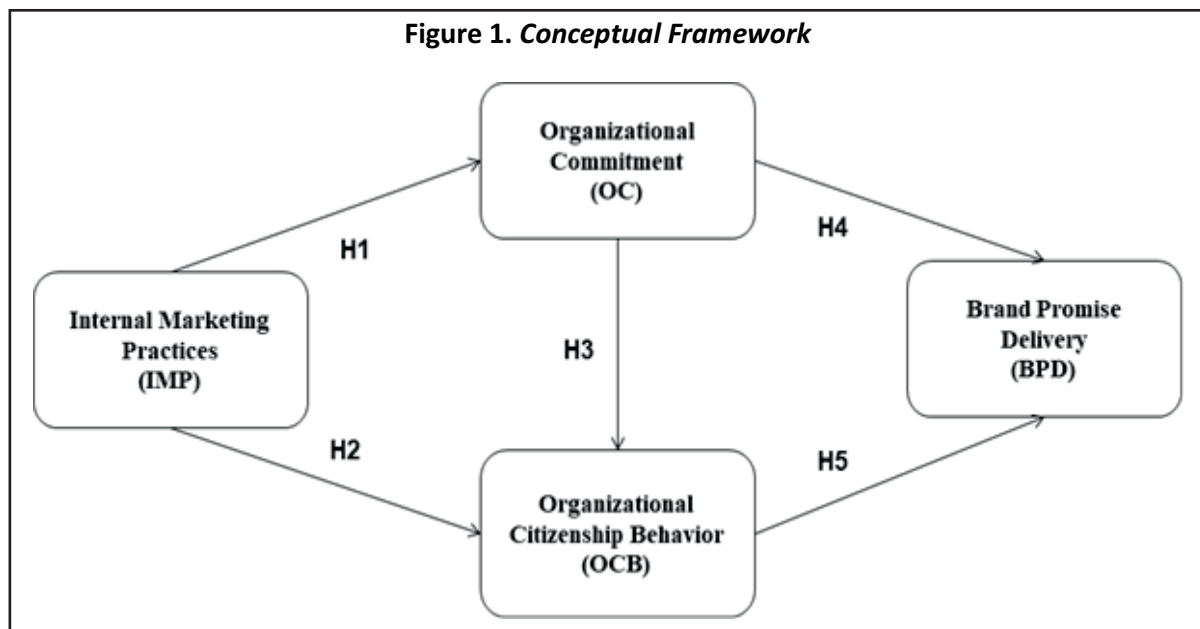
Conceptual Framework and Hypotheses

The proposed model (Figure 1) brings out five distinct relationships and hypotheses. There is a good volume of research that proves that internal marketing practices are deemed to be the antecedents of organizational commitment and citizenship behavior. Likewise, organizational commitment leads to organizational citizenship behavior and brand promise delivery.

Similarly, organizational citizenship behavior leads to brand promise delivery. It is quite apparent that, in a global scenario in general, and the Indian context in particular, research has been inadequate to prove the relationship between internal marketing practices and brand promise delivery and, therefore, the conceptual association is reckoned to be unique in the given milieu.

Internal Marketing (IM) Practices and Organizational Commitment (OC)

Meyer and Allen (1991) propounded that employees develop organizational commitment that is a behavioral or attitudinal reflection of psychological circumstances. Such psychological conditions of desire, need, or obligation of organizational members to stay back with their organization for a long time are mainly due to the 'affective' component of the three component - model ; affective, continuance, and normative (Meyer & Allen, 1991). The component 'affective commitment' that gained the most research momentum in the recent OC research context is generated by people - oriented leadership (Meyer & Allen, 1991). Many contemporary researchers like Rafiq and



Ahmed (1993) shared similar thoughts that the approaches of people-oriented leadership are comprehended as internal marketing practices. Similarly, researchers like Sadeghloo, Nodeh, and Rajabloo (2014) affirmatively stated that internal marketing practices (as the antecedents of organizational commitment) and organizational commitment were positively related. Furthermore, the studies of Baliga et al. (2020) and Gilanina, Taleghani, and Baghrabad (2013) proved that there was a positive relationship between internal marketing practices and brand promise delivery, which was differently versed by different researchers in different circumstances as service quality, market orientation, and customer orientation. Hence, it is hypothesized that :

✍ **H1** : IM practices have a positive effect on OC.

Internal Marketing (IM) Practices and Organizational Citizenship Behavior (OCB)

The concept of bifurcated behaviors, in-role and extra-role, that are positive by nature, as illustrated by Williams and Anderson (1991), makes a workplace highly conducive for people to work as a team. Extra role attitude and behaviors are ignited and stimulated by a set of stimuli, its antecedents, which are regarded as internal marketing practices. Researchers like Salajeghe, Farahbakhsh, and Sohi (2015) and Aeeni, Ahmadi, and Shafei (2013) supported the argument that organizational leadership has to ensure the prevalence or practice of proactive antecedents in the organization to generate the so called 'extra role behaviors' among organizational members in order to have better brand promise delivery as its positive result. The research findings of Salajeghe et al. (2015) stated that the relationship between internal marketing practices and organizational citizenship behavior was unarguably evident and the proactive antecedents, the practices or variables of internal marketing, could be blended in any combination as needed by the leadership in order to obtain the desired results. The arguments of Salajeghe et al. (2015) were supported by the findings of many other researchers like Roberts - Lombard (2010). Hence, it is hypothesized that :

✍ **H2** : IM practices have a positive effect on OCB.

Organizational Commitment (OC) and Organizational Citizenship Behavior (OCB)

Researchers like Barzoki and Ghujali (2013) and Chowdhury (2013) stated that the people with high level of OC tend to exhibit reasonably high level of OCB. The study of Djouhara (2015) substantiated the results that there existed a positive relationship between OC and OCB. Asiedu et al. (2014) also stated that OC positively influenced OCB. Hence, it is hypothesized that :

✍ **H3** : OC has a positive effect on OCB.

Organizational Commitment (OC) and Brand Promise Delivery (BPD)

Very few studies have examined the relationship between OC and BPD. The dearth of research in BPD in the context of IM prevails as a research limitation and, at the same time, is a research area with scope for further research. However, modest attempts have been recently made in the closely related areas by few researchers, like Roberts - Lombard (2010), that have brought out logical insights on its causes, effects, and practical implications. The study conducted by Asiedu et al. (2014) in the banking sector in Ghana revealed that OC stood as a key antecedent to improved employee performance and the subsequent BPD. This affirmation of Asiedu et al. (2014) underlined the similar findings of Flannagan (2010). Another interesting thought shared by Flannagan (2010) was that OC triggered better employee performance at customer touch points that was crucial in getting brand promises

duly delivered and transformed into positive customer experience. Roberts - Lombard (2010) conceptualized from studies that there existed a positive relationship between OC and BPD. Hence, it is hypothesized that :

⇒ **H4** : OC has a positive effect on BPD.

Organizational Citizenship Behavior (OCB) and Brand Promise Delivery (BPD)

The studies to examine the relationship between OCB and BPD are few. One of the illustrious studies in this regard is one of Flannagan (2010) done in the New Zealand retail electricity sector examining the relationship between IM communications and BPD. The research conceptualized BPD as a dependent variable on IM practices, which is an independent variable, through its intermediate effects of OC and OCB. Asiedu et al. (2014) also conducted almost similar kinds of studies and brought out the results suggesting that IM practices, through their intermediate effects, had a positive effect on employee performance, organizational performance, or business performance, which was, one way or the other, a synonym of or related to BPD. The research results, on a similar line of Asiedu et al. (2014), proved that the antecedents of IM, which generated OCB, had a positive influence on business performance across service organizations in Malaysia. Similarly, Asiedu et al. (2014) studied the relationship between OCB and employee performance with reference to PT Bank, Syariah in Malang. The research results showed that OCB had a positive impact on employee performance or technically viewed as BPD. Asiedu et al. (2014) examined the relationship between OCB and employee performance in the banking industry of Ghana and found that the former had a significant effect on the latter, which was also widely perceived as BPD. Roshani, Enayati, and Mohammadlaskari (2013) examined the relationship between IM and service quality through the intermediate function of OCB. The study found out that OCB had a positive effect on service quality leading to BPD in the Esfarayan City Banks. Hence, it is hypothesized that :

⇒ **H5** : OCB has a positive effect on BPD.

Methodology

Context of the Study

(1) The Indian Banking System : Evolution of the banking system in India witnessed phenomenal changes over a period of time since 1770 when Bank of Hindustan was established and subsequently closed down because of its financial instabilities. Consequently, three Indian Presidency banks, Bank of Bengal, Bank of Mumbai, and Bank of Madras were established in a row in 1809, 1840, and 1843, respectively. The beginning of the twentieth century witnessed incorporation of four new banks namely, Bank of India (1906), Bank of Baroda (1909), Union Bank of India (1911), and Central Bank of India (1911). The amalgamation of the three Presidency Banks led to the formation of the Imperial Bank of India (1921) and later on State Bank of India (1955) and its associates (1956 – 1959). In 1935, Government of India established Reserve Bank of India with an objective of managing national currency and credit. Thus, the Reserve Bank of India became the principal banker of government and other commercial banks in the country. The deprivation of the banking system, especially in rural India, and its need for customer orientated services paved the way for nationalization of 14 commercial banks in 1969. The expansion stage of Indian banking (1969 – 1984) went through tremendous positive changes like mobilizing huge volume of deposits and extending credit to economically weaker sections. Lead Bank Scheme (1969) and Regional Rural Banks (1975) were major initiatives of the expansion phase in order to geographically diversify banking services to develop rural areas and agricultural sector. The economic liberalization of the 1990's and its

Table 1. Top Public Sector Banks in India

Sl. No.	Public Sector Bank	Market Capitalization (US\$/Billion)
1	State Bank of India	39.79
2	Bank of Baroda	5.72
3	Punjab National Bank	5.61
4	IDBI Bank	4.38
5	Bank of India	4.16
6	Canara Bank	2.81
7	Allahabad Bank	2.49
8	Corporation Bank	2.35
9	Union Bank	2.11
10	UCO Bank	1.89

Source : Money Control (n.d.).

consequent emergence of 'tech-savvy' banks, relaxation in foreign direct investment (FDI) norms, and obtaining the operational freedom for private banks, including foreign banks, were the major milestones of the expansion phase. Alternative delivery system and core banking solutions were innovative initiatives of the restructuring phase (1992) in order to confront growing competition and satisfy customer needs and expectations.

(2) Public Sector Banks in India : Public sector banks in India constitute about 70% of the total banking business in the country (Singh, 2016). State Bank of India is the oldest and largest among them with a whopping number of 264,041 employees, 420 million bank customers, and 24,000 branches all over the globe (State Bank of India, Wikipedia, 2019).

State Bank of India stands first in terms of its market capitalization followed by Bank of Baroda, Punjab National Bank, IDBI Bank, and Bank of India (Table 1). Bank of Baroda, the second largest public sector bank in India in terms of its market capitalization, has total assets worth \$100 billion with 85,000 employees. Punjab National Bank stands third in the row with a market capitalization of \$5.61 billion, total assets worth \$110 billion, 70,801 employees, and over 80 million customers as on March 31, 2018.

Sample and Data Collection Procedures

Employees of the top five Indian public sector banks (in terms of their market capitalization), that is, State Bank of India, Punjab National Bank, Bank of Baroda, Canara Bank, and Bank of India were chosen for the study. The study was carried out by the end of the year 2018 in different parts of Chennai, India. Survey method and convenient sampling technique were applied to collect the primary data ; 500 structured questionnaires were distributed to the conveniently chosen sample population and 311 filled-in questionnaires were returned, out of which 11 questionnaires were incomplete. The remaining 300 duly filled-in questionnaires were considered for analysis.

Data Collection and Analysis

A structured questionnaire was developed consisting of several questions related to the employees' perceptions regarding the variables in the study. In addition to the personal profile of employees like name, gender, age, bank

name and branch, job position, tenure, remuneration and education, 35 scaled items were used for the construct analysis. The variables of IM (10 item scale), OC (10 item scale), OCB (10 item scale), and BPD (5 item scale) were diligently adopted from the scales developed by Rafiq and Ahmed (1993), Meyer and Allen (1991), and Williams and Anderson (1991) using Likert scaling starting from 1 as *strongly disagree* to 5 as *strongly agree*. The statistical tools used for analysis are structural equation modeling and confirmatory factor analysis. The time period of the study is from October – December 2018.

Analysis and Results

Respondents' Profile

The demographic profile of 300 respondents shows the gender ratio of 70 : 30 representing 210 males and 90 females, respectively ; 75% of the total respondents were in the age group of 26 – 40 years. Managerial and non-managerial bank employees were surveyed in the ratio of 30:70, respectively. As far as tenure of personnel is concerned, 46% of the total employees had 5 years or less than 5 years of service and 22% had more than 25 years of service with their respective banks ; 76% of the employees were graduates and 23% of them were post graduates.

Mean of the Scales of IMP, OC, OCB, and BPD

The mean of the scales of IM practices of public sector banks ($\mu = 4.19$) confirms that most of the employees agreed with the fact that their banks followed IM practices. Similarly, the mean of the scales of OC of public sector banks ($\mu = 4.2$) shows that most of the public sector bank employees agreed to their apparent attributes of OC. The mean of the scales of OCB ($\mu = 4.36$) proves that most of the employees agreed to the fact that they experienced OCB in their banks. Likewise, the mean of the scales of BPD also ($\mu = 4.34$) confirms the perceptual belief of most of the employees that their brands were delivered as promised.

Reliability and Validity

The variables of the four constructs, IM, OC, OCB, and BPD, are suitably loaded with the constructs as it is seen in the Table 2. The reliability of the scales is confirmed by the Cronbach's alpha values of the constructs of IMP (0.885), OC (0.883), OCB (0.843), and BPD (0.718) that are in line with the standard value of 0.7 (Nunnally & Bernstein, 1994) and satisfy the psychometric properties of the scales used.

Composite reliability (CR) scores of the constructs (IMP = 0.798 ; OC = 0.909, OCB = 0.934 ; and BPD = 0.836) are greater than its threshold score of 0.7 (Fornell & Larcker, 1981) and also support the internal consistency of the measurements used.

Content validity, a rational practice in the field of research, has been done considering the viewpoints of academicians, bankers, and researchers who are the subject experts in the concerned field. The items chosen for the construct measurements are found to be conceptually appropriate and fit for the study. The average variance extracted (AVE) of the constructs (IMP = 0.5, OC = 0.525, OCB = 0.617, and BPD = 0.521) gives theoretical confirmation to discriminant validity that the constructs don't overlap measuring similar values. Similarly, loadings of the construct variables those are greater than the benchmark of 0.5 (Tabachnick & Fidell, 2007) support convergent validity of the constructs.

The sample size of 300, which is reckoned to be adequate for the study for testing the research model and its hypotheses, has been corroborated by the KMO score of sampling adequacy of 0.936.

Table 2. Measurement Model Results

Variables	Variable Loadings	AVE	CR	Cronbach's Alpha			
Internal Marketing Practices (IMP)							
Dignified treatment	0.59	0.500	0.798	0.885			
Goal-oriented reward system	0.68						
Future oriented training program	0.69						
Periodic performance feedback	0.76						
Timely financial information	0.50						
Job autonomy	0.52						
Vision awareness	0.58						
Inter-departmental cooperation	0.57						
Clearly defined tasks	0.59						
Attempt to make working conditions better	0.53						
Organizational Commitment (OC)							
Happiness to continue	0.51	0.525	0.909	0.883			
Enjoying discussing bank outside	0.61						
Empathy	0.55						
Feeling obliged	0.71						
Feeling that leaving bank is unfair	0.70						
Sense of belongingness	0.68						
Bank as personal meaning	0.77						
Feeling of being part of a family at bank	0.54						
Feeling emotionally attached	0.68						
Feeling loyal to bank	0.51						
Organizational Citizenship Behaviour (OCB)							
Sacrificing self-interest	0.73	0.617	0.934	0.843			
Co-workers' well being	0.51						
Cooperating with others	0.51						
Need of maintaining harmony	0.61						
Sharing attitude	0.52						
Helping get-ahead	0.73						
Concern of actions affecting employees	0.51						
Commitment for meeting participation	0.66						
Suggestions for policy improvements	0.51						
Employee obedience	0.53						
Brand Promise Delivery (BPD)							
Contented expectations	0.62				0.521	0.836	0.718
Customer satisfaction	0.66						
Expected quality and quantity of services delivered	0.66						
Well-timed service	0.51						
Promised services delivered	0.55						

Goodness of Fit

The conceptual model enjoys higher goodness of fit as the *t*-values are significant as per its threshold values

Table 3. *t*-statistics

Causal Relationship			Value of <i>t</i> -statistics
IM	→	OC	8.679
IM	→	OCB	6.896
OC	→	OCB	5.133
OC	→	BPD	4.982
OCB	→	BPD	7.057

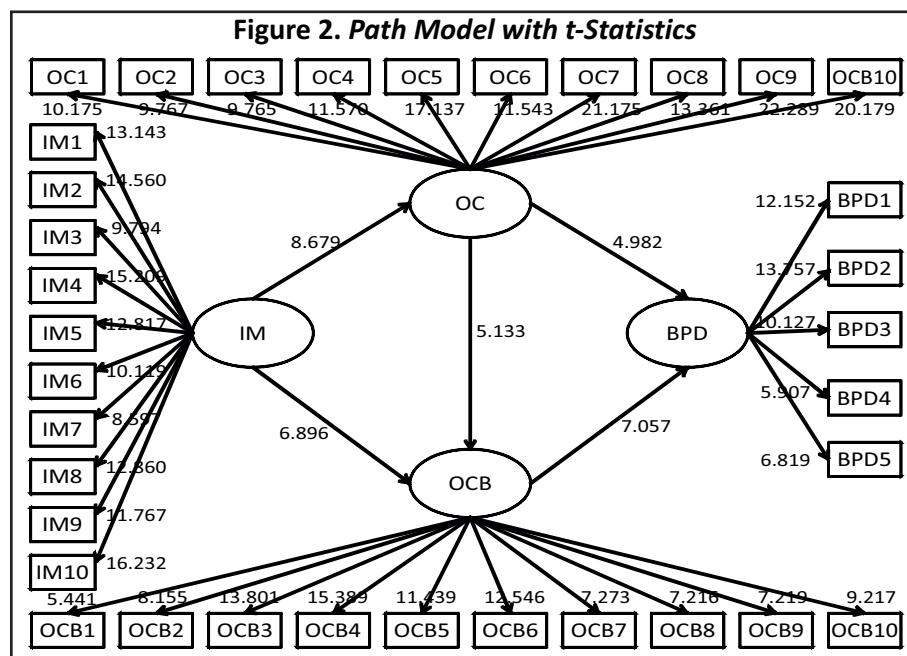
(Table 3). Moreover, global goodness of fit (GGF) of the research model is 3.6, which also confirms goodness of fit of the model.

Partial least square (PLS) method is used to put up the model that exemplifies the hypothetical relationships among the four constructs. Structural equation models were worked out using AMOS 20.0.

Testing of Hypotheses and Results

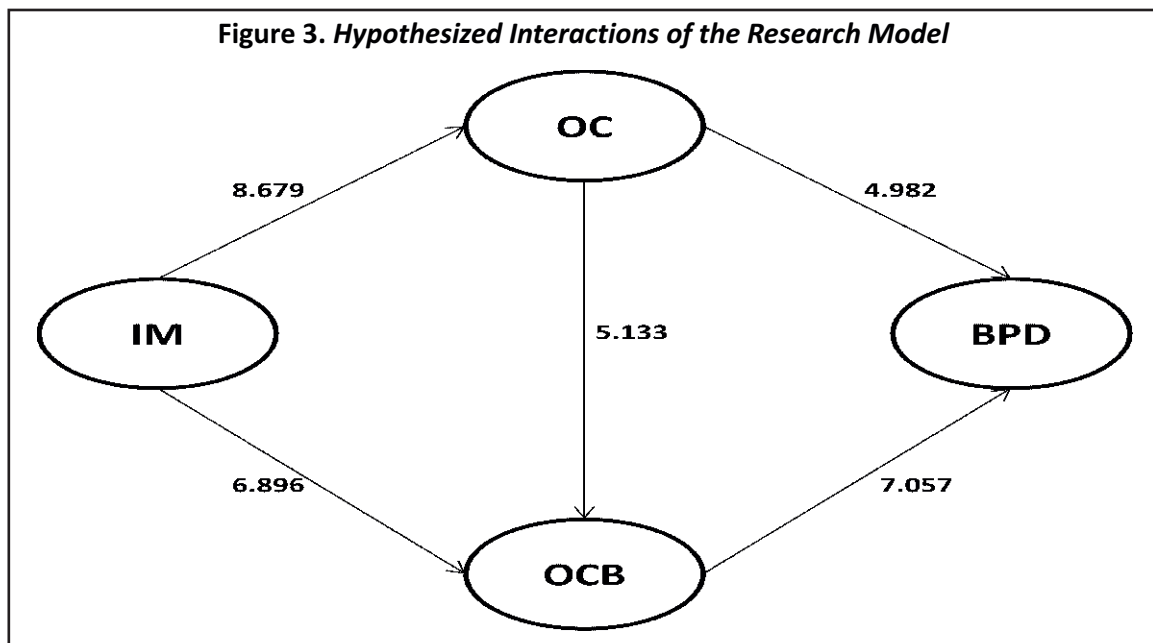
The hypothesized interactions of the research model (Figure 2 & Figure 3) propose five causal relationships among the variables of IM practices, OC, OCB, and BPD of public sector banks in the city of Chennai.

H1 is verified with *t*-statistic of 8.679 ($IMP \rightarrow OC = 8.679$) that is found to be significant and confirms that internal marketing practices of public sector banks in India have positive effect on organizational commitment. Therefore, the hypothesis (H1) is accepted. Here, the absolute *t*-value is higher than its threshold value. The inference is that the employees in the Indian public sector banks who enjoy IM practices explicitly or implicitly in terms of dignified treatment, better working conditions, job autonomy, and clearly defined tasks feel more committed to their banks and work. Their organizational commitment is manifested through their sense of belongingness, feeling of being obliged, feeling of being part of family at bank, and feeling of being emotionally attached to their banks.



Similarly, H2 is verified with t -statistic of 6.896 ($IMP \rightarrow OCB = 6.896$) that approves the fact that internal marketing practices have a positive effect on organizational citizenship behavior. Hence, the hypothesis (H2) is accepted. Here, the t -value of 6.896 shows that the IM practices they follow in their banks have a significant effect on OCB, manifesting its characteristics like cooperating with colleagues, helping each other get ahead, being concerned about co-workers' well being, and sharing attitude. The employees in the Indian public sector banks have better citizenship behavior as they are satisfied and happy within their organizations.

H3 is verified with t -statistic of 5.133 ($OC \rightarrow OCB = 5.133$), which confirms that OC has a positive effect on OCB. Therefore, the hypothesis (H3) is accepted. The t -value of 5.133 is significantly away from the null hypothesis and validates the positive effect of OC on OCB. Here, certain variables of OC are strongly associated with OCB. For example, the bank employees' feeling of being emotionally attached, that is a variable of OC, might have led to their sharing attitude with their colleagues, which is an OCB variable. Similarly, empathy of bank employees, which is an OC variable, seems to be the antecedent of their feeling of sacrificing their self-interest, which is an OCB variable.



H4 is verified with t -statistic of 4.982 ($OC \rightarrow BPD = 4.982$), which signifies that organizational commitment of employees has a positive effect on brand promise delivery. Therefore, the hypothesis (H4) is accepted. Since the variables of BPD have strong dependence on the variables of OC, the influence of OC on BPD is also proportionately strong. Since the t -value in this regard is higher than its critical value, the acceptance of the hypothesis H4 is validated.

H5 is verified with t -statistic of 7.057 ($OCB \rightarrow BPD = 7.057$) that confirms that organizational citizenship behavior has a positive effect on brand promise delivery. Therefore, the hypothesis (H5) is accepted. The absolute value of t -statistic in this regard, which is higher than its threshold value, shows the close association between the variables of OCB and BPD of Indian public sector banks. The t -values of $OC \rightarrow BPD = 4.982$ and $OCB \rightarrow BPD = 7.057$ show that the influence of OCB on BPD is stronger than the influence of OC variables on BPD.

As similar studies on the same line or multi-dimensional model with identical or similar constructs were rarely found, the only way left was to compare the results of the present study with that of certain studies where similar

constructs were studied in part. The test results of the present study that IM practices and OC have cause and effect relationship are substantiated by similar results of the studies conducted by Meyer and Allen (1991) and Rafiq and Ahmed (1993). The present study confirms that IM practices have a positive effect on OCB, which is in conformance to the findings of Williams and Anderson (1991) that it is a universal principle and human nature that a positive environment leads to better results. The present finding that OC has a positive influence on OCB is supported by similar findings of the studies conducted by Djouhara (2015) and Asiedu et al. (2014). The study carried out by Roberts - Lombard (2010) also supports the results of the present study that OC has a positive effect on brand promise delivery, confirming that the employees of Indian public sector banks who have higher level of OC satisfied their customers better by delivering quality services as promised.

Another study conducted by Flannagan (2010) in the retail electricity sector of New Zealand testing the relationship of IMP and BPD also substantiates the results that IMP has a positive influence on BPD. Chen and Zhao (2010) found that internal marketing practices developed brand-consistent behaviours in employees in delivering brand value.

Chen and Zhao (2010) noted that :

Some well-known service companies view employees as the most important builder in their brand management. For example, The Ritz-Carlton, a chain of 28 luxury hotels renowned for its outstanding service, recognizes the important role of employees in the success of the brand. The hotel's success is based on the philosophy that to take care of customers, you must first take care of those who take care of customers. Satisfied employees deliver high service value, which in turn creates satisfied customers. (p. 9)

Boukis, Gounaris, and Lings (2017) noted that, “managerial actions directed at employees' development and well-being enhance employees' perceived congruence with their work environment at the macro-organizational, meso-supervisory, and micro-task levels” (p. 698).

Conclusion and Managerial Implications

The study lays its emphasis on four main constructs. They are internal marketing practices, organizational commitment, organizational citizenship behavior, and brand promise delivery. Moreover, the study focuses on how these constructs are related to each other and the effects of organizational commitment and organizational citizenship behavior on brand promise delivery of the public sector banks in India.

Even though there are numerous studies on OC and OCB, the applications of such models in the framework of service marketing in general, and banking services, in particular, are rare. Moreover, very few research attempts have been made on the concepts of internal marketing and brand promise delivery. Therefore, the study is a novel attempt of such kind, not only in the banking sector of India, but in the world of business in general as well.

The managerial implications of the research are that the Indian commercial banks, not only in the public sector, but in the private and foreign sectors as well, may work out more suitable IM strategies in order to have better alignment of employees with marketing objectives of the banks as IM practices exercise significant impact on OC, OCB, and BPD. The bank customers will be relentlessly satisfied and thus have a superior brand image of banks if banks truly honor and deliver their brand promises made by their well aligned employees. The research model has been tested in Chennai, India and can be further tested in other parts of India and the world at large.

Limitations of the Study and Scope for Further Research

In addition to the typical limitations of time and cost, another major limitation of the present study is that it used a

sample of employees of public sector banks in India, the result of which may not be generalized with the employees of other sectors. The suggestion made for future research is that a larger sample from diverse sectors of not only banking, but of other service categories may also be tested in order to get a result that could be better generalized. It will be more effective and accurate if the testing could be longitudinal or longitudinal randomized study in order to validate the model and the relationships among its variables with expected authenticity and reliability. The study can be extended to international markets as well to establish the validity and reliability of the model.

Authors' Contribution

Dr. Baby Thomas conceived the idea and developed qualitative and quantitative design to undertake the empirical study. Dr. Baby Thomas extracted research papers with high repute, filtered these based on keywords, and generated concepts and codes relevant to the study design. Dr. Ana Paula Rodrigues verified the analytical methods and supervised the study. The interviews were conducted by Dr. Baby Thomas, some in colloquial language and some in English. The same were further transcribed and translated into English by both authors. The numerical computations were done by Dr. Baby Thomas using AMOS (SPSS 20.0). Dr. Baby Thomas wrote the manuscript in consultation with the other author.

Conflict of Interest

The authors certify that they have no affiliations with or involvement in any organization or entity with any financial interest, or non-financial interest in the subject matter, or materials discussed in this manuscript.

Funding Acknowledgment

The authors received no financial support for the research, authorship, and/or for the publication of this article.

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Appendix

Variables Used in Figure 2

Variable No.	Variables
<i>Internal Marketing Practices (IMP)</i>	
IM1	Dignified treatment
IM2	Goal-oriented reward system
IM3	Future oriented training program
IM4	Periodic performance feedback
IM5	Timely financial information
IM6	Job autonomy
IM7	Vision awareness
IM8	Inter-departmental cooperation
IM9	Clearly defined tasks
IM10	Attempt to make working conditions better
<i>Organizational Commitment (OC)</i>	
OC1	Happiness to continue
OC2	Enjoying discussing bank outside
OC3	Empathy
OC4	Feeling obliged
OC5	Feeling that leaving bank is unfair
OC6	Sense of belongingness
OC7	Bank as personal meaning
OC8	Feeling of being part of family at bank
OC9	Feeling emotionally attached
OC10	Feeling loyal to bank
<i>Organizational Citizenship Behaviour (OCB)</i>	
OCB1	Sacrificing self-interest
OCB2	Co-workers' well being
OCB3	Cooperating with others
OCB4	Need of maintaining harmony
OCB5	Sharing attitude
OCB6	Helping get-ahead
OCB7	Concern of actions affecting employees
OCB8	Commitment for meeting participation
OCB9	Suggestions for policy improvements
OCB10	Employee obedience
<i>Brand Promise Delivery (BPD)</i>	
BPD1	Contented expectations
BPD2	Customer satisfaction
BPD3	Expected quality and quantity of services delivered
BPD4	Well-timed service
BPD5	Promised services delivered

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