The impact of internal marketing on customer loyalty (Case study: African Community Credit Bank –Cameroon)

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ABSTRACT: *This paper investigate the impact of internal marketing practices on customer loyalty dimensions of African Community Credit Bank (CCA-Bank). The empirical analysis is based on structural Equation Model (SEM) preceded by an exploratory and confirmatory analysis. This study used a convenient sample of 60 employees and 372 customer obtained through a survey that was distributed in three towns, namely: Yaoundé, Douala and Dschang. The results show that internal marketing have a positive and significant effect on the three dimensions of customer loyalty (cognitive, effective and action loyalty), but internal marketing have not a significant effect on conative loyalty.*

KEYWORDS - *Internal marketing, Customer Loyalty, CCA-Bank, Cameroon.*

I. INTRODUCTION

Questions about customer loyalty are nothing new in management. These are the answers to these questions that evolve and vary in the marketing literature. It has been established by Don Peppers and Marta (2005) that companies succeed by winning over, retaining and developing their customers. To achieve the objectives of satisfaction and loyalty, companies in the past have focused much more on the elements of the Marketing Mix. Nowadays, companies that want to stand out must be equipped with a spirit of adaptation and creativity, in order to protect themselves from any external pressure and constraint. So competing in imagination to attract, convince and retain customers has become a real challenge, hence the original idea of investing in human resources in order to achieve its objectives in terms of customer loyalty.

The relational trend places human resources at the center of its concerns. To anchor themselves, Kolter and Levy (1969) favored the widening of the field of application of marketing: the customer is no longer the only target of the company's activities. Now, even the company's human resources are a real weapon of the marketing department, and therefore a potential source of competitive advantage. In fact, when marketing focuses the attention of staff on internal activities which must be modified in order to improve the performance of the external market, this is called internal marketing (IM) (Ballantyne, 2000). This discipline recommends that the employee of an organization constitutes its first market and is a means of guaranteeing the loyalty strategy of "external customers". Therefore, the followers of IM propose to managers to see employees as a means of satisfying the requirements of consumers and thereby achieve their performance objective through customer loyalty. Since then, the discipline of internal marketing has become popular in Europe (Seignour, 1998), in the United States (Bansal and al, 2001; Abhay Shah, 2014), in Asia (Hayat Muhammad and al, 2015; Yu-Chuan Chen1 & Shinyi Lin, 2013) and in Africa (Jou et al., 2008; Conradie and al, 2014; Burin and al, 2016, Ghoneim and El Tabie, 2014; Ganjavi and al., 2015).

However, internal marketing is struggling to take its marks (its take-off) in Central Africa in general and in Cameroon in particular, given the limited literature on it. To our knowledge, only three studies have focused their attention on the issue of internal marketing, particularly in EMF. Eddy Balemba and Bugandwa (2016) are part of this and their study test the relationship between internal marketing, employee job satisfaction and perceived organizational performance in Microfinance Institutions from South Kivu (DRC). As for Simonet (2011), she draws up an inventory of IM practice within MC2 and concludes that "In general, the internal marketing of most of the MC2 visited remains to be constructed". As for the publication of Simo et al. (2019), it

bears on the Impact of Internal Marketing on Service Quality in African Community Credit microfinance case in Cameroon. They found that internal marketing have a positive and significant effect on the service quality.

Thus this study begins by examination of the relevant literature and then establishes the conceptual framework. Next we discuss in detail the research methodology used, including the survey instrument employee for data collection. Finally, the results of the analysis are presented and we provide a rich discussion of the study's finding. This work deserves to draw attention to the crucial role of IM in the overall strategy of MFIs. However, it would be more interesting to define the role of IM in retaining Bank customers. Although the relationship between these two constructs has been widely demonstrated elsewhere (Ganjavi et al., 2015; Ghoneim and El Tabie, 2014, Bansal and al., 2001), the purpose of this paper is to analyze the effect of IM on the loyalty of bank customers in the Cameroonian context. In addition to this, this article draws its originality from the measurement of the concept of loyalty because it takes into account the four dimensions of loyalty as prescribed by the model of Oliver (1997; 1999).

The rest of this paper is structured as follows. Section 2 presents the theoretical foundation and hypothesis. Section 3 presents the methodology. Section 4 presents the empirical results and Section 5 concludes.

II. THEORITICAL FOUNDATION AND HYPOTHESES

III.1. Internal marketing (IM)

Relationship marketing continues to gain ground in the service sector (Bellaouaied, 2004). This development incorporates a new marketing orientation: internal marketing. It was in the article by Sasser and Arbeit (1976) that the idea of IM was first presented. But the term IM itself was first used by Berry and al. (1976) and later by (George, 1977; Thompson and al., 1978; then Murray, 1979). Thus, IM has been defined as 'viewing employees as internal customers, viewing jobs as internal products that satisfy the needs and wants of these customers while addressing the objectives of the firms' (Berry, 1981, p. 34). It has also been the subject of several other definitions, notably those of Kotler (2003) which presents it as the successful hiring of employees, the training and motivation of employees capable of serving the client well.

According to Gronroos (1990), internal marketing is above all "a philosophy to manage the staff and a systematic way for developing and performing a service culture"; simply put, Salomao (2010) presents internal marketing as the application of marketing within the enterprise. Indeed, this concept aims to manage human resources by giving them a marketing perspective. Best of all, the purpose of IM is to have motivated, customer-minded employees (Grönroos, 1981). According to Dunne and Barnes (2000), IM first promotes motivation and satisfaction of the work force which contributes to the achievement of external marketing objectives in terms of quality, productivity and efficiency.

Second, it was designed to complement the external efforts of strategic marketing by facilitating interaction between staff and external customers. The focus here is therefore on the customer orientation of the contact staff. By its object and its definition, the impact of IM can only be commendable since, being part of a relational paradigm, IM wants to establish a serene climate within the organization through the development of customer orientation staff that will lead to customer satisfaction through the quality of the services provided. Organizations would therefore benefit from implementing this discipline within their managerial sphere.

The practice of IM within a managerial structure requires mastery of its implementation process. Kotler and al. (2009) are of the opinion that IM's concerns lie on two levels: first, the heads of the marketing department must work together. The fact that they work separately can hinder the achievement of the organization's objectives. On a second level, marketing must be integrated with other services of the company, better still the marketing spirit must be diffused to all the personnel.

For George (1990), IM functions as a holistic management process aimed at integrating the multiple functions of the organization in two ways: first, to ensure that all employees are prepared and motivated to adopt the orientation service. Second, to ensure that employees understand the company's experience, its various activities and campaigns at all levels. This philosophy is based on the assumption that, if management is to get great work from employees, it must start with great work with its employees.

In summary, we will say that IM begins with "hiring employees successfully, training and motivating employees who are capable and willing to serve customers well" (Kotler, 2003). It then generates a customer orientation among employees (Gronroos, 1981; George, 1990) and the development of a spirit of solidarity between the stakeholders of the organization. In addition, it promotes the granting of financial and non-financial rewards (Lin, 2006). It also guarantees employee empowerment (Gronroos, 2000) as well as external and above all internal communication (Mohammed et al., 2003) which allows employees to participate in decision-making.

III.2. Customer loyalty measurement

Building lasting relationships with customers has become a motto for the marketing department. Hence the growing interest of organizations for customer loyalty. Increasingly, commercial transactions have a long-term vision since they promote the development of the organization. The conquest of customers is now intimately linked to their loyalty. The concern is that the definition and operationalization of loyalty vary enormously in the literature (Jacoby and Kyner, 1973).

Debates over the dimensions of loyalty have evolved from the one-dimensional approach to the multidimensional approach through a two-dimensional approach. Indeed, proponents of the one-dimensional approach think loyalty in terms of behavior or attitude only. This is the case, for example, of Newman and Werbel (1973) for whom loyalty is a repetition of purchasing behavior. It is measured as the probability of a customer buying back a product (Lipstein, 1959).

Unlike them, Jain et al. (1987) equate loyalty with a favorable attitude of the client towards a service provider. Following many criticisms including that of Dick and Basu (1994) for whom behavioral theories do not explain how loyalty is developed or modified, a second group of thoughts has developed and recommend the simultaneous taking into account of attitude and behavior as dimensions of loyalty. Despite these advances, a third school believes that the two-dimensional conception of loyalty does not reflect the entire phenomenon of loyalty to service and recommends that cognitions be taken into account.

(Oliver, 1999; Ting pong and Tang Pui Yee, 2001; Caruana et al., 2000) are part of it and present loyalty as a four-dimensional construct, notably cognitions, affect, conations and action. Thus, loyalty can be defined as "a deeply held commitment to rebuy or patronize a preferred product/service consistently in the future, thereby causing repetitive same-brand or same brand-set purchasing, despite situational influences and marketing efforts having the potential to causes witching behaviour » (Oliver, 1997).

III.3. Internal marketing and customer loyalty

The current state of competition in the service sector such as banking means that conventional loyalty strategies are no longer sufficient to maintain the customers who have been won over. Transactional marketing with the marketing mix as its sole basis to sufficiently show its limits. The succession has been taken up by relationship marketing, which brings new life to the organization, a new direction to overcome the shortcomings of transactional marketing. Originally from the service marketing literature, IM belongs to the relational trend (Seignour and Dubois, 1999) and is part of a logic of improvement of the situation since it presents itself here as an alternative to the problem of loyalty of customers. Indeed, many researchers have a positivist approach to IM. Hussien, (2005) is one of the authors who have shown that internal marketing has a positive effect on customer loyalty. Like him, Ganjavi et al. (2015) studied the effect of MI on customer loyalty in Iran and came to the conclusion that the relationship between IM and consumer loyalty is positive and significant. Based on the above, the following propositions are offered.

H.1: internal marketing has a positive effect on cognitive loyalty
H.2: internal marketing has a positive effect on affective loyalty
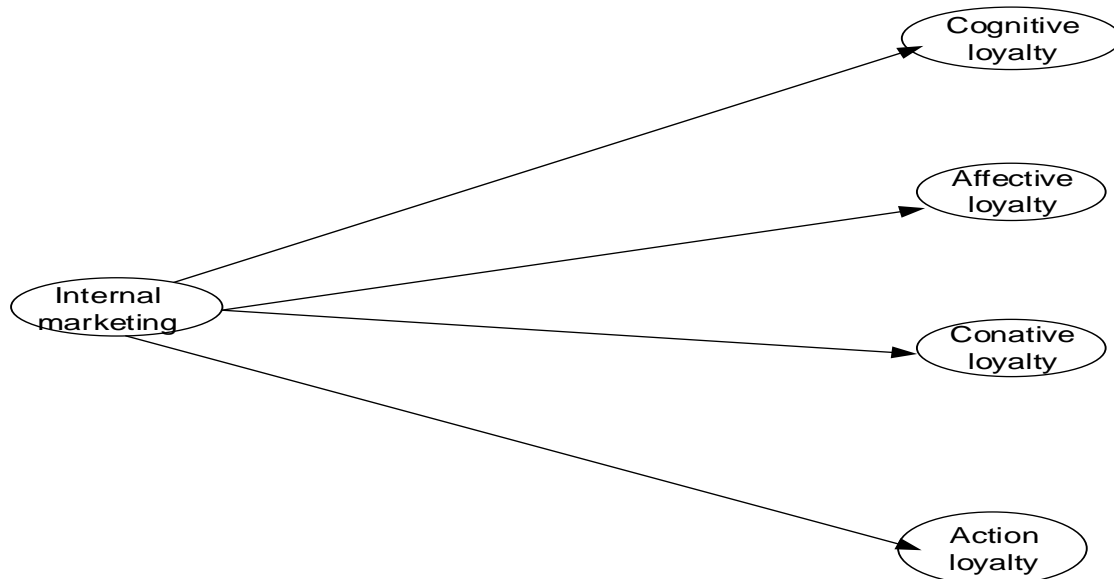H.3: internal marketing has a positive effect on conative loyalty
H.4: internal marketing has a positive effect on action loyalty

III.   RESEARCH METHODOLOGY

The empirical approach is designed to investigate the impact of internal marketing (independent variable) on customer loyalty (dependent variable) using a survey research. In this section Population and Sample are presented firstly (section 3.1). Secondly, data collection method is presented (section 3.2). Based

on similar studies (Ganjavi et al., 2015) this study is hypothesized with four hypotheses which are proposed to represent the effect of internal marketing dimensions on customer loyalty.

Figure 1: Conceptual framework

Based on our conceptual model about effect of internal marketing on customer loyalty, following hypothesis are used:

H1: Internal marketing has a significant and positive effect on cognitive loyalty.

H2: Internal marketing has a significant and positive effect on affective loyalty.

H3: Internal marketing has a significant and positive effect on conative loyalty.

H4: Internal marketing has a significant and positive effect on action loyalty.

IV.1. Population and Sampling

The target population of this study consists of employees who work in the African Community Credit Bank (CCA-Bank) and customers who use the services offered by this structure. The choice of this Bank is due to the fact that it was the first independent microfinance in term of number of customers in Cameroon and recently, it become a Bank. Consequently, this study want to discover if the secret of this success is linked to their internal marketing strategy. Thus, this study used a convenient sample of 60 employees and 372 customers obtained through a survey that was distributed in three town of Cameroon, namely Yaoundé, Douala and Dschang.

IV.2. Data Collection Method

This study used questionnaire instrument. One to collect data from customer loyalty and another one to collect internal marketing practice besides the employees. These questionnaires distributed through field survey. The questionnaire of customer consists of questions that measure the four customer loyalty dimensions and questionnaire of employees consists of questions that measure the three dimensions of internal marketing. To test the reliability of the questionnaire, a prototype including 25 questionnaires has been pre-tested and then confidence coefficient has been calculated with Cronbach's alpha method using collected data and SPSS. Survey was conducted and distributed in three cities. The distribution was 60 employee's questionnaires and 372 customer questionnaires. But 323 customer's questionnaires were collected back. STATA 14 and SPSS 20 help us to analyze the collected data.

IV.2.1. Internal marketing

We use three dimensions of internal marketing and 16 items adapted from Foreman and Money (1995). The three dimensions of internal marketing included, service training, Performance incentives and vision.

IV.2.2. Customer loyalty

The dimensions used to measure the customer loyalty are adapted from Oliver (1997; 1999) and includes 4 dimensions and 15 items. These four dimensions are among others: Cognitive loyalty (four items) Affective loyalty (five items, conative loyalty (three items and action loyalty (three items).

IV.   EMPIRICAL RESULTS

This paper employ a structural equation modelling (SEM). We have used Stata 14 to investigate the causal relationship among the variable. This analysis followed different stages:

Exploratory Factor Analysis was conducted to define possible relationships of observed variables for loyalty dimensions.

The demographic profiles of 323 customers is presented in table 2 below.

Table 1: Demographic Profiles of Respondents

		N	%
Gender	Male	155	48
	Female	168	52
	Total	323	100
Age	21-30	90	28
	30-40	135	42
	41-50	56	17
	More than 50	42	13
	Total	323	100
Education Level	Primary school	160	49.5
	Secondary school	125	38.9
	University	37	11.6
	Total	323	100

Source: authors' calculations.

A confirmatory factor analysis (CFA) was conducted to empirically test the measurement model. Multiple tests on construct validity and reliability were performed, where items with low loading were eliminated. Model fit was evaluated using the maximum likelihood (ML) method.

Construct reliability was assessed using Cronbach's α and composite reliability (CR) using CFA. As the α-values (Table 3) for all the constructs are greater than the guideline of 0.70, it can be concluded that the scales can be applied for the analysis with acceptable reliability (Saunders et al., 2003). CR was calculated from model estimates using the CR formula given by Fornell and Larcker (1981). In the measurement model, all constructs had a CR greater than 1.96. Based on these assessments, measures used within this study were within the acceptable levels supporting the reliability of the constructs (Table 3).

Table 5 reports all fit statistics results. All the model-fit indices exceeded the respective common acceptance levels suggested by previous research (Kim et al., 2004), demonstrating that the measurement model exhibited a good fit with the data collected.

T*able 2: Factor loading of rotated component matrix for customer loyalty*

Items	Components			
	Cognitive loyalty	affective loyalty	Action loyalty	Conative loyalty
Cognitive loyalty 2	0.816			
Cognitive loyalty 3	0.857			
Cognitive loyalty 4	0.807			
Cognitive loyalty 6	0.501			
Affective loyalty 1		0.794		
Affective loyalty 2		0.854		
Affective loyalty 3		0.640		
Action loyalty			0.994	
Action loyalty			0.838	
Action loyalty			0.748	
Conative loyalty 1				0.796
Conative loyalty 2				0.850
Conative loyalty 3				0.811

Table 3: Reliability Statistics

Construct	Crombach's α
Cognitive loyalty	0.768
Affective loyalty	0.888
Conative loyalty	0.999
Action	0.785

Table 4: Fit Statistics Results

Fit index	Recommended value	Indices values
Chi-square/(df)	≤ 3.00	1.952
NFI	≥0.90	0.894
CFI	≥0.90	0.950
TLI	≥0.90	0.987

RMSEA	< 0.08	0.062

Our structural model was estimated using Stata 14. Figure 2 shows the results of structural model with the path coefficients.
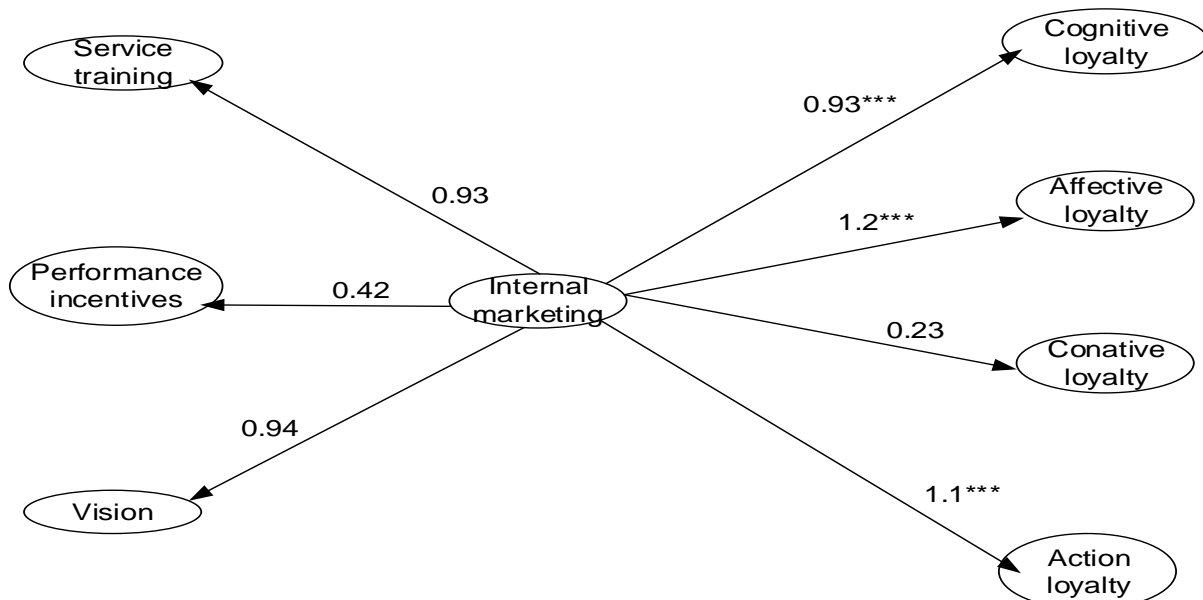
Note: ***,p<0.01

The simple observation of betas that link internal marketing to the different dimensions of loyalty reveals that the effect of internal marketing is much more accentuated on affective loyalty (Beta = 1.2). Next comes Action loyalty (beta = 1.1), then cognitive loyalty (Beta = 0.93). The effect of internal marketing on conative fidelity is very weak (Beta = 0.23). The quality of fit of the structural model is verified by examining the absolute, incremental and parsimony indices, given in the table below. Reading these results, we can say that the loyalty of EMF customers is based more on a favorable attitude towards EMFs than on a real act of purchase.

Table 5: The structural model adjustment indices

Indices absolus	Indices incrémentaux		Indices de parcimonie	
RMSEA	CFI	TLI	AIC	CAIC
0.027	0.933	0.906	40018.574	40189.692

Table 5 above indicates that the structural model has a good fit. In fact, the CFI and TLI indices are greater than 0.9 and close to 1. In addition, the RMSEA is less than 0.5 (0.027). This state of the structural model brings us to the next step which is that of giving the results of the test of the hypotheses carried out and presents in the Table 6 below.

The results in Table 6 above allow us to check the significance and importance of the causal links between internal marketing and types of loyalty, in order to validate the assumptions of the structural model.

The observation of this table shows that all Beta are positive, which means that internal marketing has a positive influence on each type of loyalty, but with different proportions. The column giving the values of the descriptive statistic of Student's T transcribes that the relationship between MI and conative fidelity is not

significant (CR = 1.45 <1.96 and P = 0.147). In other words, the effect of MI on conative fidelity is not significant, which goes against our hypothesis H3. We therefore reject H3 and accept (H1, H2 and H4). We can therefore say that MI has a positive and significant influence on the cognitive, affective and action loyalty of EMF clients (Beta = 0.93, 1.2 and 1.1; and P = 0.000). Therefore, the effect of internal marketing on customer loyalty depends on the type of loyalty.

Table 6: Causal link and validation of hypotheses

Causality link	Coefficients (Beta)	C.R	Significativity
H1 : IM → Cognitive loyalty	0.93***	9.72	0.000
H2 : IM→ Affective loyalty	1.2***	12.04	0.000
H3 : IM →Conative loyalty	**0.23**	**1.45**	**0.147**
H4 : IM →Action loyalty	1.1***	9.11	0.000

Note: IM = Internal marketing

These results are somewhat nuanced compared to the praise already established on MI by authors like Ghoneim and El Tabie (2014) and Ganjavi et al. (2015) in terms of customer loyalty. For them, the positive effect of MI on customer loyalty is undeniable. Contrary to their work which gives a global overview of the nature of the relationship between MI and customer loyalty, the fact of having fragmented loyalty into four sub-dimensions in this thesis reveals reservations, especially in terms of loyalty conative. Thus, the peculiarity in these results is that they provide precision as to the effect of MI on each of the four dimensions of loyalty.

In addition, the effect of MI on each of the dimensions of loyalty varies as stated above. That said, internal marketing is an instrument of customer loyalty within the reach of EMFs, which should not be overlooked. EMFs would really benefit from including it in their list of levers for customer loyalty.

V. CONCLUSION

The main goal of this study is to investigate the effect of internal marketing on customer loyalty. Results show that all three internal marketing dimensions we can consider in banking (service training, performance incentives and vision), have positive and significant effect only on three dimensions of customer loyalty (cognitive, affective and action loyalty). Pour ce qui est de la fidélité cognitive, l'effet du MI bien que positif, y est non significatif. In fact, the findings of this study provide helpful guidelines for CCA-Bank in understanding key drivers of customer loyalty. Looking at each dimension, service training appeared as the first important place in predicting overall customer loyalty. Besides, performance incentives appear as the second important place. In addition, vision factor also appeared as the third important place in predicting overall customer loyalty. Our findings corroborate the studies of authors like Hussien (2005) who shows that there is a positive relationship between MI and customer loyalty or Bitner (1995) which shows that the attitude of the employees, their skills, the equipment and the support they need for service delivery, are all determinants of customer loyalty.

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