

# Internal Marketing Practices and Employee Service Quality Enhancement among Insurance Firms in Asaba Delta State, Nigeria.

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## Abstract

*This study investigated internal marketing practices and employee service quality enhancement among insurance firms in Asaba, Delta State, Nigeria. The scope of this took a look at constrained Insurance Companies in Asaba, but particularly Royal Exchange Insurance Limited and Nicon Insurance Limited in Asaba, Delta State, Nigeria as the case study; this is done in respect of measures of internal marketing (Internal Communication (IC), Internal Training (IT), Management Support (MS) and Reward & Incentives (RI) (independent variables) on Employees Service Quality (ESQ) (based variable) and responses from the respondents were collected with the aid of five (5) likert scale questionnaire. The sampling object used for this paintings are staffs of Royal Exchange Insurance Limited and Nicon Insurance Limited in Asaba, Delta State, Nigeria. Descriptive survey research seventy two (72) respondents out of which 70 respondents gave their responses giving a response charge of 97.22%. Thus, the pattern for use for the have a look at became the full of seventy (70) respondents from pinnacle management, core & Contract staffs of the staffs of Royal Exchange Insurance Limited and Nicon Insurance Limited in Asaba, Delta State. The questionnaire was code with the aid of excel spread sheet, the respondents profile was analyzed with manual simple percentage, the research questions was analyzed with the aid of descriptive statistics which comprises of the minimum, maximum, mean and standard deviation and correlation matrix. The hypotheses of the study were tested using the multiple regression statistical tools with the aid of SPSS version 23 as the basis of testing hypotheses. The findings revealed that Internal Communication (IC), Internal Training (IT), Management Support (MS) and Reward & Incentives (RI) has significant positive effect on Employees Service Quality (ESQ)), it can be concluded that, overall the internal marketing had a significant impact on the employees service quality in the Nigeria insurance companies. Thereby recommends that enhance training programs practice at the insurance companies by dispatching staff in the external and internal training programs and promotes the principle of the exchange of experiences between the old and new staff and activate empowerment systems at the insurance companies to promote and accelerate customer service, and transmit confidence in the hearts of employees, and enhance engagement force among the employees of the insurance companies in Nigeria.*

**Keywords:** *Internal Marketing, Service Quality, Internal Communication, Internal Training, Management Support and Reward & Incentives.*

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## I. Background to the Study

Service-oriented organization in the Nigeria's industry today work in a perplexing, dynamic and vague climate which are described with the persistent changes that reliably occur in its socio-social, conservative, political, innovative and global circumstances. The need to endure and the longing to support their reality make organizations to be more aware of their relationship with their present and expected clients. These general contest, assumptions and changing technological and business environment make the organizations to think more about the proper inside internal marketing approaches that can convey fulfillments to their clients/customers in light of the fact that working effectively in this climate require one having the right kind of faculty in the right air and brain to endure and make a maintainable upper hands through quality service delivery that will at last ensure the survival of these service organizations (Nnabugwu, Ebere and Nordum, 2018).

Internal marketing in all organizations has extraordinary significance, especially in organizations working in the service area. This is on the grounds that staffs attend to customers, particularly the forefront representatives. Thus, effective organizations need to focus on internal marketing, which implies that they should deal with staff by thinking about them as inside clients of the organization. This is done by providing benefits and services, which in turn improves their performance (Sima and Raed, 2016). Because of expanding

intensity among business organizations lately, and trying to give top caliber of services to advance the idea of competitive advantage, the organizations started to zero in on their representatives, as organizations obviously understood the significance of putting resources into staffs and upgrade their abilities through the arrangement of preparing programs and work fair and square of inspiration they have (Cassunde et al., 2014).

Internal marketing is an idea that attempts to underline the requirement for the organization to see her workers not simply those that are paid for their work yet clients who should determine adequate worth. This way of thinking will drive representatives endure with their colleagues with an outlook that inability to fulfill each other may make obstructs in the wheel of in general hierarchical execution. Thusly, the representatives are at their best consistently and this can help their responsibility and usefulness (Nnabugwu, et al, 2018). As per Armstrong (2010), internal marketing was supposed to be an element of giving fundamental directions, some proportion of strengthening and enough inspiration to representatives to work with cooperation that produces sufficient consumer loyalty. Directions with the end goal that conveys and depicts the vision and mission of the organization; techniques and targets of the organization been instilled into the workers of the organization all in the process to encourage positive outcomes, and just as working with development and improvement. In addition, the magnificence of internal marketing is to have the option to prepare the workers skills and knowledge to offer the types of assistance as been seen outside the organization, and furthermore to help the public picture of the organization as far as the awareness and advertisement which the external customer expects to receive as promised in the cause of the marketing campaign (Nnabugwu, et al, 2018).

The expanding changes in the business area has forced numerous difficulties to organizations and monetary establishments working in different areas the need to change the diverse administrative practices, particularly regarding expanding the degree of seriousness and mechanical turns of events, which welcomed her to zero in on the improvement of approaches that empower them to address those difficulties (Bruin-Remnolds, Roberts-Lambard and de Meyer, 2015). Internal marketing prompts increment maintenance in the working environment, and accomplish hierarchical responsibility at various kinds, in this load of species is comprised of the staff a feeling of having a place with the organization and a feeling of organization, and tend along these lines to show the conduct of having a place and consequently advancement and the soul of tirelessness, nutshell, any organization can achieve its destinations which tries to accomplish (Alshuram, Nusair and Aldaihani, 2016).

The insurance sector in Nigeria over the course of the years has seen a great deal of changes (both market actuated and guideline initiated changes). While these progressions may have achieved expanding mindfulness and comprehensiveness in the insurance market, the level of the market yet to be served is as yet on the high. It is in this manner officeholder on insurance firms to successfully use the abilities of their workers to arrive at such unreached market. Besides, there is developing pattern of representatives of insurance firms effectively moving to the financial area. This may not be detached with the enlarging hole between the pay and government assistance gave to bank workers and that of insurance firms. This may have come about to the upsetting and level of responsibility among insurance workers (Nnabugwu, et al, 2018).

The internal marketing one of the new ideas that are identified with the human component straightforwardly, it addresses an essential course, and is one of the ideas that are worried about giving a fitting workplace to assist representatives with accomplishing a internal marketing better execution through help quality. The accomplishment of outside promoting is a genuine impression of the achievement of internal marketing; it alludes to prepare and inspire representatives to discover keen advertisers working in internal marketing, and makes them ready to offer types of assistance in great style to urge them to function as one group to serve clients. Internal marketing depends on the utilization of promoting viewpoint, to oversee workers to foster their abilities to empower them to offer better types of service to clients and construct great relations with them (Alshuram, Nusair and Aldaihani, 2016).

Because of the consistent consideration of human resource (HR), the board started work on the making of rules, standards and guidelines to guarantee that functioning conditions address the issues and goals of staffs, to direct their conduct and movement or foster their abilities, to guaranteeing increment usefulness, increment productivity and service quality, started his quest for guarantee the best HR and the most proficient components, through the making of a decent workplace that upholds the work viability, responsibility and faithfulness to the organization. Thus, this study investigates internal marketing practices and employee service quality enhancement among insurance firms in Asaba, Delta State, Nigeria.

## **1.2 STATEMENT OF THE PROBLEM**

In the insurance sector, service quality is a significant issue due to its basic spot as the nexus to consumer loyalty. In a nation like Nigeria where there is little information about insurance subsequently most residents are aversive to it, to advertise insurance strategies effectively requires a great deal of expertise, diligence, inspiration and community endeavors among the workers. This hole if not checked can imperil both the cycle and result of service delivery thereby affecting the overall performance of insurance firms in Nigeria.

A number of studies have been undertaken globally to emphasize the relationship or otherwise between internal marketing and service quality, most especially in the banking industry. While substantial numbers of them strongly supported and agreed that internal marketing is a veritable tool in service delivery that ultimately enhances survival in the banking industry due to the nature of the products offered while fewer numbers of them believe otherwise. But in Nigeria, the study on internal marketing and service quality is relatively scarce, most of them are center on internal marketing on employee's commitments, these now serve as a gap in knowledge this study intends to fill.

These have created some academic degree of uncertainty and the need to conduct a study on internal marketing practices and employee service quality enhancement among insurance firms in Asaba, Delta State, Nigeria.

### **1.3 Objectives of the Study**

The major objective of the study is to investigate internal marketing practices and employee service quality enhancement among insurance firms in Asaba, Delta State, Nigeria. But the specific objectives are:

1. To examine the impact of Internal Communication on Employees Service Quality.
2. To determine the impact of Training on Employees Service Quality.
3. To examine the relationship between Management Support and Employees Service Quality.
4. To examine the impact of Reward & Incentives on Employees Service Quality.

### **1.4 Research Hypotheses**

1. H<sub>01</sub>: There is no significance impact between Internal Communication and Employees Service Quality.
2. H<sub>02</sub>: There is no significance impact between Training and Employees Service Quality.
3. H<sub>03</sub>: There is no significance relationship between Management Support and Employees Service Quality.
4. H<sub>04</sub>: There is no significance impact between Reward & Incentives and Employees Service Quality.

### **1.5 Scope of the Study**

This study investigates internal marketing practices and employee service quality enhancement among insurance firms in Asaba, Delta State, Nigeria. This research work is carried out in Asaba metropolis in delta state. The study focuses on the insurance companies in Asaba, but specifically on Nikon Insurance Limited at Nnebisi road in Asaba and Royal Exchange Insurance at Denis Osadebey way in Asaba, Delta State. The sampling object used for this work comprises of the employees, supervisors and top managers of Nikon Insurance Limited and Royal Exchange Insurance in Asaba, Delta State Nigeria.

## **II. Review of Related Literature**

### **2.1 Introduction**

The chapter contains the reviewed literature on the impact of internal marketing on employees service quality but vividly reviewing the works and studies of scholars and brilliant minds, which was done under the three subheading, namely; conceptual, theoretical and empirical review below;

### **2.2 Conceptual Review**

#### **2.2.1 Internal Marketing Practices**

The beginning of internal marketing (IM) can be followed to the early works of Berry, Hensel and Burke (1976), just as Sudhir and Sangitta (2010), who saw inner advertising as a system whereby an organization plans its positions and markets itself to its representatives like the representatives were the company's (interior) clients. The utilization of advertising with regards to internal marketing (IM) proposes that Internal promoting as an idea developed from the basic thought that workers comprise an inward market inside the organization, which should be perceived, educated, prepared and re-prepared, propelled and compensated in addressing the requirements of the outside clients and expectations (Varey and Lewis, 2000).

Sudhir and Sangitta (2010) saw internal marketing as a technique whereby an organization plans its positions and markets itself to its workers like the representatives were the company's (interior) clients. The utilization of promoting with regards to internal marketing (IM) recommends that Internal advertising as an idea advanced from the basic thought that workers establish an inner market inside the association, which should be perceived, educated, prepared and re-prepared, persuaded and compensated in addressing the requirements of the outside clients and assumptions (Varey and Lewis, 2000).

Ha, Bakar and Jaffar (2007), saw internal marketing as a significant idea where firms apply showcasing devices to draw in and hold the best representatives which eventually upgrade the business execution in view of the accept that the fulfilled workers are the greatest resources for an organization though the greatest responsibility is disappointed representatives. To Salomao (2010), IM basically implies seeing representatives as inner clients, occupations as interior items, and attempting to plan these items to address the issues of those

clients better i.e applying the way of thinking and practices of advertising to individuals who serve the outside clients with the goal that the most ideal individuals can be utilized and held and they will accomplish most ideal work.

Internal marketing as Haji Abdul and Al-Dmour (2010) is that representatives viewed in the business organization as their inner clients who get administration from different specialists in different branches of a similar organization. Luvelock and Wirtz (2006) characterize internal marketing that it's a planned projects, approaches and techniques equipped to laborers in the business organization to accomplish more significant levels of occupation fulfillment, subsequently expanding the service quality gave to outside clients. As seen by creators, the inside advertising idea depends on building an essential vision among senior administration that the organizations staffs are addressing its market and their yield practical addressing their inside items, and thusly should be planned and created as per their necessities and wants.

Papasolomou (2006) has characterized interior advertising as "a system for imparting a 'group' direction inside an association as an essential for ingraining and fortifying the assistance, client, and showcasing direction among authoritative work force". Hugn (2012) sees that the internal marketing is to considerer representatives as customers and clients in the organization. In this; the business organizations position their laborers in any case, and that it should manage them as inward clients, and that the positions that they do are inside items, and the organization should give extraordinary consideration. Longbottom et.al. (2006) see that internal marketing is to direct the organization's endeavors to plan the inside items ready to address the issues of workers in the organization. Gary (2009) demonstrated that internal marketing is a method of motivations and prizes situated to representatives to build the nature of services given by them to client and to foster their intelligent connections. Ayse and Isil's (2008) perspective, internal marketing measurements are rewards methodology, preparing and advancement, authoritative construction, initiative, encircled climate, determination and staffing, coordination inside gatherings, motivator framework, strengthening, and adjustment of cycles and systems. Matahen (2010) sees that the internal marketing comprises of a few tasks, including: regulatory help, which alludes to the capacity of people to impact laborers to make their excitement and obligation to the accomplishment of hierarchical objectives, she sees that business give laborers a bunch of abilities and encounters that can work on the nature of their presentation of their business measures, and that the work is a complete abilities and capacities moved by laborers in the organization and they put their abilities and capacities successfully in the exhibition of their business, and the outer correspondence, which alludes to the association between the actual specialists or among them and their chiefs to get exact and thorough data about the business activities, cooperation is urging laborers to discover homogeneous organizations with a gathering of different laborers who have normal interests, to engage and include representatives in dynamic cycles to add to its execution. Ching and Hsin-Hsin (2007) distinguished five components of internal marketing: preparing, managerial help, interior correspondence, outer correspondence, HR the board.

### **2.2.2 Components or Measures of Effective Internal Marketing**

There are assorted suppositions about what really are the constituents or measurements of internal marketing. While an audit of most literary works shows that specific normal factors are found altogether, various creators has extended the rundown at various occasions by expanding the quantity of factors. In the perspective on Broady-Preston and Steel (2002), internal marketing can be deconstructed into selecting; preparing, creating and rousing staff, along these lines they trusted it is the outer advertising effect of every individual from the staff that is the fundamental focal point of an internal marketing system.

Pervaiz and Rafiq (2003) proposed another internal marketing segments which incorporate interior correspondence; preparing and improvement; key prizes; authoritative design; senior initiative; actual climate; staffing, choice and progressions; interfunctional coordination; motivating forces frameworks; strengthening, and functional/measure changes. To Martel (2012) internal marketing segments or practices incorporate – training and development; reward and recognition; internal communication and empowerment.

### **2.2.3 Internal Communication and Employees Service Quality**

Management scientists nearly consolidates the significant role of communication in the accomplishment of the business organizations in their journey to accomplish their objectives with all the adequacy and effectiveness, as they are focal unique interaction among staffs as well as being the supply route that takes care of the different segments of the business organization since it depends on the trading of thoughts, recommendations, instruments of activity, approaches and choices between the business organization individuals (Kharchi, 2010). Lings (2004) alludes to the Internal communication idea depends on discovering inside communication channels between the organization on one side, and between the specialists constantly side, and among staffs between them by a third side. It's anything but a powerful work methodologies couldn't accomplish authoritative objectives except if there is an internal communication channels can establish the

frameworks of participation and coordination among representatives, looking to give a decent or high service quality.

#### **2.2.4 Training and Employees Service Quality**

Al-Tai and Al-Alaq (2009) characterize training as a set administrative techniques and cycles utilized in the organization in quest for the abilities advancement, and information and patterns of their representatives to overhaul their exhibition and accomplish authoritative objectives. While Abdel Nabi (2010) thinks training is one of the parts of equipped HR the board in distinguishing and giving the fundamental information and abilities for workers and the improvement of perspectives to play out their positions better. The training takes various structures (formal and casual), formal strategies for training, depends on giving modified and designated programs try to work on the abilities and information among workers. Concerning casual training, they are absolute every day rehearses in the current work directed by one of associates or bosses on the work done by the worker don't have adequate involvement with the field of work (Dora and Alsabaq, 2008).

#### **2.2.5 Management Support and Employees Service Quality**

Managerial support is known as laborers' discernments about the degree of strengthening, advancement and inspiration of the executives. It is an overall idea includes convictions by representatives that administration in the organization assessed commitments made by representatives having a place with the organization and that they care about them and work to work on the practical and individual level (Pomirleanu and Mariadoss, 2015).

It is essential (Schilchte et al., 2015) in the very setting that the absence of administrative help decides the longing of laborers in the presentation of their obligations and puts forth the attempt to finish the administrative cycles as the best, just as that of the main determinants of fulfillment of the representatives in business associations. It likewise Pomirleanu and Mariadoss (2015) affirm that the administrative help upgrades the hierarchical responsibility of the representatives, and builds the assumptions and yearnings and their utilitarian improvement in the degree of cooperation and trade among representatives and between the different offices, as well as being quite possibly the main boosts, inspiration and among workers.

#### **2.2.6 Reward & Incentives and Employees Service Quality**

Incentives and rewards characterized as every single financial advantage and non-money related prizes offered by business organizations for their workers, to draw in effective HR and keep up with them. Pay considered as the main variables influencing the inspiration of representatives and proceeds to advance and advance and increment usefulness levels and their journey towards accomplishing hierarchical objectives (Casio, 2013).

Motivating forces and rewards considered as one of the essential methods utilized by organizations to stress the ideal practices of the specialists, and is viewed as quite possibly the main successful HR rehearses utilized by administrators to accomplish a more elevated level of execution among laborers. Compelling utilization of the impetuses and prizes framework relies fundamentally upon the specialist's assessment for remuneration or motivators gave to them (Singh et al., 2013).

#### **2.2.7 Concept of Service Quality**

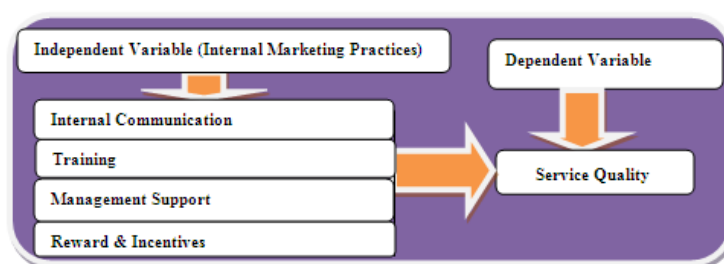
Ganguli, and Roy (2011) characterized service quality as far as key measurements that clients use while assessing the service gave. Therefore, service quality could be generally viewed as a driver of corporate advertising and monetary execution. It very well may be gathered from these that service quality is normally noted as a basic essential and deciding power in intensity and for setting up and supporting fulfilling relationship with clients since it is a significant pointer of consumer loyalty. In characterizing service quality, Looy, Gemmel and Van (2003) set that service quality is a type of disposition addressing a since a long time ago run, in general assessment of the help got. Emerging according to the viewpoint that the service quality saw by the client perhaps unique in relation to the nature of service really conveyed by the specialist co-op as studies have shown is consistently the situation.

Sureshchander and Chandrasekharan (2002) depict service quality as the level of error between the clients' regularizing assumptions the help and their view of the service execution. Grönroos (2001) contends that due to the intricacy of the attributes of most services, their quality must be unpredictable as well, when contrasted with the nature of merchandise, which is generally identified with the specialized determinations of the products. On account of merchandise, the result or final product of the interaction is moved to the client while, in services whether going from cutting edge to high-contact or from discretely used to nonstop services, the manner in which the service workers play out their assignments, what they say, and how they do it additionally impact the clients perspective on the service and their experience of it.

### 2.2.8 Dimensions of Service Quality

Various investigations on service quality by various authors has led to a plenty of models. This examination be that as it may zeroed in on a portion of the components of the SERVQUAL model. Grönroos (2005) set that because of later examination 10 determinants of service quality were diminished to the accompanying five: Tangibles: This determinant is identified with the allure of offices, gear and material utilized by a service firm just as to the presence of service workers. Dependability: This implies that the service firm furnishes its clients with precise service the first run through without committing any errors and conveys what it has vowed to do when that has been settled upon. Responsiveness: This implies that the representatives of an service firm will help clients and react to their solicitations a well as to in-structure clients when service will be given, and afterward give brief sere-bad habit. Assurance: This implies that workers' conduct will give clients trust in the firm and that the firm causes clients to have a sense of security. It likewise implies that the workers are consistently polite and have the vital information to react to clients' inquiries. Empathy: This implies that the firm comprehends clients' issues and acts to their greatest advantage just as giving clients singular individual consideration and having advantageous working hour.

### 2.2.9 Conceptual Model of the Study



Source: Reserachers Conceptual Model, 2021.

## 2.3 THEORETICAL REVIEW

### 2.3.1 Internal Marketing Model

The principle objective of internal marketing system (IMS) is to advance the information about inside and outside customer base and lift the functional hindrances which might impede making the services dependent on qualities and authoritative viability (Christopher et al., 1991). IMS sees the staff and occupations as inside demographic and inside items, separately (Lee and Chen, 2005). In the market-arranged writing and key service, more consideration was paid to the external variables of a company, despite the fact that you can see today that an equilibrium ought to be made between the outside and inside factors, as both are basic for a system to be fruitful (Lings, 1999). Foreman and Money (2007) held that when a company has an inside chain of supply containing inside client base and providers, the enterprise's service should see the organization as a market. This implies that gathering within customer needs will place the company in better conditions to offer great types of assistance to the external client base (Foreman and Money, 2007). Consequently, IMS is a significant movement in the advancement of a customer situated enterprise.

Among the main components which may utilize the work force's practices, mentalities and communication to deliver services of far better characteristics is internal marketing. The way of thinking of IMS is something critical that is the faculty are considered inside customer base. Kotler and Keller (2006) expressed that services require three kinds of promoting: inside, outside and intuitive.

### 2.3.2 Gronroo's (1990) Perceived Service Quality Model

Gronroo's conceptualized service quality model (1990) on the assumption that service industry would enjoyed competitive advantage and superior performance based on the customer perceives service quality. Gronroo's model (1990) affirms that an exceptional unrivaled help quality must be accomplished using organizations' most esteemed state that is the worker. Internal marketing along these lines guarantees that workers are reliably aware of conveying quality service. Internal marketing, as per the model requirements the basic help of the board, which incorporates communication, enlistment, training and advancement, cooperation and the inclusion of representatives.

He further thought that service should guarantee the inner item comprises of a task and workplace which spurs them to react well to the executives' interest for client direction. From a logical outlook, the model is started on the thought that representatives should have a cognizant acknowledgment that they are immaterial worth adding resources who add to consumer loyalty through service conveyance. In this manner the workers through Internal marketing drives like enlistment, training, rewards, execution the executives and inspiration foster client contact abilities which are crucial during service experiences with customers. Internal marketing

along these lines, further develop service experiences with clients prompting customer fulfillment and improve service encounters with customers leading to client satisfaction and organizational performance.

## **2.4 Empirical Review**

Using the survey research design and the purposive sampling techniques, Nnabugwu, Ebere & Nordum (2018) explored the relationship between internal marketing and Service Quality in selected insurance firms in South-East, Nigeria. The population of the study is 109 staffs of six selected insurance firms from the six states in the south-east zone of Nigeria and sample of 90 staffs was drawn using the purposive sampling technique but only 83 copies of the five point likert scale questionnaire were properly filled and returned. The statistical tool used for data analysis in this study was the mean score. The data gathered was ranked as follows: SA= 5, A = 4, U = 3, D = 2, SD = 1. The study concluded that internal marketing components hold a very significant and strong nexus with service quality delivery. Thus, the research study recommended that insurance firms in south-eastern zone of Nigeria should intensify their inter-functional coordination and integration and motivation while not compromising employees training.

Similarly, using the multiple regression analysis, Atiqur & Dewan (2018) x-rayed the effect of internal marketing factors on employee job satisfaction in the retail sector of Bangladesh. The specific objectives of the research is ascertain the effect the internal marketing components namely training and development, organizational support, pay and rewards and retention policy has affected job satisfaction. The result from the multiple regression analysis indicated that adjusted  $R^2$  is .751 which suggests that the four internal marketing elements explain close to 75.1 percent of the variance for the dimension of employee's job satisfaction. The results further portrayed that there is variation in the effect of internal marketing factors on job satisfaction. So, it can be deduced that the stronger the internal marketing practice; the better will be the level of employee satisfaction. Organization should treat employees as an internal customer and give them opportunities for developing themselves.

Using five insurance companies in Jordan, Alshuram, Nusair & Aldaihani (2016) explored the effect Internal Marketing Practices (measure with rewards and incentives, managerial support, internal communication, training programs, and empowerment) in relation to organizational commitment of the employees (proxy with continuous commitment, emotional commitment, normative commitment) in Jordanian insurance firms. A Total of 400 questionnaire were administered to the staffs of the five insurances firms but 374 were properly filled and returned for the analysis. To collect data from the study sample a questionnaire was used built based on the previous studies. The responses from the questionnaire were analyzed using the multiple regression technique and the findings revealed that all internal marketing practices (rewards and incentives, managerial support, internal communication, training programs, and empowerment) have significant effect on staff organizational commitment in the Jordanian insurance firms. Thus, the research study recommended that the managers and decision makers of insurance companies in Jordan to staff in the external and internal training programs and promotes the principle of the exchange of experiences between the old and new staff.

Employing stratified random sampling proportionately from the selected four Universities with a total of 384 staffs sampled from both teaching and non-teaching and the responses were collected with the aid of structured questionnaire, Muriuki (2017) examined the impact of internal marketing strategy on employee performance by employee commitment as moderating variables of the five public universities in Kenya. The responses from the questionnaire were analyzed using the descriptive and inferential analyses; the result showed that internal marketing strategy has a significant impact on employee performance among selected public universities in Kenya. The study further found a significant relationship between employee commitment and employee performance among selected public universities in Kenya. The study however found no significant moderating effect of employee commitment on the relationship between internal marketing strategy and employee performance among selected public universities in Kenya.

Muriuki, Maru & Kosgei (2016) investigated the effect of internal marketing strategy on employee performance and the moderating role of employee commitment among selected public universities in Kenya. The study targeted a total of 384 employees from both teaching and non-teaching and the responses were collected with the aid of structured questionnaire from the 4 institutions. The responses from the questionnaire were analyzed using the descriptive and inferential analyses; the findings showed that internal marketing strategy significantly influences employee performance; the study also established a significant relationship between employee commitment and employee performance among selected public universities in Kenya. The study however established no significant moderating effect of employee commitment on the relationship between internal marketing strategy and employee performance among selected public universities in Kenya was however established.

## 2.5 Literature Gap

The review of related literature shows that there are dearth literatures on internal marketing on service quality in Nigeria insurance firm's context. Most of the study is carried out in other countries of the world, which their findings cannot be generalized to the Nigeria setting. The few study carried out in Nigeria, focused on the internal marketing in relation to organizational performance and employees commitment apart from the study of Nnabugwu, Ebere & Nordum (2018) thereby neglecting the service quality in the insurance firms in Nigeria. Thus, these now serve as a gap in knowledge that this study intend to fill.

## III. Research Methodology

### 3.1 Research Design

This study will adopt a descriptive design since it has a variety of research objective or characteristics associated with a subject population.

### 3.2 Population of the Study

This study is based on field survey, and it is important to maintain that the population of this study is limited to insurance companies in Asaba, Delta State, Nigeria. The respondents of the study are the staffs of Royal Exchange Insurance Limited and Nikon Insurance Limited which their responses will be collected with aid of structured questionnaire. The population of Staffs that are in the both companies is illustrated with the aid of a diagram below;

Name of Firm	Location	Number Staffs
Royal Exchange Insurance Limited	14, Denis Osadebey Way, Asaba, Delta State, Nigeria	44
Nicon Insurance Limited	377, Nnebesi Road, Asaba, Delta State, Nigeria.	28
<b>Total</b>		<b>72</b>

*Source: Operational Manager of Africa Alliance Plc & Nicon Insurance Limited, 2021.*

Thus, the populations of this study seventy-two (72) respondents.

### 3.3 Sample Size and Sampling Techniques

The sample size refers to a subset of the larger population. In this study, the population would also serve as the sample size since the number of staffs of the two companies under study is just seventy-two (72). The purposive sampling technique is used because the items for the sample are selected deliberately by the researcher, in order words under purposive sampling which is a components of non-probability sampling the organizers of the inquiry purposively choose the particular units of the universe for constituting a sample on the basis that the small mass that they so select out of a huge one will be typical or representative of the whole.

### 3.4 Research Instrument

The study employed the use of structured questionnaire with close-ended questions. The questionnaire is divided into two sections (A and B) containing questions on respondents profile and another in closed ended questions pattern. To this end, respondents were presented with descriptive statements in a 5-point Likert scale on which they were required to rate by scoring the extent to which they perceived a particular statement is descriptive of the force in the corporations.

### 3.5 Validity and Reliability of the Instrument

The present study performed content validity testing which consisted of administering the questionnaire to 10 expert researchers who gave their feedback on the extent to which the indicators correctly represent the concept of the study. Cronbach alpha, which is a measure of internal consistency, was used to test the internal reliability of the measurement instrument. The higher the score, the more reliable the generated scale of 0.7 to be an acceptable reliability thus it was considered adequate for this study. This study administered the questionnaire to 10 respondents to ascertain the cronbach alpha. The results of the reliability test can be seen in the table below:

Table 3.1: **Reliability Statistics**

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.887	.895	5

*Source: SPSS Output, 2021.*



It is evident from the table that that the five variables are reliable because its Cronbach Alpha value is greater than 0.6 that is 0.887. Therefore, all items are reliable, hence, the questionnaire used in this study can be considered as an instrument for measuring.

### 3.6 Analytical Tools

Descriptive and inferential analysis was conducted. Descriptive analysis involved the use of frequencies in their absolute and relative forms (percentage). Mean and standard deviations were also used as measures of central tendencies and dispersion respectively. Descriptive statistics provided a basis for inferential statistics using correlation and multiple regressions. Inferential analysis was done to determine the effect of (independent variables) internal marketing practices such as Internal Communication (IC), Internal Training (IT), Management Support (MS) and Reward & Incentives (RI) on Employees Service Quality (ESQ) (dependent variable), thus, testing the hypotheses of the study. Linear Multiple Regression and correlation analysis were used to assess the strength of the relationships between the specified variables. The Linear Multiple Regression analysis was conducted, with the assumption that: variables are normally distributed to avoid distortion of associations and significance tests, which was achieved as outliers were not identified; a linear relationship between the independent (Internal Communication (IC), Internal Training (IT), Management Support (MS) and Reward & Incentives (RI)) and dependent (Employees Service Quality (ESQ)) variables for accuracy of estimation, which was achieved as the standardized coefficients were used in interpretation. Various statistics were extracted and interpreted with respect to the various models.

The following multiple regression model was used:

$$ESQ = f(IC, IT, MS, RI)$$

$$ESQ = \beta_0 + \beta_1IC + \beta_2IT + \beta_3MS + \beta_4RI + \epsilon$$

Where;

ESQ = Employees Service Quality,  $\beta_0$  = Constant, IC = Internal Communication, IT = Internal Training, MS = Management Support, RI = Reward & Incentives and  $\epsilon$  = Error term

## IV. Analysis Data and Result Discussion

### 4.1 Introduction

For the motive of this have a look at, records were sourced from the staffs of Royal Exchange Insurance Limited and Nikon Insurance Limited in Asaba, Delta State. The researcher administered seventy two (72) questionnaire on respondents out of which 70 respondents gave their responses giving a response charge of 97.22%.

### 4.2 Analysis of Data According To Research Questions

This section seeks to analyze each of the research questions and analyze the responses of the respondents and fetch out the impact of the look at for correct analysis. These had been performed with the useful resource of descriptive facts. The descriptive facts which comprises of the minimal, maximum, suggest and general deviation become hired proper and thorough description of the unbiased variables (Internal Communication (IC), Internal Training (IT), Management Support (MS) and Reward & Incentives (RI)) and dependent variable (Employees Service Quality (ESQ)) for this study.

**Table 4.2.1: Descriptive Statistics**

	N	Minimum	Maximum	Mean	Std. Deviation
IC	70	12.00	20.00	16.8286	2.05695
IT	70	12.00	20.00	16.0429	2.01038
MS	70	12.00	20.00	16.3429	2.04220
RI	70	11.00	20.00	16.1857	2.01655
ESQ	70	11.00	20.00	16.2143	2.03515
Valid N (listwise)	70				

Source: SPSS Version 23 Output, 2021.

From the table 4.2.1 the descriptive statistics for Internal Communication (IC) for the staffs of Royal Exchange Insurance Limited and Nikon Insurance Limited in Asaba, Delta State indicate a mean of 16.83 and a standard deviation of 2.057 with the difference in the maximum and minimum values which stood at 8. This implies that the Internal Communication (IC) varies significantly and this is also reflected in the variation of Employees Service Quality (ESQ). Similarly, the descriptive statistics for the independent variable shows that Internal Training (IT) has minimum value of 12 and maximum value of 20 leading to the mean and standard deviation 16.04 and 2.01 respectively. This implies that Internal Training (IT) for the staffs of Royal Exchange Insurance Limited and Nikon Insurance Limited in Asaba, Delta State varies significantly and this is also reflected in the variation of Employees Service Quality (ESQ). Also, Management Support (MS) has minimum value of 12 and maximum value of 20 leading to the mean and standard deviation of 16.34 and 2.042

respectively. This implies that the Management Support (MS) for the staffs of Royal Exchange Insurance Limited and Nikon Insurance Limited in Asaba, Delta State. More also, the descriptive statistics for the independent variable shows that Reward & Incentives (RI) has minimum value of 11 and maximum value of 20 leading to the mean and standard deviation of 16.186 and 2.017 respectively. This implies that Reward & Incentives (RI) for the staffs of Royal Exchange Insurance Limited and Nikon Insurance Limited in Asaba, Delta State reflected varies significantly and this is also reflected in the Employees Service Quality (ESQ). Finally, Employees Service Quality (ESQ) depicts the maximum and minimum values of 11 and 20 leading to the mean and standard deviation of 16.21 and 2.035. This implies that Employees Service Quality (ESQ) is practice among staffs of Royal Exchange Insurance Limited and Nikon Insurance Limited in Asaba, Delta State.

### 4.3 Correlation Results

The section gives the correlation result of the explanatory variables and the explained variable. The correlation matrix is used to observe the linear association among the independent and based variables and additionally between the impartial variables. The take a look at therefore adopted individual correlation coefficient to assess the extent of association among the variables concerned. The table under suggests the correlation among the based variable that's Employees Service Quality (ESQ) and independent variables which might be; Internal Communication (IC), Internal Training (IT), Management Support (MS) and Reward & Incentives (RI).

**Table 4.3.1: Correlations**

		ESQ	IC	IT	MS	RI
Pearson Correlation	ESQ	1.000				
	IC	.428	1.000			
	IT	.543	.422	1.000		
	MS	.435	.501	.533	1.000	
	RI	.975	.424	.524	.442	1.000

Source: SPSS Version 23 Output, 2021.

The correlation in desk 4.3.1 indicate the various impartial variables together with the dependent variable and their various correlation coefficient, Internal Communication (IC) has a coefficient of ( $r=0.428>0.05$ ) which reveals that Internal Communication (IC) of thoughts has strong fine correlation with Employees Service Quality (ESQ). This implies that an Increase in Internal Communication (IC) could have wonderful results on Employees Service Quality (ESQ) in Royal Exchange Insurance Limited and Nikon Insurance Limited in Asaba, Delta State. The Internal Training (IT) has a coefficient of ( $r=0.543>0.05$ ) which famous Internal Training (IT) a has strong high-quality correlation with Employees Service Quality (ESQ), this means that improve in proper comprehensible use of Internal Training (IT) would have fine outcomes on Employees Service Quality (ESQ) in Royal Exchange Insurance Limited and Nikon Insurance Limited in Asaba, Delta State. Management Support (MS) has a coefficient of ( $r=0.435>0.05$ ) which reveals that Management Support (MS) has strong superb correlation with Employees Service Quality (ESQ). This implies Management Support (MS) might have high quality effects on Employees Service Quality (ESQ) in Royal Exchange Insurance Limited and Nikon Insurance Limited in Asaba, Delta State. Reward & Incentives (RI) has a coefficient of ( $r=0.975>0.05$ ) which reveals that Reward & Incentives (RI) has a robust superb correlation with Employees Service Quality (ESQ), this implies that none procrastination of actions had to be achieved, this is Reward & Incentives (RI), could have tremendous outcomes on Employees Service Quality (ESQ) in Royal Exchange Insurance Limited and Nikon Insurance Limited in Asaba, Delta State.

**Table 4.4.1: Multiple Regression Analysis of Measures of Internal Marketing on Employees Service Quality. Coefficients<sup>a</sup>**

Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.
		B	Std. Error	Beta		
1	(Constant)	.057	.569		.100	.021
	IC	.013	.032	.013	.406	.006
	IT	.049	.035	.049	1.400	.040
	MS	.018	.034	.018	.529	.008
	RI	.061	.033	.052	1.848	.000

a. Dependent Variable: ESQ

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.976 <sup>a</sup>	.953	.950	.45388

a. Predictors: (Constant), RI, IC, MS, IT

ANOVA<sup>a</sup>

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	272.395	4	68.099	330.566	.000 <sup>b</sup>
	Residual	13.390	65	.206		
	Total	285.786	69			

a. Dependent Variable: ESQ

b. Predictors: (Constant), RI, IC, MS, IT

Source: SPSS Version 23 Output, 2021.

From Table 4.4.1 above, the coefficient of Internal Communication (IC) is 0.013 with a t-value of 0.406 and associated p-value (sig.) is 0.006. This suggests that Internal Communication (IC) has effectively impact on Employees Service Quality (ESQ). This means that, the effect is significant given the reality that the P-value of 0.006 is less than that 0.05 (5%) degree importance. The coefficient of Internal Communication (IC) is 0.013 which means that Internal Communication (IC) has an excellent fashion with Employees Service Quality (ESQ). One percentage (1%) motion in Internal Communication (IC) might cause 1.3% increases in Employees Service Quality (ESQ). Internal Communication (IC) has a large impact on Employees Service Quality (ESQ) in Royal Exchange Insurance Limited and Nicon Insurance Limited in Asaba, Delta State. This finding is consistent with the locating of Nnabugwu, Ebere & Nordum (2018), Alshuram, Nusair & Aldaihani (2016) and Muriuki (2017).

The coefficient of Internal Training (IT) is 0.049 with a t-value of 1.400 and related p-value (sig. value) is 0.040. This indicates that Internal Training (IT) has superb effect on Employees Service Quality (ESQ). This implies that, the effect is significant given that the truth that the p-value of 0.040 is less than the suited considerable level of 0.05(5%). The coefficient Internal Training (IT) is 0.049 which means that Internal Training (IT) has a positive fashion with Employees Service Quality (ESQ). One percent (1%) movement in Internal Training (IT) could lead to 4.9% increase in Employees Service Quality (ESQ). Internal Training (IT) has a significant affect Employees Service Quality (ESQ) in Royal Exchange Insurance Limited and Nicon Insurance Limited in Asaba, Delta State. This findings is in line with the locating of Nnabugwu, Ebere & Nordum (2018), Alshuram, Nusair & Aldaihani (2016) and Muriuki (2017).

The coefficient of Management Support (MS) is 0.018 with a t-value of 0.529 and related p-value (sig. value) is 0.008. This indicates that Management Support (MS) has superb effect on Employees Service Quality (ESQ). This implies that, the effect is significant given that the truth that the p-value of 0.0008 is less than the suited considerable level of 0.05(5%). The coefficient Management Support (MS) is 0.018 which means that Management Support (MS) has a positive fashion with Employees Service Quality (ESQ). One percent (1%) movement in Management Support (MS) could lead to 1.8% increase in Employees Service Quality (ESQ). Management Support (MS) has a significant affect Employees Service Quality (ESQ) in Royal Exchange Insurance Limited and Nicon Insurance Limited in Asaba, Delta State. This findings is in line with the locating of Nnabugwu, Ebere & Nordum (2018), Alshuram, Nusair & Aldaihani (2016) and Muriuki (2017).

The coefficient of Reward & Incentives (RI) is 0.061 with a t-value of 1.848 and related p-value (sig. value) is 0.000. This shows that Reward & Incentives (RI) has wonderful impact on Employees Service Quality (ESQ). This means that, the effect is significant given the truth that the p-value of 0.0000 is much less than that 0.05 (5%) stage importance. The coefficient of Reward & Incentives (RI) is 0.972 which means that Reward & Incentives (RI) has a wonderful and tremendous impact on Employees Service Quality (ESQ).One percent (1%) movement in Reward & Incentives (RI) will lead to 6.1% boom in Employees Service Quality (ESQ). Reward & Incentives (RI) has a good sized affect on Employees Service Quality (ESQ) in Royal Exchange Insurance Limited and Nicon Insurance Limited in Asaba, Delta State. This finding is in keeping with the locating of Nnabugwu, Ebere & Nordum (2018), Alshuram, Nusair & Aldaihani (2016) and Muriuki (2017).

Also, The table 4.4.1 which is version table show the correlation co-efficient (R) of the regression is 0.976 (98%) which indicates a completely strong nice courting among the established variable [Employees Service Quality (ESQ)] and the impartial variables [Internal Communication (IC), Internal Training (IT), Management Support (MS) and Reward & Incentives (RI)]. The co-efficient of determination (R<sup>2</sup>) is 95% (0.953) displaying that 95% of the variation in based variable (Employees Service Quality (ESQ)) has been defined by using the unbiased variables [Internal Communication (IC), Internal Training (IT), Management Support (MS) and Reward & Incentives (RI)]. While 5% stay unexplained within the version. With an R<sup>2</sup> value of 95% confirmed that the strong wonderful relationship is similarly confirmed. The adjusted R<sup>2</sup> measures the

goodness or match of the version. This indicates the goodness of in shape of the version and also explains the dependent variable on the subject of the independent variables in 95 approaches. The 5% left is known as the mistake term and other variables outside the model. Lastly, the Anova indicates the general significance of the significance of the version, has F (330.556) with p-value is anticipated at 0.000. This suggests that every one of the impartial variables [Internal Communication (IC), Internal Training (IT), Management Support (MS) and Reward & Incentives (RI)] collectively impact on the established variable (Employees Service Quality (ESQ)) showing that it's far a valid model.

## **V. Conclusion**

The study is to ascertain the impact of Internal Marketing Practices on Service Quality of the Employees of the Nigeria Insurance Companies. The scope of this take a look at is constrained Insurance Companies in Asaba, but particularly Royal Exchange Insurance Limited and Nikon Insurance Limited in Asaba, Delta State, Nigeria as the case study. The sampling object used for this paintings are staffs of Royal Exchange Insurance Limited and Nikon Insurance Limited in Asaba, Delta State; that is completed in recognize of measures of internal marketing (Internal Communication (IC), Internal Training (IT), Management Support (MS) and Reward & Incentives (RI) (independent variables) on Employees Service Quality (ESQ) (based variable) and responses from the respondents have been gathered with the useful resource of five (5) likert scale questionnaire. The observe followed the descriptive survey research layout to determine and ascertain whether or not there existed any association between internal marketing measures (Internal Communication (IC), Internal Training (IT), Management Support (MS) and Reward & Incentives (RI)) as a method for boosting Employees Service Quality (ESQ). Descriptive survey changed into suitable for this observe to the quantity that it sought to explain the connection among internal marketing measures (Internal Communication (IC), Internal Training (IT), Management Support (MS) and Reward & Incentives (RI)) and Employees Service Quality (ESQ). They have a look at targeted a pattern of seventy two (72) respondents out of which 70 respondents gave their responses giving a response charge of 97.22%. Thus, the pattern for use for the have a look at became the full of seventy (70) respondents from pinnacle management, core & Contract staffs of the staffs of Royal Exchange Insurance Limited and Nikon Insurance Limited in Asaba, Delta State. For the cause of this study, the purposive of the non-possibility sampling approach is used because the items for the sample are selected deliberately by using the researcher, so as words below non-opportunity sampling the organizers of the inquiry purposively pick the specific gadgets of the universe for constituting a pattern on the premise that the small mass that they so choose out of a huge one might be normal or consultant of the whole. The questionnaire changed into code with the aid of excel spread sheet, the respondents profile was analyzed with guide easy percent, the research questions became analyzed with the aid of descriptive data which incorporates of the minimal, maximum, mean and trendy deviation and correlation matrix. The hypotheses of the take a look at had been tested using the more than one regression statistical equipment with the useful resource of SPSS version 23 as the basis of checking out hypotheses. The findings discovered that there's significant influence of the measures of service quality {Internal Communication (IC), Internal Training (IT), Management Support (MS) and Reward & Incentives (RI)} on Employees Service Quality (ESQ). From the findings of the examiner, it could be concluded that, ordinary the internal marketing measures had a extensive effect at the Employees Service Quality (ESQ) in Nigeria insurance industry.

## **Recommendations**

Based on the findings of this study, I hereby make the following recommendations;

1. Enhance training programs practice at the insurance companies by dispatching staff in the external and internal training programs and promotes the principle of the exchange of experiences between the old and new staff.
2. To activate empowerment systems at the insurance companies to promote and accelerate customer service, and transmit confidence in the hearts of employees, and enhance engagement force among the employees of the insurance companies in Nigeria.
3. Adopt regulatory administrative support systems, to enhance organizational commitment of the employees of the insurance companies in Nigeria.

## **Suggested Areas for Further Study**

Based at the finding of these studies paintings, I hereby make the subsequent suggestion for further look at:

1. Extending the research model to other factors affecting employee's service quality in addition to enforcing the version in any other statistical society. In this regard, it's far vital to copy and enlarge the research accomplished in the subject of employee's service quality in order to prove the hypotheses and also add new variables.

2. This look at was constrained to insurance industry and simplest two insurance companies in Asaba, Delta State a number of the current players inside the industry. Further research can strive to research and are trying to find opinion primarily based on wider industry coverage.
3. In its scope, this observe focused on insurance industry, its miles hoped therefore that in addition research be performed the usage of different service industry. The impact of internal marketing in Telecommunication Industry may be studied.

### **Contribution to Knowledge**

This examine will make a contribution to future researchers because it will serve as a supply of reference cloth for a number of the benefits and significance of internal marketing on employee's service quality in Nigeria. This study contributes to academia in the aspect of literature and methodology.

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#### APPENDIX I

Department of Business Management and Marketing,  
Faculty of Management Sciences,  
Delta State University,  
Asaba Campus.  
16<sup>th</sup> June, 2020.

The Branch Manager,

.....  
.....  
.....

Sir/Ma,

#### REQUEST FOR PERMISSION TO DISTRIBUTE QUESTIONNAIRES

I, **IWEGBUE, Chinwenwa Nelly**, with the registration number **PG/19/20/258249**, a post graduate student in the Department of Business Management and Marketing, Delta State University, Asaba Campus. Am conducting a research on the topic: **“Investigate internal marketing practices and employee service quality enhancement among insurance firms in Asaba, Delta State, Nigeria: Targeting staffs of Nikon Insurance Limited at Nebisi road in Asaba and Royal Exchange Insurance at Denis Osadebey way in Asaba, Delta State”** as part of the requirement for the award of **M.Sc** in Marketing.

Please do encourage your staffs to freely express their opinions by filling the questionnaires and be assured that all responses would be treated confidentially, and used for the purpose of the study only.

Thanks

Yours faithfully,

.....  
**IWEGBUE, Chinwenwa Nelly**  
*(Researcher)*

#### QUESTIONNAIRE

Please kindly indicate your response to each of the questions below by ticking (√) in the appropriate box.  
Marketing

#### SECTION A: PERSONAL INFORMATION

1. **Sex:** (a) Male [ ] (b) Female [ ]
2. **Age:** (a) Below 15 years [ ] (b) 15-20 years [ ] (c) 21-30 years [ ] (d) 31-40 years [ ] (e) 41-50years [ ]
3. **Marital Status:** (a) Married [ ] (b) Single [ ] (c) Separated [ ] (d) Divorced [ ]

4. **Educational qualification:** (a) WAEC/GCE/NECO [ ] (b) OND/NCE [ ] (c) HND/B.Sc [ ] (d) MBA [ ] (e) Others [ ]

5. **Level of Management:** (a) Lower [ ] (b) Middle [ ] (c) Top [ ]

**SECTION B: INFLUENCING FACTORS**

**N.B:** Strongly Agree (SA), Agree (A), Undecided (U), Disagree (D) and Strongly Disagree (SD)

Statement		RESPONDENTS CHOICE				
S/N	Internal Communication	SA 5	A 4	U 3	D 2	SD 1
1	Good formal and informal communication exists between the managers, supervisor and staffs in the organization.					
2	In my organization, there is good communication and mutual respect relationship among co-workers.					
3	Operational and important information are disseminated in a timely manner to employees in the organization.					
4	The business organization exchange of ideas, proposals, mechanisms of action, policies and decisions between the business organization members.					
<b>Training</b>						
5	My organization provides me enough training opportunities to develop myself.					
6	In my organization, the knowledge and skill expansion of staff is taken/considered to be an investment.					
7	The activities of training development programs provided enable to improve skills, knowledge, attitude change, new capability of the employee.					
8	This organization encourages high flexibility regarding the versatile diverse training needs of employees.					
<b>Management Support</b>						
9	Supervisors and managers communicate openly with their staffs.					
10	I receive verbal recognition/appreciations when I achieve higher performance.					
11	My supervisor frequently provides me the feedback regarding my work performance.					
12	I am satisfied with the given right to put forward my opinions.					
<b>Reward &amp; Incentives</b>						
13	The compensation package I receive encourages me to work with full dedications.					
14	The pay I receive is higher compare to others doing similar work at their companies.					
15	I am satisfied with the salary structure of the company.					
16	High achieving employees showing excellent performance get financial rewards.					
<b>Employees Service Quality</b>						
17	The skills of existing staff are developed in line with business objectives to achieve optimal employees' service quality.					
18	Employees have adequate knowledge of the products and services of the firm thereby rendering quality services to their customers.					
19	Employees apply empathy, responsiveness, reliability and assurance dimensions of service quality in dealing with customers.					
20	Employees have access to the materials and technologies they need and working conditions contribute to good employees' service quality.					

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