

EVALUATE THE EFFECT OF INTERNAL MARKETING ON EMPLOYEES BEHAVIOR (Case Study:Guilan Private Insurance Companies)

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ABSTRACT

Dynamism of growing competition and environmental organizations have to work much more competition will be satisfied with their customers to have won, the other hand new customers. In the organization of services like insurance companies as the factors that can be important to improving quality of services, Internal marketing. A Internal marketing activities in the development of an important organization is customer oriented. The main aim of internal marketing knowledge of the internal and external customers and removing the obstacles in the way to value and quality of services is part of an organization. Present research in order to investigate factors internal marketing behaviors internal customers (Employees) private insurance companies in Guilan province as service organizations have been done. It is investigating the concept of domestic marketing as the reason for confidence-building, job satisfaction and loyalty of employees examine and test. The research questionnaire of literature and research questionnaire derived from the standard, to prove its narrative of the experts also is used. Research method and a description of the kind of solidarity, the research statistics include employees of private insurance companies of Guilan province (Rasht city) among them by using abstract simple 130 staff and finally selected 115 questionnaire used and with Lisrel soft ware analyzed. Values of the model parameters fitted to the suitability of the model .The research indicates: Internal marketing and The trust managers, job satisfaction and loyalty internal customers positive relationship and meaningful.

Keywords: *Internal Marketing, Insurance, Job Satisfaction, Internal Customers(Employees), Loyalty.*

1. INTRODUCTION

Financial institutions such as insurance companies a very important role in the economy and countries have stability and development should be given priority programs of the political and economic. In fact, the institutions in countries with institutions and financial brokers developed, would lead to economic stability and prosperity. (Agalliu,2012)

Insurance companies as part of the country service institutions in accelerating economic activities and improving society is very important role. The industry with collected Huge investment from the center of the great investment and profit. So insurance companies in a competitive atmosphere only chance for survival will have a market share rose to their posts.

Insurance industry some characteristics that in many ways with many other business has been different open grove and the difference in the manner of management institution strongly influence. The organization of the successful in this industry pays special attention to their workers. They profit chain and service to understand. The chain is in a way that the profit organization to internal customer satisfaction, as employees.(Abzari et al,2009)

With the development of marketing and sense of competition, trade organizations including insurance companies to have to achieve their goals, should consent to attract customers. Because trade Locomotives not product and no market, but customers. (Liao,2009)

In recent years many organizations to seek solutions to key methods in order to create a tendency to Customer-orientation employees have been one of the internal marketing procedures. (Liao,2009)

Employees of the Organization as a internal customers, play a role. Therefore attracting, development, incitement and improving quality and quantity capabilities, producing value, constantly enhance services to them and raising the quality of work as a product and their participation in the process to help management, the organization to provide the high level of quality products and services that leads to increase the level of satisfaction in the external customers to the organization. (Khodabash Gorgani,2010)

Employees of the organization, besides this can serve as "Internal Producers" and "Customers Business". The organization must be constantly on two aspects, namely personnel to customers as internal business and motivation and protect employees in long-term emphasize. (Roberts-Lombard, 2010)

Internal marketing concept emphasizes that group work in the employees of a key factor in development strategy and maintenance of a successful business in the organization. Establishment of Internal marketing indicate that the business that should be positive relations with their workers. and this issue in the case is possible that the business aspects of the development of understanding as feeling and thought of staff, management employees as individuals, presenting products and personal services to the staff, and a long-term relationship with their concentration. (Roberts-Lombard,2010)

Today's organizations in most sections to attract must work with the knowledge and rare in the meantime, a severe competition. Traditional organizations are designed to meet the needs of the people in the first three levels of Maslow's hierarchy, presenting opportunities to maintain loyalty and commitment of its staff are brilliant. The anxiety management organizations so they can continue to higher levels of human needs, self-esteem, a sense of respect and also to achieve. (Martin et al,2005)

One of the most important strategic goals of the organizations retain talented and skilled labor (even better ahead and keep customers) is. (Hosseini et al ,2010)

keep the two forces for the organization is of importance. For as much as to keep the forces led to the elimination extra expenses is employed, service and leave them to join the rivals, the valuable knowledge is an organization. leave the Service Employees can be the relations with customers and provide the participants threatening and decrease in formation and specialized teams of the sector, prevented the development and growth business. On the opposite employees loyalty increased profits for companies to bring. (Martensen& Gronholdt,2001)

The performance of Internal marketing in the form of human resources management personnel to the customers as Internal insurance companies in the direction of attracting and keeping them and the satisfaction of employees considerable effect. In addition to its employees if they can to customers outside the organization of the services they presented by the Organization as a internal customers to be looked at them.

With regard to increase the power to chosen customers because of a large number of active companies in insurance industry whether the public and private, identified factors fidelity customers by these companies is necessary, important and is inevitable.(Haqiqi Kaffash et al,2010)

2. STATEMENT OF PROBLEM

On the importance of this research can be said that all the measures marketing done in every organization in order to attract, protection and promotion of fidelity customers in organizations. On this issue, human resources management sought to gain access to internal customers, satisfaction and job to win the confidence to the managers of this issue, with its internal marketing organization has been mixed.

Internal marketing of great importance in a company and can be the outlook was cooperation win-win between employees and companies. (Lin & Zhang,2011)

Employees in service organizations such as insurance companies to attract customers and maintain contact with their main role is to serve. In fact, internal marketing efforts and rewards of teaching and the overall management of human resources to provide better services .(Cooper & Cronin,2000)

Today's, internal marketing as a strategy for the implementation of enterprise applications has been. Studies in this field show the influence of internal marketing activities and motivate employees to improve competitiveness of enterprises and enhancing the competence Edit. (Ahmed et al,2003)

Today's Insurance industry on the other hand one of the major economic institutions and the other side the strongest institution supported by other economic institutions and families.(Shydaei Rad,1998)

It seems that implemented internal marketing in such a service organizations (insurance companies), and were equipped with competence and capabilities that while making use of the opportunities of the Environment, improving the performance will be followed.(Abzari et al,2009)

In today's world business,organizations have found out for the presence and staying competition arena, communication structures with independence customer fidelity customers are vital. (Subramaniam,2007)

Insurance companies at least three main goal :

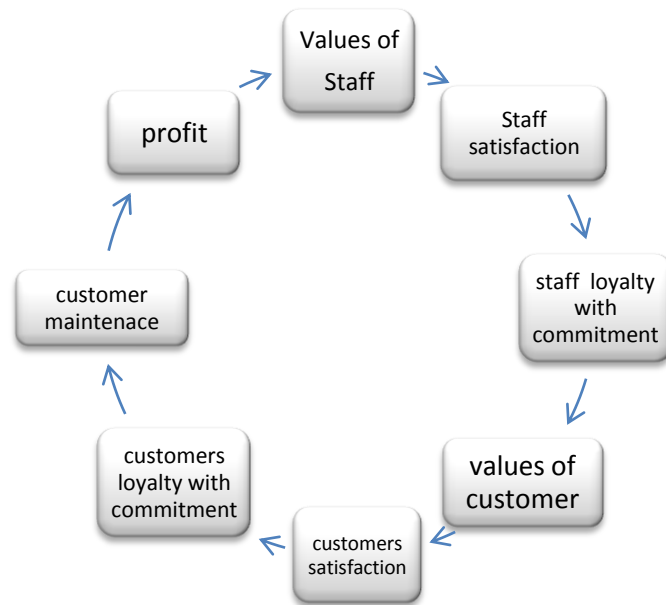
- The potential for damage.
- The growth and expansion of insurance industry in the market.
- To get more profit.(Khorshidi et al,2010)

Customers a company can be divided into two groups: Internal customers and External customers.

External customers out of the organization, products and services or to buy it. To external customers, imported some internal customers also has as much as external customers are important. In all stages of the processes and the organization has always been a internal customers there is a product or service, and in return the product or service.(Jaafari & Fahimi,2000)

If staff of the company (employees and managers) among customers are so it can be said the nature of insurance companies have conspired to make in line with customers-oriented and ministry's efforts to move as much as in attracting customers and more successful than action, continuity and survival will be continuity. It is here that customers in Insurance Companies at the top organizational, all factors to try to understand that what customers need and how can it be satisfied with him.(Kafi & Alizadeh Moshkani,2007)

Loyal customers that most important factor profitability successful companies , customers are first loyalty and a commitment to economic institution to appease needs fooled or beyond sense and understanding. This sense and understanding related to all sectors is an organization. So loyalty organizations and their employees can play the role of loyalty customers.(Hosseini & Heirati,2008)



Source:Hill,2006(**Figure1**-Value-Satisfaction-Profit cycle)

According to this pattern profitability an institution in direct contact and interaction with the level of satisfaction with domestic and foreign customers. Internal customers are employees of an organization that satisfaction and loyalty guarantee loyalty all parts of an organization is to customers, and in the same way after loyalty and prove a commitment in the cover all overt and covert one customer, loyalty to customers is the result was a profitability spending at least for a communication organization. All components of the cycle rings like a chain that act in case of weakness in only one of the Rings possible quartered, and from among these chains. This pattern of a cycle is in circulation, chains and is permanent.(Hill,2006)

Coordinate internal marketing core values of the company's business staff in order to facilitate more efficient and better service to the customer is to achieve long-term success. (Torres-Moraga et al,2008)

3. BACKGROUND

Berry and Gronoroo introduced in the 1980 s for the first time internal marketing concept,In the heart of the internal marketing this point is that employees, domestic market within an organization. Every organization has a market that is a internal customers and Distributors that internal security needs of the internal customers for the success is necessary. Real need to improve the capabilities of the Organization in providing services to customers with value commensurate with the needs of customers as based on competitive strategy and competitive advantage over the issue is very important in management level of literature has changed. Employees can serve as internal customers to have been; their job can be as products seen organization. (Iliopoulos&Priporas,2011)

Chou (2011) in the thesis under his influence as internal marketing, the quality of relations between employees and the amount of human rights and welfare issues in tendency to leave his job: to study in disconfirmed insurance industry. Insurance industry in Taiwan despite the amount of financial flows up with a lack of serious has been facing employees. So, many of insurance companies by planning the human side to pay more rights and create better welfare has moved. Nevertheless he reached the conclusion due to lack of marketing in the internal industry meaningful relationship between elements there is not mentioned . (Chou,2011)

Huang (2011) in the thesis under the title: The connection between the internal marketing and organizational case study, banking industry in Typeh city, showed no significant relationship between internal marketing, organizational job satisfaction and also there is a staff. (Huang,2011)

Subramaniam(2007)in the thesis under the title: The performance of internal marketing in Asian multinational company Cargill in Singapore, showed true understanding of internal customers which of them - with a internal shareholders - and employing internal marketing method suitable access to domestic effective exchanges and establishing balance between you and withstand further price hikes external business.(Subramaniam,2007)

Khodabash Gorgani(2010) in the thesis as: Marketing effect on internal customers satisfaction Iran Insurance Company branches in Tehran (A State insurance company) showed employees of job satisfaction and coordination between the responsibility to them through their service quality has increased the customers satisfaction and customer-orientation it as Conversional go between in connection with the job satisfaction and quality of services to considerable role. (Khodabash Gorgani,2010)

Abbasi and Salehi(2011) in his article under the title of internal marketing customer-orientation in the insurance industry (Case Study: insurance companies in Tehran city), who, with the impact of the internal marketing the customer behavior humanist thoughts employees of the insurance industry was done, the results of this research showed that job satisfaction in connection with the internal marketing and customer-orientation mediation role.(Abbasi and Salehi,2011)

4. THE CURRENT STATE OF THE INSURANCE INDUSTRY IN IRAN

Insurance industry as one of the indicators of development on the one hand, as one of the major financial institutions and other organizations to support the activities. (Agalliu,2012) The industry collected premiums received special role in economic development from the other side of security and reliability for service, manufacturing and ... In the development process, facilitate the development. (Agalliu,2012)

Insurance industry in Iran share with 0.09 percent of total insurance of world production, 46th world insurance industry.(centinsur,2012) Like other institutions Iran country economic role in public sector insurance Industry also has been a lot to the extent that 46 percent insurance market to Iran in a state insurance company (Iran Insurance Company) and other private companies numbering about 27 so far the company has come to market in the rest. (centinsur, 2012) Iran's insurance market country in the last 25 years to four insurance company with state monopoly 98 percent has been limited.

market share one of the first goals is insurance companies and managers think how to part with the larger adjust the market and increase market share with the scope of its development. With the arrival of new insurance companies to the market and competitive, low efficiency of each of the insurance companies to its existence questions about company. (Guilani Nia &Mousavian,2010)

A few more years of life insurance activities of the private sector in Iran is not. private insurance companies like private banks in an effort to gain market share of more completely insurance state country. In general, private insurance companies to move toward the markets are exclusive to them.

Since that basically insurance is an industry, no difference to a widespread in all fields or an active market as a monopoly in power. The last 25 years only 4 State insurance company in Iran that there were due to lack of competition between them, the services were low. But private companies to market to remain in, always in a serious competition with each other.

They are forced to submit various services. For this reason, private companies in the development of domestic insurance market is very positive effect. Even state of insurance companies after the arrival of private insurance companies of passion and better services for new measures.

5. INTERNAL MARKETING ELEMENTS

Today's internal marketing as a strategy for the implementation of the program is known. Studies in this area suggests that the influence of internal marketing activities and motivate employees to improve the competitiveness and enhancing the competency.(Ahmed et al,2003)

In general it can be said that internal marketing within the boundaries of the organization and the satisfaction and motivation of those deals.(Papolomou & Vrontis,2006)

All marketing activities conducted by the organization to attract, retain and promote customer loyalty (both internal and external) is done. Bansal and colleagues (2001) to show the relationship between the main elements of internal marketing and external marketing agency received the following models:

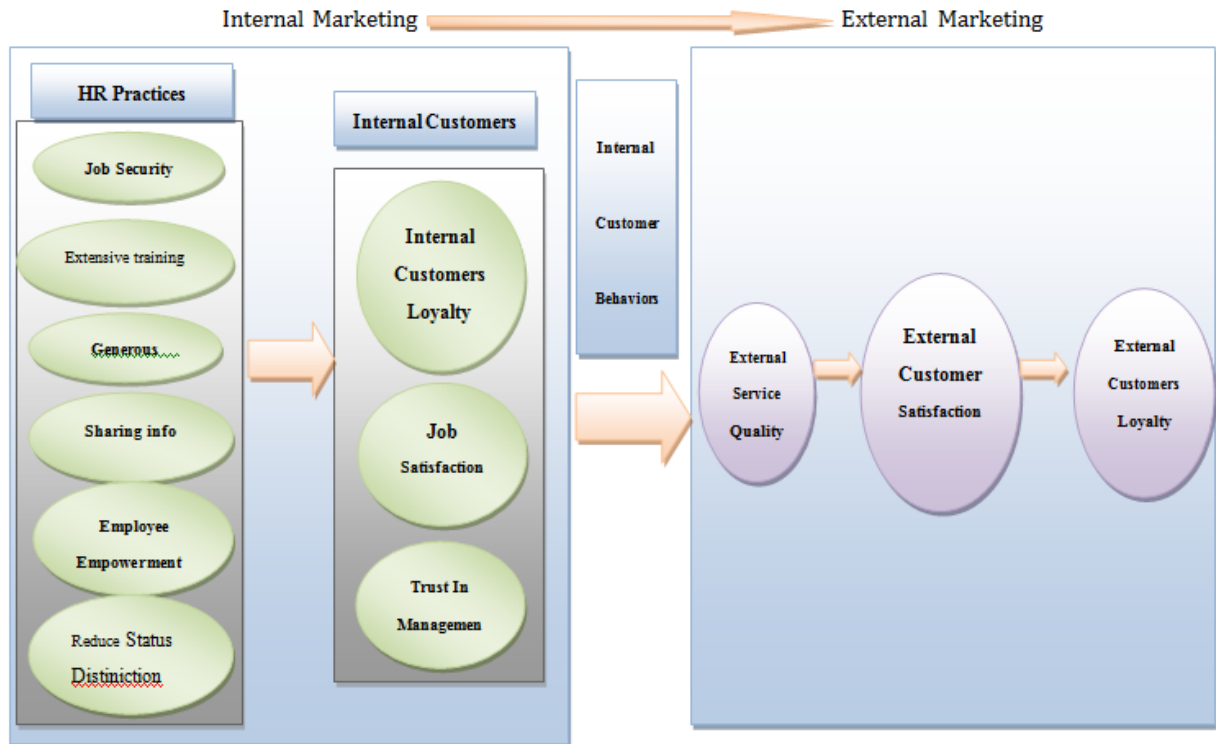


Figure2- Internal marketing activities associated with external marketing Source: (Bansal et al,2001)

5.1.HR practices

In general the main elements internal marketing of the Organization of several different aspects can be examined:

1. **Job Security:** This aspect of internal marketing equipping workers employment security in the field acceptable overworked. Any reduction in the field of productivity and profitability or it is possible to transfer, education and circulation employees job lead. As a way to prevent the loss of personnel, employing them in other sections is possible. Studies show the fact that are ahead of job security personnel, satisfaction, loyalty and trust in management increases.
2. **Extensive Training:** development of knowledge of important factors to achieve competitive advantage in the international arena. Generally training employees in connection with knowledge and solve the problems, creating necessary changes in the field processes and methods work done and after-sale service products. According to the researches is clear, investment in education to tangible results will improve the results polit, increase skills in connection with improving quality of services and satisfaction and loyalty of employees.
3. **Generous Rewards:** Presenting salary and benefits of above average level of industry and in accordance with the function and productivity, one of the methods of this work. According to studies done has been determined,employees companies with salary and benefits of above average,a satisfaction levels and more commitment to the organization.
4. **Sharing Information:** In order to create a communications and information allotment organizations should be using different methods , flow of information in the balance. Importance of this flow of information in easily in the field of decision-making and creating a suitable feedback mechanism. The level of capabilities as well.
5. **Employees Empowerment:** Empowerment two aspects in which include freedom of action and control in one hand and the expectations and responsibility on the other side.
6. **Reduced Status Distinctions:** Limitedness employees between classes, they can simply to express their ideas and creativity, honesty, self-confidence and job satisfaction will increase. Two methods of reducing the difference, reducing the difference between salaries and wages within the organization and creating a symbol of an organization in line with communications proof organizational development of the culture trust and honesty and justice is an organization. (Bansal et al,2001)

5.2.Internal customers (Employees)behavior

1. **Internal customers(employees) loyalty:** Loyalty as a prejudice that (businesses) and the answer behavior during

that time is that person in a special show to show other (businesses) are preferred to make a mental commitment in the decision that it hurts. (McMullan & Gilmore,2008) Today's only employees who feel they belong to the organization for, as an asset and lucrative long-term for the organization to come. (Gee et al,2008)

2. Job satisfaction: Job satisfaction, a good conception of the capabilities and achievements of a job that due to the values that job. (Hosseinzadeh, 2008)

3. Trust in Management: Trust is sure to find the observation of integrity, ability, predictable commanders of the region and the forces under the command of them.

Trust manager is expected that internal customers (employees) of their head, which is equivalent to promise someone else will, and knows that it can be used by men to trust. (Smith,2005)

6. CONCEPTUAL MODEL RESEARCH

This study investigated the role of internal marketing on trust, job satisfaction and employee loyalty are private insurance companies. The basic hypothesis of this study is that internal marketing behavior among internal customers (trust in management, job satisfaction and employee loyalty) there is a significant relationship. Based on the assumption that the model of Bansal model ad colleagues (2001) have been selected.

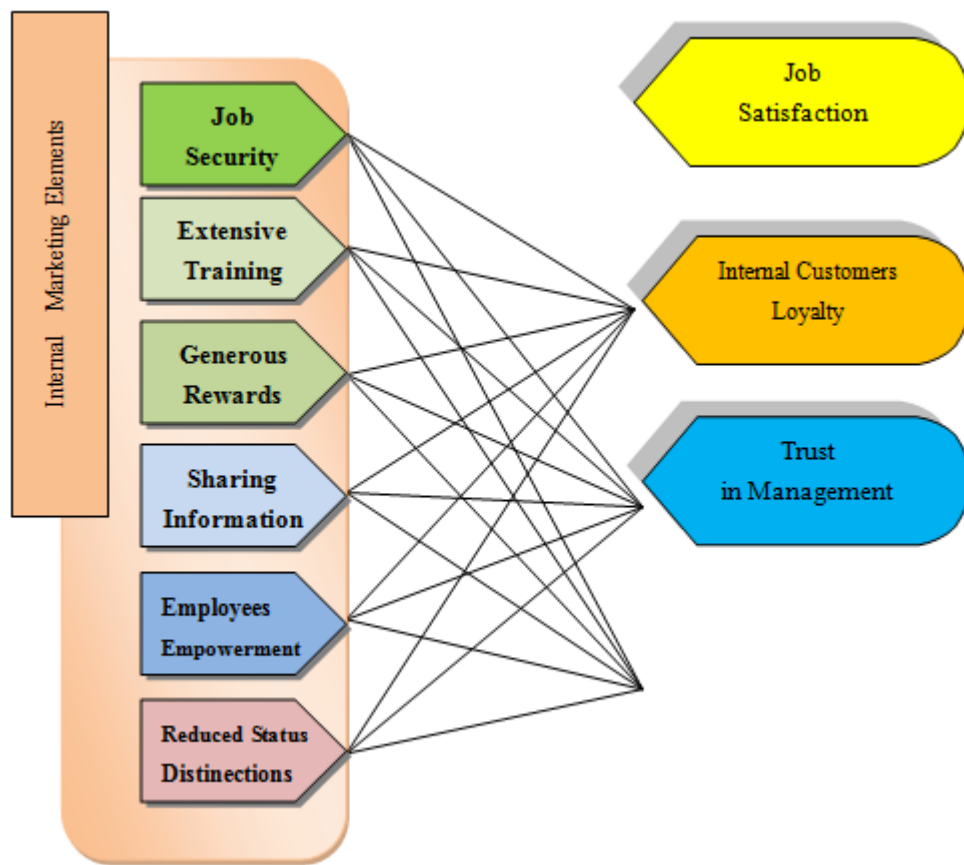


Figure3- Conceptual model research (from model: Bansal et al,2001)

7. RESEARCH METHODOLOGY

This type of research is based on correlation method based on the application of techniques used in the questionnaire is. The population of private insurance companies survey employees Rasht city (Guilan-Iran), which have a total of 166 us altogether. Since the survey is limited, finite population sampling Cochran formula is used for sampling(Hafez nia,2010)

Sample size of 116 was calculated according to the formula. To ensure the returned questionnaires, 130 questionnaires were distributed and 122 questionnaires were returned. 5 questions unanswered scientific questions and 2 of the questionnaire was of no use. After removal of the questionnaires of 115 questionnaires were used for data analysis SPSS software., simple random sampling is Sampling. Questionnaire was used to determine the opinions of experts.

Also performed to determine the reliability of the pretest Cronbach's alpha coefficient greater than 0.7, respectively,

indicating acceptable reliability of the questionnaire. Questionnaire survey of experts, and the standard sources (Moghimi and Ramadan, 2011) was designed. Based on questionnaire spectrum 5 pack of Likert and completely agree to disagree completely.

<i>No</i>	<i>Questions</i>	<i>Items</i>
1	Questions 1,3	<i>Job Security</i>
2	Questions 4,6	<i>Extensive Training</i>
3	Questions 7,9	<i>Generous Rewards</i>
4	Questions 10,12	<i>Sharing Information</i>
5	Questions 13,15	<i>Employees Empowerment</i>
6	Questions 16,18	<i>Reduced Status Distinctions</i>
7	Questions 19,21	<i>Job Satisfaction</i>
8	Questions 22,24	<i>Internal Customers Loyalty</i>
9	Questions 25,27	<i>Trust in Management</i>

Table 1 - Questionnaire for Staff (Internal Market)

8. RESEARCH RESULT

Based on information was obtained from the questionnaires:

In terms of gender: 54.8% of respondents were male and 45.2% of them are female.

The Age: 38.3% between 20 and 30 years, 43.5% between 30 and 40 years, 13.9 percent between 40 and 50 years and 4.3 percent over 50 years.

Of Education: 2.6% of the Diploma, 13.9 percent graduate, 6.1 % of the Graduate Diploma, 71.3 percent have a bachelor's degree and 6.1% of a Masters degree or higher.

Based on monthly salary: 26.1 percent below 5 M. Rials, 27.8% between 5 to 6 M. Rials, 13.9% between 6 to 7 M. Rials and 32.2 per cent more than 7 M.Rials.

Based on Experience: 41.7 percent less than 5 years, 22.6% are between 5 to 10 years, 11.3 percent between 10 and 15 years and 24.3 percent have more than 15 years of experience.

Hypothesis 1: The elements of internal marketing and loyalty internal customers (employees) there is a significant relationship.

Estimates of the standard model (standardized coefficients) and significant coefficients (significant number) are shown in Figures 4 and 5.

As can be seen in Table 2, the model fit indices are in good condition because of the chi- square degrees of freedom equal to 1.63 and smaller than the allowable 3 and RMSEA values smaller than 0.08 other fit indices are shown in the table above.

According to the results of the model equations sweeping structural factor once standard elements marketing relationship with internal loyalty to 0.71 has been calculated that shows there is a strong solidarity.

The relationship between the amount of 4.43, indicating that the observed correlation is significant. So we can say that the research hypothesis is confirmed.

Table2- The first hypothesis of goodness of fit indices of the structural model

Fitness index	SRMR	RMSEA	GFI	AGFI	NFI	NNFI	IFI
Acceptable values	<0.05	<0.1	>0.9	>0.9	>0.9	>0.9	0 - 1
Calculated values	0.012	0.044	0.97	0.93	0.98	0.99	0.99

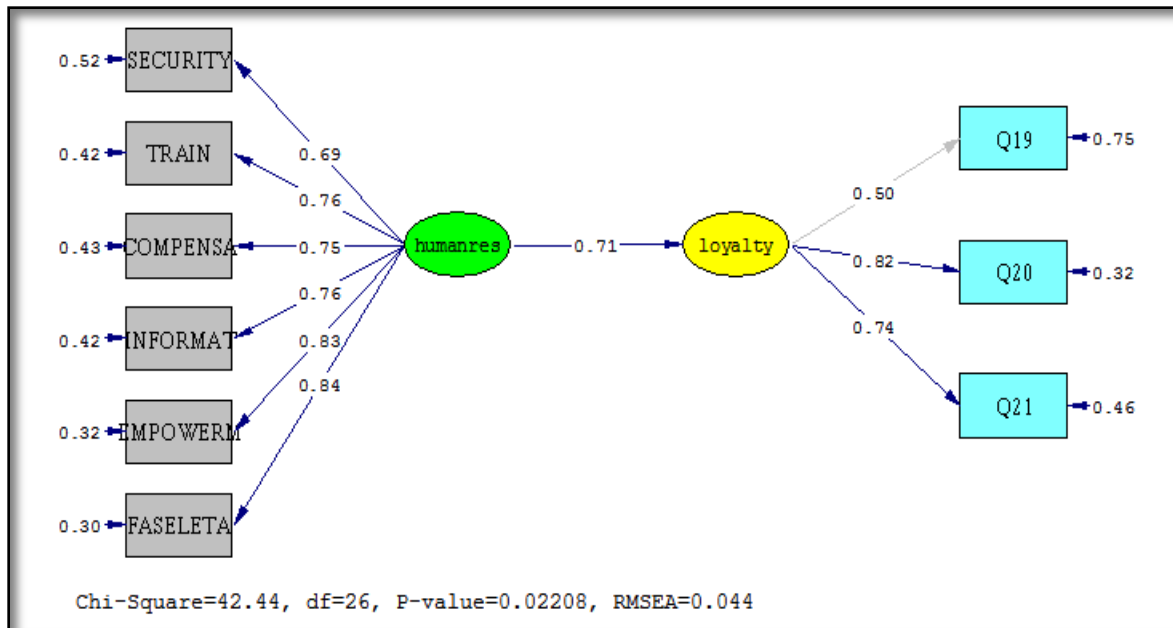


Figure 4- The model in standard estimates

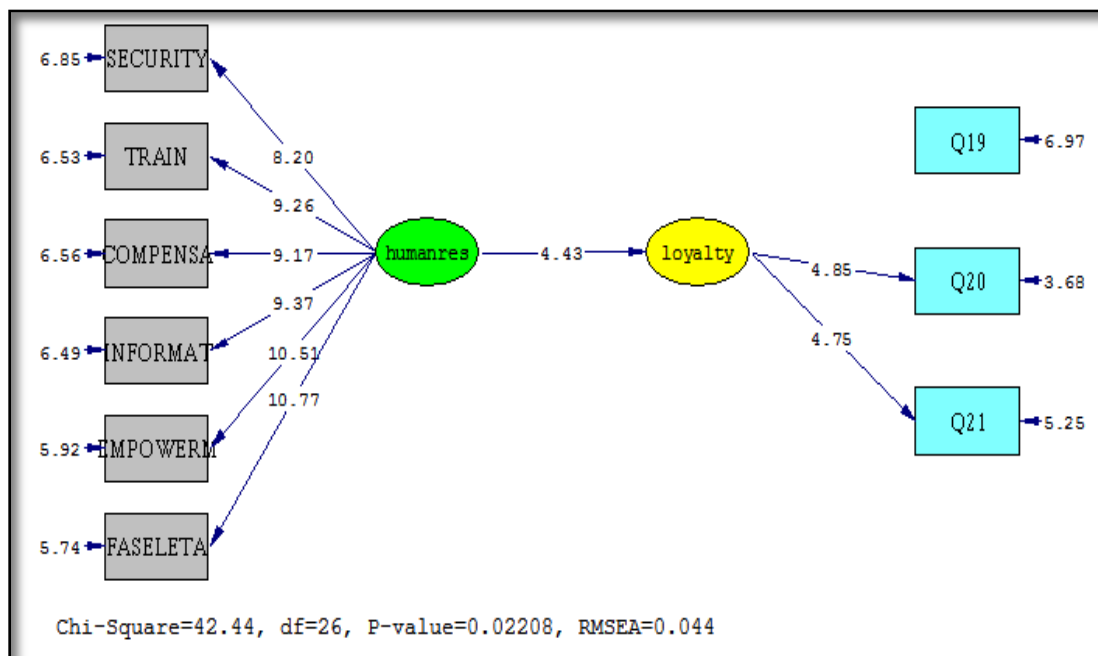


Figure 5- Model in significant numbers

Hypothesis 2: The elements of internal marketing and job satisfaction of internal customers (Employees) there is a significant relationship.

Estimates of the standard model (standardized coefficients) and significant coefficients (significant number) are shown in Figures 6 and 7.

As can be seen in Table 3, the model fit indices are in good condition because of the chi- square degrees of freedom equal to 1.56 and smaller than the allowable 3 and RMSEA values smaller than 0.08 other fit indices are shown in the table above.

According to the results of the model equations sweeping structural factor once standard elements marketing relationship with internal loyalty to 0.69 has been calculated that shows there is a strong solidarity.

The relationship between the amount of 4.63, indicating that the observed correlation is significant. So we can say that the research hypothesis is confirmed.

Table3- The second hypothesis of goodness of fit indices of the structural model

Fitness index	SRMR	RMSEA	GFI	AGFI	NFI	NNFI	IFI
Acceptable values	<0.05	<0.1	>0.9	>0.9	>0.9	>0.9	0 - 1
Calculated values	0.046	0.070	0.93	0.89	0.96	0.98	0.98

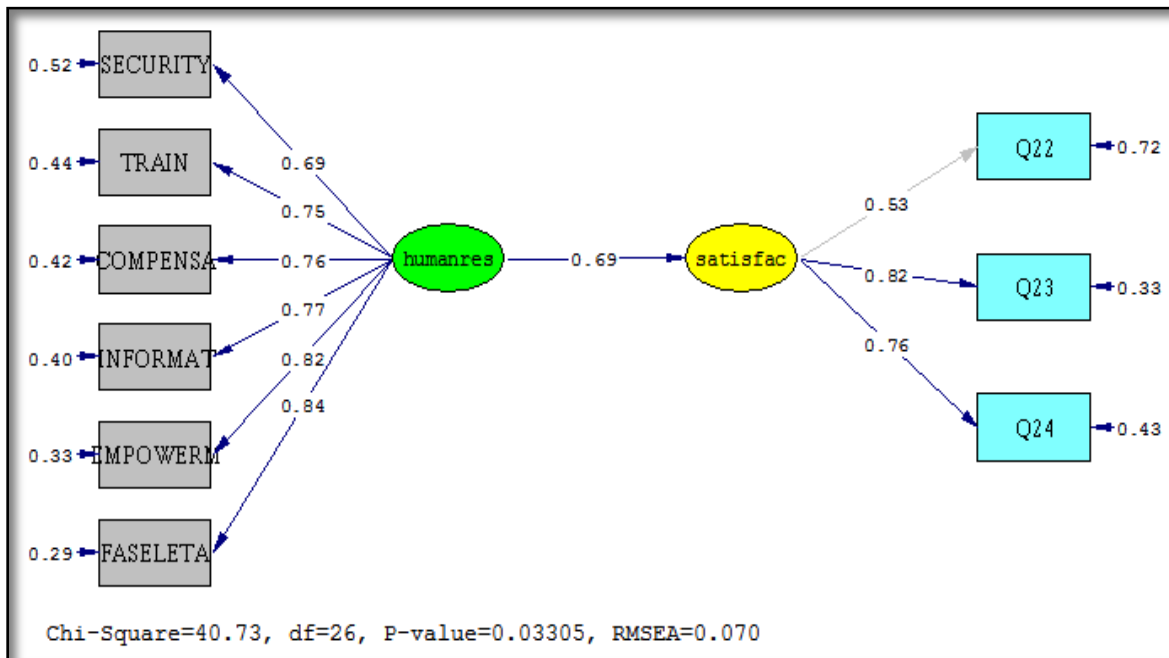


Figure 6- The model in standard estimates

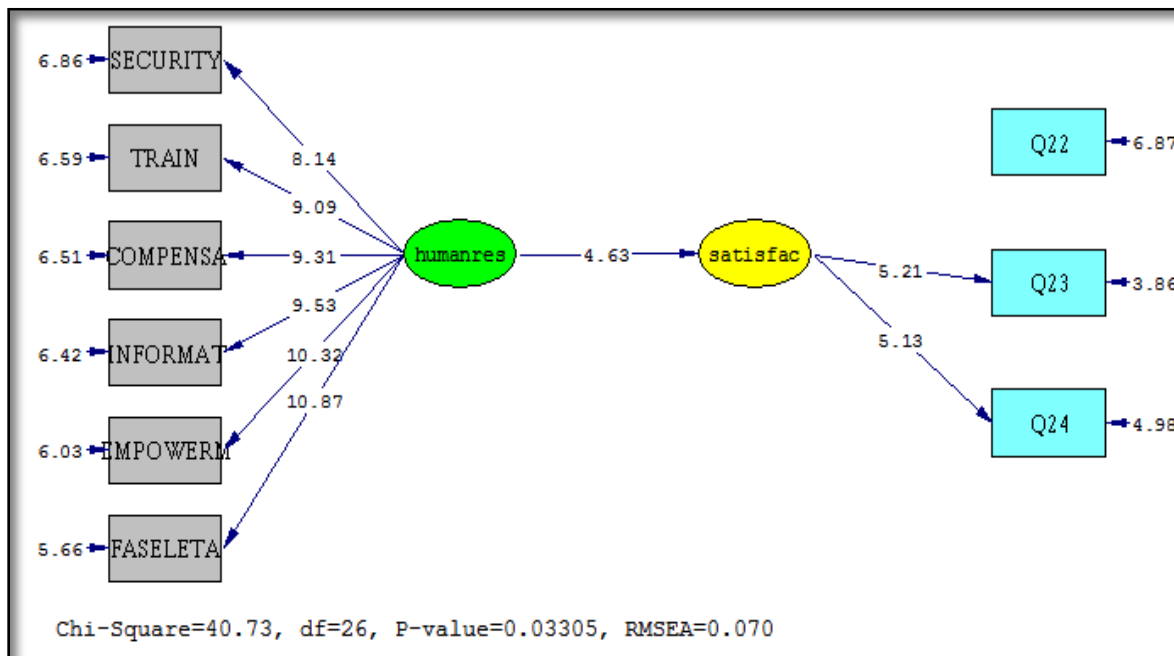


Figure 7- Model in significant numbers

Hypothesis 3: The elements of internal marketing and trust management, internal customers (employees) there is a significant relationship.

Estimates of the standard model (standardized coefficients) and significant coefficients (significant number) are shown in Figures 8 and 9.

As can be seen in Table 4, the model fit indices are in good condition because of the chi-square degrees of freedom equal to 1.43 and smaller than the allowable 3 and RMSEA values smaller than 0.08 other fit indices are shown in the table above.

According to the results of the model equations sweeping structural factor once standard elements marketing relationship with internal loyalty to 0.62 has been calculated that shows there is a strong solidarity.

The relationship between the amount of 6.20, indicating that the observed correlation is significant. So we can say that the research hypothesis is confirmed.

Table4- The third hypothesis of goodness of fit indices of the structural model

Fitness index	SRMR	RMSEA	GFI	AGFI	NFI	NNFI	IFI
Acceptable values	<0.05	<0.1	>0.9	>0.9	>0.9	>0.9	0 - 1
Calculated values	0.049	0.062	0.93	0.90	0.97	0.98	0.99

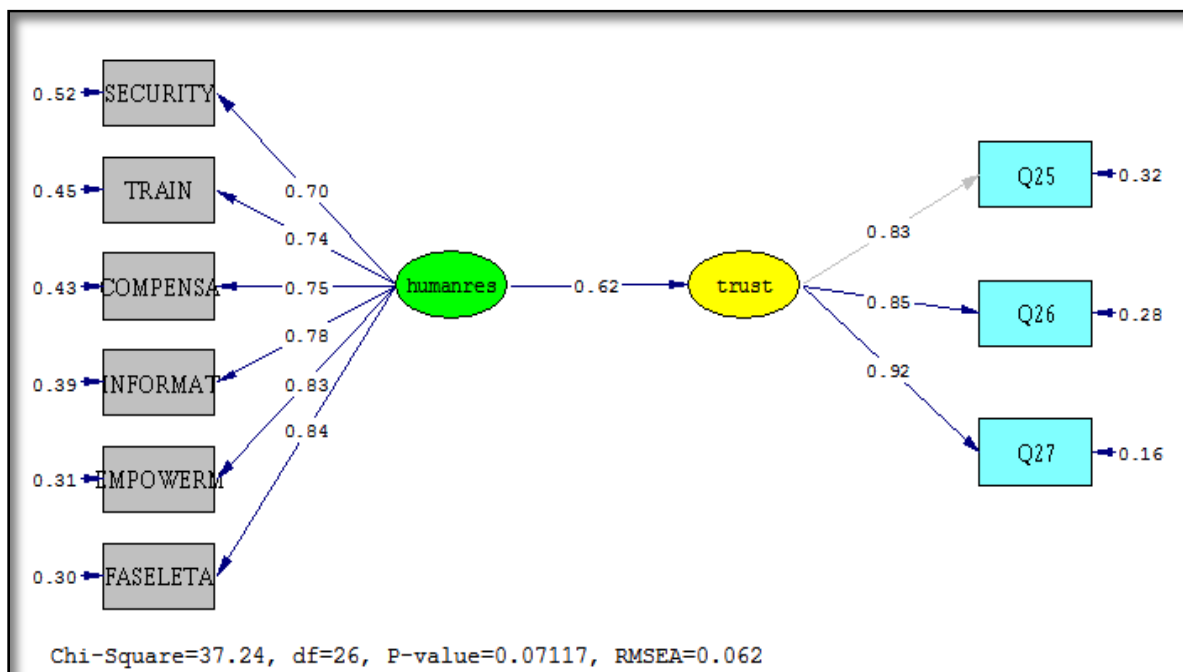


Figure 8- The model in standard estimates

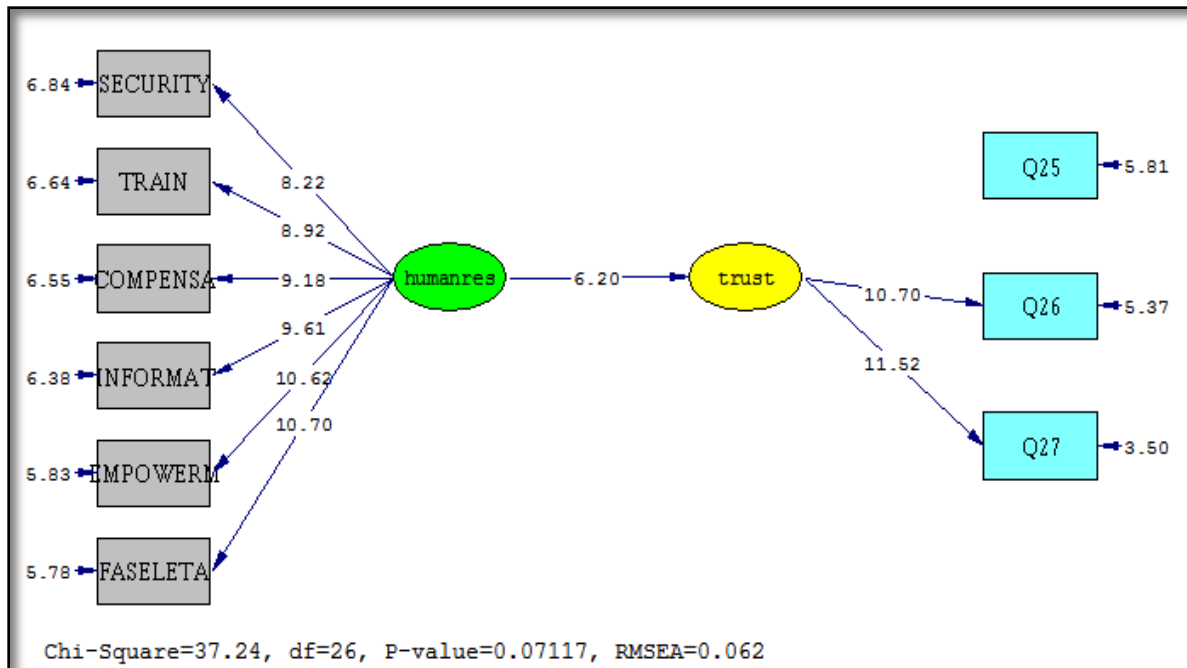


Figure 9- Model in significant numbers

9. GATHERING AND CONCLUSION

Given the positive relationship between internal marketing and employees loyalty confirmed their mutual relationship, Insurance companies must focus on the internal marketing due to the exit of the staff and especially their organizational commitment.

Including measures to strengthen the internal market can be informed about the changes in staff perception of labor market conditions, understanding the implications of certain internal employees based on personality and desires, and design strategies for internal customers.

this world of constantly changing competitive and more companies today are looking for ways to increase their competitive advantage ,one of the ways to move toward improving service delivery to customers.

They will try usually to provide more options to customers and their needs are met. But smart organizations and prospective employees before any action in relation to their behavior and appeal to and the first step is to keep them satisfied.

Employees are an organization's most important asset and investment. Staff was not good for products and services, the organization suffered many problems in today's competitive environment will. There are no proper employees to provide goods and services, today's in competitive environment organization with many problems . It would obviously be seen in service organizations. Studies show that a company employee satisfaction, customer satisfaction is sought.

(khodabakhsh Gorgani,2010)

With increasing competition among insurance companies in gaining more market share, the managers of these companies are forced to look for ways to gain more satisfaction and customer loyalty. The role of employees is essential.

Satisfy Staff can all their efforts to attract, retain and satisfy customers operate.

According to the results, Can say internal marketing can be mentioned in the context of insurance companies to assist in achieving their goals. (Abbasi and Salehi, 2011)

The employees at work, adequate preparation to meet the expectations of their customers do not feel resentment.

This resignation is the result of more frequent staff changes. (Rashid, 2003)

In the other hand, Organizations have been possible without loyal customers and loyal employees have relatively weak.(Liao,2009)

10. SUGGESTIONS

Implementation of internal marketing in the private insurance companies and mainly with their new competencies and capabilities to taking advantage of the environmental opportunities, improving their performance will follow. (Abzari et al, 2009)

Internal marketing is a very important issue due to the insurance companies, These companies should have the right marketing system to further their business development services to take advantage of favorable.

If staff are not adequately trained till they, Poor attitude towards their jobs and internal and external customers will be. But if adequately supported by systems employing technologies, Internal service providers and managers and supervisors of the company will be successful. The staff are satisfied that our customers are satisfied. (Lin & Zhang,2011)

Private insurance companies will offer the following with results of this study:

1. Appropriate employment and their employment in positions related to their degree.
2. Efficient managers familiar with knowledge management for posts and positions in the organization of insurance companies.
3. Create an internal working group to exchange ideas and information with regards customers between employees of different departments.
4. Periodically assess staff performance and provide appropriate rewards them for doing the right things.
5. Extensive and diverse teaching staff on how to deal with and provide services to their customers.

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