Faculty of Economics and Management

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Diploma Thesis Effect of internal marketing on employee engagement

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DIPLOMA THESIS ASSIGNMENT

Bc. Thi Thu Nga Hoang, BA

Economics and Management Economics and Management

Thesis title

Effect of Internal Marketing on Employee Engagement

Objectives of thesis

The diploma thesis aims to analyze relevant secondary data on internal marketing and employee engagement. Relevant secondary data will be combined with primary data analysis aiming to suggest concrete steps for a concrete company leading to improve employee engagement via internal marketing instruments.

Methodology

"Literature Review" part will be elaborated based on relevant secondary data analysis and synthesis.

"Analysis" part will result from relevant secondary data and original primary reconnaissance combination.

Recommended structure:

- 1. Introduction
- 2. Goals and Methodology
- 3. Literature Review
- 4. Analysis
- 5. Results and Discussion
- 6. Conclusions
- 7. References
- 8. Appendices

The proposed extent of the thesis

60 - 80 pages

Keywords

internal marketing, epmloyee engagement, marketing research

Recommended information sources

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Declaration

I declare that I have worked on my diploma thesis titled "Effect of internal marketing on employee engagement" by myself. I have used only the sources mentioned at the end of the thesis. As the author of the diploma thesis, I declare that the thesis does not break any person's copyrights.

There is no futher change in my thesis new version which has been submitted. The abstract in Czech language is the only update.

In Prague on 30.11.2020

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Effect of internal marketing on employee engagement

Abstract

According to statistics, the human resource in the banking system is plentiful and

plentiful. However, high-quality human resources account for a few. In recent years,

banks in Vietnam have focused more on retaining talents and building a staff of

enthusiasm, willingness to dedicate, and loyal to the business through internal marketing

activities. Therefore, this thesis aims to study how the internal marketing effect on

employee engagement in the banking sector in Vietnam.

This topic measures internal marketing's influence on employees' engagement in the

banking sector in Vietnam. After reviewing the theoretical bases related to internal

marketing and employee commitment, based on similar international researches and

Vietnamese researches to conclude the relationship between internal marketing and

employee engagement at banks in Vietnam. The research results will identify five

factors affecting internal marketing activities: Motivation, Empowerment,

Communication, Training and development, Organizational Support.

Keywords: internal marketing, employees engagement, marketing research

Vliv interního marketingu na zapojení zaměstnanců

Abstrakt

Podle statistik jsou lidské zdroje v bankovním systému velice hojné. Kvalitní lidské

zdroje však tvoří několik. V posledních letech se banky ve Vietnamu více zaměřily na

udržení talentu svých zaměstnanců, na budování jejich nadšení, ochoty věnovat se a také

loajality k podniku prostřednictvím interních marketingových aktivit. Tato práce si

proto klade za cíl prozkoumat, jak interní marketing ovlivňuje zapojení zaměstnanců ve

vietnamském bankovním sektoru.

Po přezkoumání teoretických základů souvisejících s interním marketingem a

zaměstnaneckou angažovaností na základě obdobných mezinárodních a vietnamských

výzkumů je závěrem této práce vztah mezi interním marketingem a angažovaností

zaměstnanců v bankách ve Vietnamu. Výsledky výzkumu identifikují pět faktorů

ovlivňujících interní marketingové aktivity: motivace, posílení postavení, komunikace,

školení a rozvoj, organizační podpora.

Klíčová slova: interní marketing, zapojení zaměstnanců, marketingový průzkum

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1. Introduction:

In recent years, the concept of internal marketing has increasingly attracted many researchers in related fields such as marketing, business administration, business administration, and human resource management. As one of the first authors researching internal marketing, (Berry, 1981) said that internal marketing's core is to see employees as internal customers in the business, seeing the interactions. Internal works, programs, and work such as products and services for the company's internal employees satisfy internal customers' needs and desires in implementing the item-business spending. Agreeing with the above point of view, (Kotler, 1991) has taken a step further by assuming that internal marketing must do before the organization can carry out traditional marketing activities. He also views internal marketing as a process of hiring, training, and encouraging employees to provide their products and services with more dedication and dedication.

Contrary to the above point of view, (Hogg, G. and Carter, S., 2000) view internal marketing as just one aspect of traditional marketing. The approach, planning, implementation, and evaluation of internal marketing activities have similarities with external customer marketing. Although there are many studies on internal marketing, there is still no final consensus on this definition (Berry, 1981).

Besides finding a direct link between internal marketing and customer-oriented behavior, most researchers agree that internal marketing has a specific impact on the inner customer satisfaction ministry, determining employees' commitment and loyalty to that organization. From the above comments, we can see the importance of internal marketing, which is increasingly interested in managers and focused on implementing more in their organizations.

Banking is an area that attracts much attention from researchers in their scientific research. Marketing within the banking system has shown to have a direct and intimate relationship to profitable growth. However, managers in this sector still focusing heavily on external marketing strategies (Gbadeyan, 2010); (Leiderman, E. B., Padovan, J. L and Zucch, P. P, 2010); (Naidu, G. M. and Narayana, C. L., 1991); (Shepherd, C. D. and Fell, D., 1998); (Wrenn, B., Latour, S. A. and Calder, B. J., 1994) forget that

internal marketing is also an essential factor in the success of banks ((Shakary, G. A, Moghadam, S. K., Adaryany, N. R. and Moghadam, I. H., 2012). In recent years, the studies of (Sulieman, I. S. A, Kamal, A. M. A., Petra, M. A., Sherrihan, M. A. and Dylan, Y. A., 2013) (Khaled, 2013), (Lubbe, 2013), (Tahir, S. and Hummayoun, N., 2013) all say that internal marketing plays a vital role in increasing the attachment of employees in the banking sector. However, the relationship between internal marketing and employee engagement with business differs in different countries. This difference exists because factors such as the legal framework, socioeconomic patterns, and market behavior in each country have their characteristics. Besides, although there are many research pieces on internal marketing in different fields and markets, in the Vietnam market and especially in the banking sector, there are no studies on this issue. Therefore, it is necessary to study the relationship between internal marketing and employee cohesion in the banking sector in a particular country like Vietnam.

In the past years, banking has always been an attractive profession for employees as salaries, bonuses, and related allowances are much higher than in other occupations. In the current economic situation, the Covid-19 epidemic, and the development of science and technology, the banking system is experienced fluctuations and difficulties, which humans have most easily seen in recent years. In 2020, many banks faced challenges due to the Covid-19 epidemic. There must be several staff cuts in some establishments. Simultaneously, banks in Vietnam are also tending to develop a digital banking system, so the number of recruits is also more or less affected. However, some banking industry employees no longer see their attractiveness in this field, so they have moved to other areas. However, it is worth mentioning that the number of employees in the bank turning to other fields are all high-quality personnel. They have a total capacity to seek new opportunities with more potential, so they boldly quit their job in the banking industry. Therefore, to retain these talents, banks need to have human resource policies and an internal marketing strategy to attract, motivate, and improve employees' cohesion.

For the above reasons, the author decided to choose the research topic: "Effect of internal marketing on employee engagement."

2. Objective and Methodology

2.1. Objectives

This thesis's main objective is to assess internal marketing's influence on employee engagement in the banking sector in Vietnam.

The first goal that this thesis aims to be is the most detailed view on the impact of internal marketing activities on the long-term employees' engagement in Vietnam.

In the theoretical part, the author finds out the definitions and classifications of internal marketing activities from previous researches and the relationship between internal marketing - employee satisfaction – engagement of employees with organizations. The author gives a theoretical basis to analyze the impact of internal marketing activities on employees' engagement with the organization in banks in Vietnam in long-term.

In the practical part, the author analyzes how the internal marketing effect on the employee's engagement with the organization in the banking sector, based on the results of the online-survey for employees who are working in banks in Vietnam, through a detailed analysis of the five proposed internal marketing activities in the theory section.

This thesis's ultimate goal is to propose recommendations to develop internal marketing activities to enhance company engagement and employee enthusiasm at BAC A BANK.

2.2. Methodology

To provide the definition and the impact of internal marketing on the long-term employees' engagement, the author synthesizes based on books and research articles on this topic. In the essay, popular forms of internal marketing that are being popularly deployed in Vietnam are also mentioned.

In the second part of the thesis, collecting primary data is based on surveying the employees of some enterprises in Vietnam about the internal marketing activities of the business they are working. The results of this survey will be screened and analyzed to provide results on the satisfaction level of these activities and the long-term employee's engagement with the business. Because of the Covid-19 pandemic, the author choses the online-survey method. The survey presents in the form of an electronic questionnaire

with the content of quantitative and qualitative questions, including three essential part: part of survey participants' basic information (full name, age, gender, income, job position, etc.); the evaluation of internal marketing activities at the working bank; the evaluation of the employees' engagement with the current bank based on internal marketing activities. The author does not set specific criteria for the survey participants because of the desire to ensure the research's objectivity. Therefore, survey participants only need to ensure the following standards: Vietnamese employees working at Vietnamese banks (without foreign elements), from 18 years old to over 40 years old. However, the primary target audience is between the ages of 23 and 40, as this is the age range most likely to be affected by an organization's internal marketing factors. In this survey, the author uses two main types of questions: answer selection questions and scaled assessment questions to match the survey's goal of evaluating internal marketing activities and the impact of these activities on employees' engagement with the current organization. Initially, the author also wantes to use open questions to understand the needs better, the reasons for the employees' assessment, but these factors are not in the research goal. The author has to remove this information. The survey is done within two months, scheduled in January and February 2021. The author chooses this time because it is the beginning of a new year when employees are paid the biggest bonus after a working year and dedication to their organizations.

To achieve the goal of recommendations for internal marketing activities, the author give suggestions base on several researches and documents done in Vietnam, such as bachelor thesis, records of internal marketing activities at old businesses.

3. Literature review

3.1. Internal marketing:

3.1.1. Definition:

Internal marketing is a familiar concept to organizations, businesses, especially service businesses in the world. However, this concept is still new to businesses in Vietnam. Although, in the world, there are many types of research on internal marketing such as (Aburoub, A.S., Hersh, A.M. and Aladwan, K., 2011); (Abzari, M., Ghorbani, H. and Madani, F. A., 2011); (Chi, H. K., Yeh, H. R. and Chio, C. Y., 2008); (Gounaris, S., Vassilikopoulou, A. and Chatzipanagiotou, K. C, 2010); (Mirsha, 2010). Nevertheless, we have not agreed on this concept (Gronroos, 1994); (Parasolomou, I and Kichen, P. J., 2004). To understand what internal marketing is, this topic examines some of the internal marketing concepts that researchers around the world have launched.

(Berry, 1981) argues that internal marketing's core is to see employees in an organization as an internal customer, seeing the job as an internal product. From there, satisfy the needs and desires of internal customers in the objective process show business goals.

According to (Berry, L. L. and Parasuraman, A., 1991), internal marketing is about attracting, developing, motivating, and maintaining quality employees through jobs that satisfy their needs.

According to (Ahmed, P. K. and Rafiq, M., 2002), internal marketing is a tool to make employees active, dedicated, and customer-oriented by viewing work in an organization as a product and using marketing tools to satisfy the employees' needs. In agreement with the above point of view, (Parasolomou, I. and Vrontis, D., 2006) argues that internal marketing uses marketing tools to develop internal organizational elements to suit the needs of employees. When employees receive more skilled jobs, they can provide customers with more quality services (Jou, J. Y. H., Chou, C. K. and Fu, F. L., 2008).

Other definitions refer to internal marketing as a process of creating, maintaining, and developing relationships between employees, employers, and the organization to create more value for customers (Gap, R. and Merrilees, B., 2006). This view has been

endorsed by (Robert-Lombard, M. and Steyn, T. F. J., 2007), and they consider that internal marketing is a process of building internal relationships to creates value.

Besides, internal marketing is also a supporting process for external marketing activities. (Aurand, T. W., Gorchels, L. and Bishop, T. R., 2005) believe that internal marketing fills the gap between what businesses say to customers and what employees in the organization believe. This view is further strengthened by the definition of (Parasolomou, I. and Vrontis, D., 2006) which argues that internal marketing is one of the marketing formats in which the organization focuses on the workforce and internal activities to improve external marketing performance.

Combining the views of (Ahmed, P. K. and Rafiq, M., 2002) and some other authors, the definition of internal marketing used in this topic is as follows:

"Internal marketing is the use of marketing methods to promote, combine functional departments to create the harmony between employees with the department's strategy and business to satisfy customers' needs by creating motivation for employees and satisfying their needs."

To measure internal marketing concepts, we need to define the elements of internal marketing clearly. Table 1 is the list of some studies on internal marketing, in which the authors have given many different scales to measure and evaluate internal marketing in the organization.

Authors	Research summary
(Foreman, S.K.	- Objective: Measure internal marketing concept.
and Money,	- Research sample: 204 marketing directors and HR directors of
A.H., 1995)	enterprises in many fields.
	- The scale includes three components: Development, Reward
	Mode, Vision.
(Caruana, A.	- Objective: Measure the relationship between internal marketing
and Calleya,	and organizational commitment.
P., 1998)	- Sample: 171 directors of retail banks.

	- Using the scale of (Foreman, S.K. and Money, A.H., 1995).
(Ewing, M.T.	- Objective: measure internal marketing concepts and the
and Caruana,	effectiveness of human resources.
A., 1999)	- Research sample: 135 department heads of public sector
	companies.
	- For the internal marketing concept, the author uses the scale of
	(Foreman, S.K. and Money, A.H., 1995). For the concept of the
	efficiency of human resources, the author uses the scale of
	(Mark A. H., Susan E. J. and Randall S. S., 1997)
(Ian N. L. and	- Objective: Develop internal marketing measurement tools.
Gordon E. G.,	- Research sample: 250 hotel directors.
2005)	- The scale consists of 5 components that drive the internal
	market: Informal, Direct Formal Information, Documented
	Formal Information, Dissemination of Information, Feedback.
(Gounaris,	- Objective: Develop and test tools to assess the organization's
2006)	internal market orientation.
	- Research sample: 583 hotel staff.
	- Based on the scale of (Ajay K. and Bernard J., 1990) and
	(Lings, 2004)
(Chang, S. C.	- Objective: Assess the correlation between internal marketing,
& Lee, M. S.,	job satisfaction, and organizational commitment.
2007)	- Sample: 300 nurses from hospitals
	- The author builds a scale with five components: Support from
	management, Human Resource Management, External
	Communication, Internal Communication, Training.
(Gounaris,	- Objective: Proposing solutions for implementing internal
2008)	marketing of the organization.
<u> ~000</u>	
,	- Research sample: 583 hotel officers and employees.

 In this research, the author builds a scale of 3 components of internal marketing: Empowerment, Participation in decision making, Formal communication.

Table 1: Researches on internal marketing

Source: (Azedo, D., Alves, H. and Wymer, W., 2012)

From Table 1 above, most of these scales focus on evaluating the internal market or in combination with other scales. Firstly, the researches only apply to managers or employers, but the trend gradually changed in recent research when the interviewees were the employees themselves.

Although there are many researches on internal marketing globally, there are few researches on internal marketing and the importance of each element in internal marketing to employee satisfaction in Vietnam and the banking sector. The author would like to select a research model suitable to the Vietnamese banking sector's context, and this topic needs to refer to a few other relevant researches.

3.1.2. Internal marketing roles:

- First, building culture and reinforcing the value of the organization and the business.

Internal marketing's most crucial purpose is to create a separate internal culture for each organization and business. Each member in an organization or enterprise is a small image of that organization or enterprise. Therefore, the enterprise members must join hands and be aware of their importance in building and reinforcing corporate cultural values. The use of "cultural power" is about long-term efficiency and save many costs when building a business image.

- Second, creating a stream of information throughout:

Internal marketers are the focal point for information of each business or organization. The daily information volume of organizations and enterprises is a lot, so internal marketing helps connect leaders and employees. Data can convey to many audiences. The information helps leaders overview the business performance and capture the

employees' thoughts and shares. Lower-level employees can also listen to, answer questions, and feel their worth and recognized efforts, promoting positive values and reducing personal negativity.

- Third, retain talents:

All businesses and organizations always want to find excellent human resources to bring the best results to their companies and businesses. However, after a long time working, the fact that good employees "jump jobs" looking for other potential working environments has become the concern of many leaders. To overcome that "loss" status, the manager should understand the art of "retaining" necessary good employees. Therefore, in a friendly working environment, the attachment between individuals becomes a plus for employees to decide to stick with the company instead of moving to another unit. Focusing on building corporate culture also shows that the business is taking its employees seriously.

- Fourth, promote customer service.

A well-known concept of internal marketing, especially for service businesses, is that each customer experiences its products/services based on material value and personally conveys that product/service. When interacting with the customer, every employee of the company increases or decreases the value of the product/service it offers.

Therefore, if a company does an excellent job of communicating product values and corporate culture to each employee, they become a marketer who shares the business most authentically. Apple is a global example of the concept of "marketer." Apple's corporate culture is unique and expertise. They continuously promote this culture right at the stage of candidate selection and initial training. Apple takes great care to ensure that every employee - especially those who work directly with customers - accurately represents the business. Every customer who comes to the Apple Store knows that the salespeople are experts in their products and give good feedback.

3.2. Job satisfaction and employee commitment

3.2.1. Job satisfaction

Staff is an essential factor in creating and maintaining service quality because service quality is always inseparable from service providers' quality. Finding good employees improve the customer service process and save money and save costs. Job satisfaction is perhaps the most discussed topic in research on the service industry. Simultaneously, researchers have made several attempts to define and describe the concept of job satisfaction. Today, it has become an important issue and one of the fields of study in economics to explore objective labor market behavior. However, there has been no consensus on the concept of satisfaction in employees' work up to now. Starting from different perspectives, many researchers have given many different definitions of employee satisfaction in the job as follows:

- The concept of job satisfaction is not a new thing in marketing. As introduced in the mid-1930s by (Hoppock, 1935), he argued that there are two ways to measure job satisfaction: First, general job satisfaction measurement and second, is the measurement of job satisfaction. measuring satisfaction according to the different composition factors of the job. Besides, job satisfaction can be a separate variable, not merely the sum of satisfaction according to the different elements.
- In another definition, (Locke, 1976) described job satisfaction as when employees feel excited or positive emotions derived from the job evaluation based on experience and achievement in the job.
- For (Spector, 1997), the definition of job satisfaction is how people perceive their work and different aspects of work as the degree to which people are satisfied or dissatisfied with their job. According to (Sempane, M. E., Rieger, H. and Roodt, G., 2002), success in the organization depends on the employees because they are the critical determinants of the organization's top factors. In this connection, job satisfaction is derived from employees' perceptions and judgments on the job influenced by the specific needs, values, and expectations for which they consider. In other words, job satisfaction is vital for employees and organizations where employees perceive satisfaction in their work from which the organization has the right to expect loyalty, with the organization and working hard to achieve its goals.

- In Vietnam, author (Tran, 2005) has defined and measured job satisfaction in terms of both aspects of job satisfaction in general and job satisfaction factors. Employees' general satisfaction is the happy feeling about the needs they achieve through their influence and other objective and subjective factors in the working environment.

3.2.2. Employee commitment:

Organizational attachment is a concept that researches for a long time. There are many different definitions of organizational engagement depending on the research context, approach angle, research field. In which, some definitions can mention as:

- According to (Kanter, 1968), it is the connection of an individual's influence and emotions with the organization.
- Presented in her research, (Buchanan, 1974) viewed organizational attachment as a sentiment to the organization beyond the pure value of the relationship. At the same time, (Tobin, 1971) argues that sticking is an upbeat assessment of the organization and its intent to follow its objectives.
- (Brickman, 1987) defines organizational attachment as a stabilizing force of individuals in a situation where these individuals change that behavior.
- (Meyer, J. P., & Allen, N. J, 1997) asked: what makes nonprofit volunteers stick with their organizations and how they instill in others. (Meyer, J. P., & Allen, N. J, 1997) viewed organizational attachment as a psychological state, expressed through emotional attachment, maintained attachment, and normative attachment.
- According to (Caught, K., Shadur, M.A. and Rodwell, J.J., 2000) sticking with the organization is the employee's commitment to achieving the organization's goals.

In general, the authors have something in common when it comes to organizational engagement: the psychological bond between employees and their organization.

3.2.3. The relationship between Job satisfaction and employee commitment

According to (Rayton, 2006), (Díaz-Vilela, L. F., Delgado-Rodríguez, N., Isla-Díaz, R., Díaz-Cabrera, D., Hernández-Fernaud, E., Rosales-Sánchez, C., 2015), (Armutlulu, I. H. and Noyan, F., 2011), there are two different opinion flows about the relationship with this system. Firstly, job satisfaction is the premise for organizational cohesion. This

view is that employees' perceptions of work are shaped before they have organizational awareness (Porter et al., 1974; Koch & Steers, 1978; Mowday et al., 1982; Chatman, 1991; Fletcher & Williams, 1996; Menguç, 1996; Martin & Bennett, 1996). Meanwhile, the second viewpoint that engagement with the organization is the premise for employee job satisfaction means that when employees join the organization, there is a sense of engagement with the organizational job satisfaction (Schein, 1968; Steers, 1977; Koch & Steers, 1978; Staw, 1980; O'Reilly & Caldwell, 1981; Bateman & Organ, 1983; Silva, 2006; Vilela et al, 2008). Despite the controversy, the first argument is still more widely accepted.

In his research on perceptions of organizational engagement, job satisfaction, and the intention to quit a job at universities in South Africa, (Martin, A. and Roodt, G., 2008) also presented the relationship agreement between job satisfaction and employee's organizational engagement.

3.3. The relationship between internal marketing and work engagement

The organization can not afford to control all of the employee's behaviors. More than 50 years ago, managers built processes and regulations to limit the risks of employees' mistakes and business losses. Nevertheless, with science and technology development, each job's nature becomes more complex, unpredictable, and challenging to control. Especially in the engineering and information technology industries, if an employee is dissatisfied with intentionally writing errors when programming, this leads to many serious consequences. Therefore, organizations need to find ways to satisfy their employees; once employees are satisfied, they seek to satisfy external customers (Chin v Ramayah, 2013; Iliopoulos and Priporas, 2011). A strong focus on internal mixed marketing strategies is essential (Bempong, 2014).

Based on the concept of Internal Marketing, an organization that tries to apply internal marketing to the satisfaction of its employees have a positive effect and improve their job satisfaction (Ahmed, P. K. and Rafiq, M., 2002)).

According to (Hwang, I. S. and Chi, D. J., 2005), internal marketing has a positive effect on job satisfaction in the service industry, where the higher employee satisfaction is, the higher quality services for their customers. If an organization performs well internal

marketing activities, the communication process between enterprises and employees, between management and departments, between departments and staff members be better improved. Furthermore, (O. Ogunnaike, O. Oyeniyi and A. Adeniji, 2012)) also emphasized the importance of the relationship between internal marketing and job satisfaction. They recommend that organizations emphasize internal marketing practices to improve their supply and external marketing interactions. They also recommend that agencies should promote employee external job satisfaction and that future research should use a more empirical methodology. Furthermore, it is vital to study the relationship between internal marketing and job satisfaction as it helps managers understand how people work and learn general organizational behavior (Kessuwan, K., & Muenjohn, N, 2010).

As for the banking industry, too, to remain competitive, banks should fully understand employees' aspirations for a better relationship with them as this leads to a long-lasting relationship long based on belief. Besides, banks must regularly understand employees' feelings, needs, and wants. Internal marketing helps to reinforce the development and growth of trust, satisfaction, and engagement between parties by modifying interactions to meet the requirements of the organization and its employees.

3.4. Other internal marketing researches:

3.4.1. Internal marketing models

3.4.1.1. Berry's internal marketing model (1991)

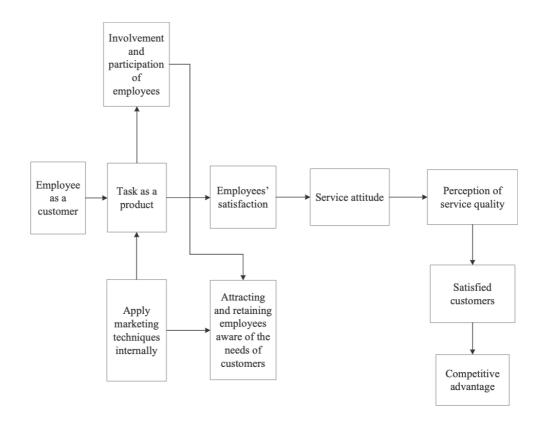


Figure 1: Berry's internal marketing model

Source: (Ahmed, P. K. and Rafiq, M., 2002)

Berry's Internal Marketing Model ((Berry, L. L. and Parasuraman, A., 1991), Figure 1, presented and based on Internal Marketing's principle, assuming that employees are treated as customers and work as products through management measures. Human resource management and development of competitive advantage. Treating employees as customers leads to satisfaction and changes in employee attitudes. It leads to a significant shift in employee's working philosophy, thereby improving service quality and competitiveness in the market.

3.4.1.2. Gronroos's internal marketing model (1981)

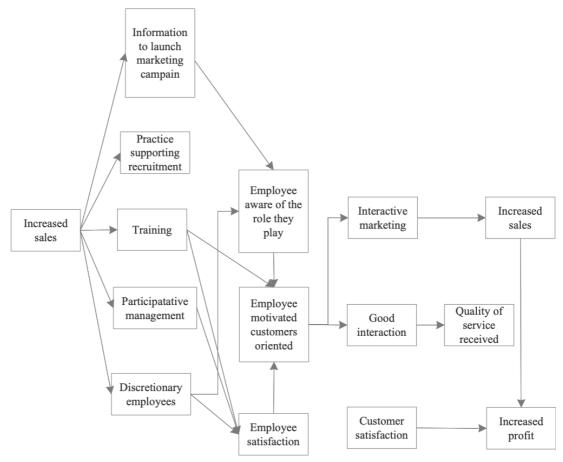


Figure 2: Gronroos's internal marketing model

Source: (Ahmed, P. K. and Rafiq, M., 2002)

The Gronroos Internal Marketing Model (Gronroos, 1994) identifies, establishes, maintains, and enhances relationships between support staff and managers, focusing on recruiting dynamic and oriented staff. Customers, providing employees with training, providing opportunities for employees to participate in decision-making and take responsibility for their decisions.

While the models' goals are similar, it is clear that the mechanisms they use are different. However, both of these models are incomplete. (Berry, L. L. and Parasuraman, A., 1991) does not show which body mechanisms motivate other than a marketing method - treating employees as customers. Similarly, (Gronroos, 1994) initially ignored a marketing model as a marketing approach to encourage employees. The above two methods need to be combined.

3.4.1.3. Ahmed and Rafiq's internal marketing model (2002)

Variable model

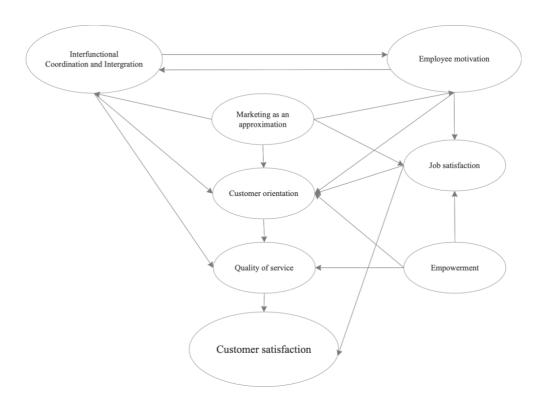


Figure 3: Variable model of Ahmed and Rafiq's internal marketing model

Source: (Ahmed, P. K. and Rafiq, M., 2002)

This model combines the model of (Berry, L. L. and Parasuraman, A., 1991) and (Gronroos, 1994). However, this model has some additional features, such as the relationship between customer satisfaction, customer loyalty, and an increase in profitability. Besides, profits can increase through word-of-mouth advertising of satisfied customers.

The model in Figure 3 focuses on using internal marketing to develop customer orientation among employees. Customer orientation reflects its essential role in achieving customer satisfaction and thus completing the organization's goals. Also, this model shows that internal marketing includes marketing activities and employee empowerment.

- Simplified model

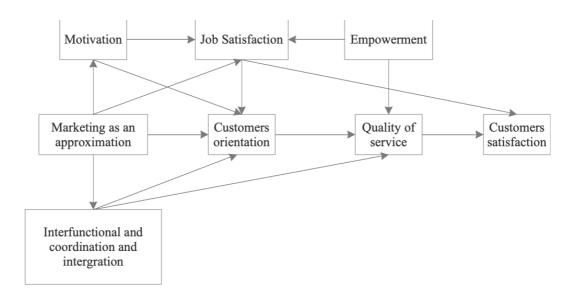


Figure 4: Simplified model of Ahmed and Rafiq's internal marketing model

Source: (Ahmed, P. K. and Rafiq, M., 2002)

The reduced model is searched by (Ahmed, P. K. and Rafiq, M, 2000)). The author has simplified the internal marketing model and focused on using marketing tools to encourage employee commitment and customer orientation. In the view of (Ahmed, P. K. and Rafiq, M, 2000), Internal Marketing is "a philosophy that involves the planned use of internal marketing techniques for the organization to help the effective implementation of programs marketed through a process that strives to create customer orientation and employee commitment."

Following this simplified model, (Ahmed, P. K. and Rafiq, M, 2000) consider it essential to be careful to test marketing techniques that match the internal application and how management can adapt to their organizations. Accordingly, employees are satisfied if they understand their role and understand the importance of the marketing strategy in achieving the organization's goals. On the other hand, the model also shows the support needed to help the manager of a group achieve success in any strategy. Thus,

Internal Marketing has shed light on using marketing techniques to motivate employees and encourage them to develop customer-oriented attitudes and behaviors.

It can be seen that the above models have many similarities, so the ultimate goal of those models is to achieve the satisfaction of "internal customers," to motivate "internal customers," and keep them from working in the long term with the organization.

3.4.1.4. Model of Sulieman el at (2013)

(Sulieman, I. S. A, Kamal, A. M. A., Petra, M. A., Sherrihan, M. A. and Dylan, Y. A., 2013) studied the effect of internal marketing on employees satisfaction at commercial banks in Jordan based on a random sample of 203 employees working in commercial banks in Amman (capital of Jordan). The independent variables include Work motivation, Empowerment, Communication, Training, and Development. Research results show that all independent variables positively impact employee satisfaction, in which training and development have the most significant influence, followed by motivation and empowerment. Communication Factor has the lowest impact.

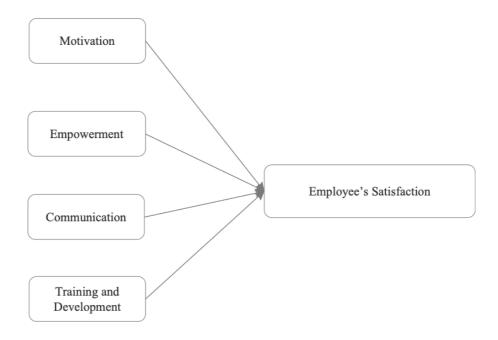


Figure 5: Model of Sulieman (2013)

Source: Sulieman, I.S.A., Kamal, A.M.A., Petra, M.A., Sherriahan, M.A. and Dyala, Y.A., 2013, "The impact of internal marketing on employee's job satisfaction of commercial banks in Jordan", Interdisciplinary Journal Of Contemporary Research In Business, Vol.4, No.9, p. 811-823

3.4.1.5. Model of Khaled (2013)

In his research on internal marketing's role in employee satisfaction at the Central Bank of Egypt, (Khaled, 2013) introduced a model with independent variables as internal marketing factors such as Training and Development, Organizational Support, Work Motivation, Retention Policy. The research results show that internal marketing has a positive impact on employees' satisfaction at the Central Bank of Egypt, in which the influence of each factor in descending order is Training and Development, Retention Policy, Work Motivation, Organization Support.

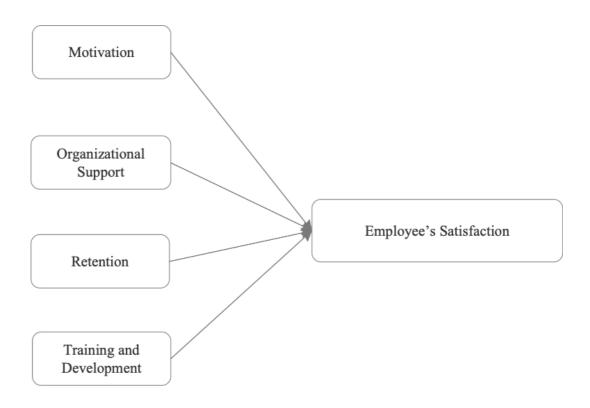


Figure 6: Model of Khaled (2013)

Source: (Khaled, 2013)

3.4.1.6. Model of Tahir and Hummayoun (2013)

(Tahir, S. and Hummayoun, N., 2013) study the role of internal marketing with commitment, which leads to employee satisfaction at private banks in Pakistan. The scale includes independent variables: Job Content, Training, Accreditation, Work Environment, Peer Support, Superintendent Support; the dependent variable is Employee Satisfaction; The intermediate variable is Employee commitment. The research results show a significant relationship between internal marketing and employee commitment, thereby significantly affecting employee satisfaction. In the variable, the Work environment has the most significant impact, and training has the most negligible impact on employee satisfaction.

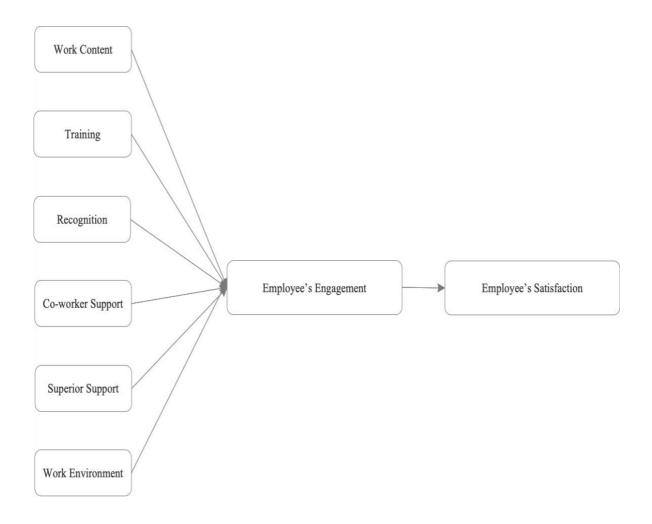


Figure 7: Model of Tahir and Hummayoun (2013)

Source: (Tahir, S. and Hummayoun, N., 2013)

3.4.1.7. Model of Lubbe (2013)

(Lubbe, 2013) studied the effects of internal marketing on employee satisfaction at Uti Distribution in South Africa based on a random sample of 316 employees whose jobs were frequently exposed to customers. (Lubbe, 2013) uses a scale developed by (Jou, J. Y. H., Chou, C. K. and Fu, F. L., 2008), consisting of 6 components: Management concern, Evaluation standards, Commendation, Communication with superiors, Information sharing, Activities to attract. For the satisfaction of employees, Lubbe (2013) uses a unidirectional scale with five observed variables used in (Yee, R. W. Y., Yeung, A. C. L. and Cheng, T. C. E., 2008). The results showed that there are only two components: Commendation and Management's Attention that affect employees' satisfaction at Uti Distribution company. Although (Lubbe, 2013) research is conducted

outside the banking sector, the respondents are similar to this topic: employees who regularly contact customers. Therefore, the author also needs to refer to (Lubbe, 2013) research to build a suitable model for this topic.

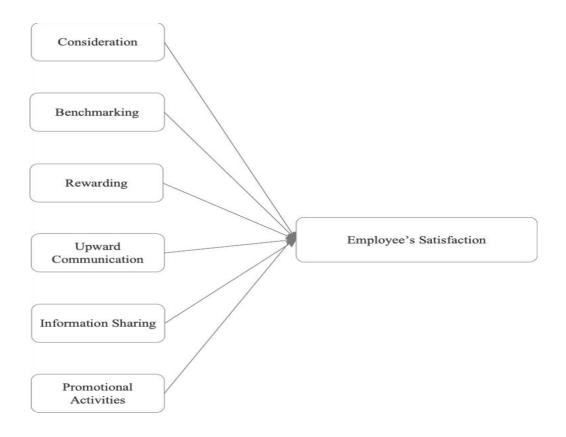


Figure 8: Model of Lubbe (2013)

Source: (Lubbe, 2013)

3.5. Proposed research model:

In the study of the effect of internal marketing on employee satisfaction at commercial banks in Jordan, (Sulieman, I. S. A, Kamal, A. M. A., Petra, M. A., Sherrihan, M. A. and Dylan, Y. A., 2013) built an internal marketing scale consisting of four components: Work, Empowerment, Communication, Training, and Development. Many studies have shown all four factors to affect employee satisfaction, typically: motivation (Bergh, 2000); (Khaled, 2013); (Parasolomou, I. and Vrontis, D., 2006), Empowerment (Aryee, S and Chen, Z. X., n.d.); (Berry, L. L. and Parasuraman, A., 1991); Communication (Lubbe, 2013); (Punjaisri, K. and Wilson, A., 2007)), Training and Development

(Khaled, 2013); (Tahir, S. and Hummayoun, N., 2013). Therefore, these four factors are selected in the research model of the topic.

When comparing the models used in some previous studies, the author found the factors of Management Attention in Lubbe's study (Lubbe, 2013), Peer Support and Support of The management level in the study of (Tahir, S. and Hummayoun, N., 2013) has been replaced by the Organizational Support factor in (Khaled, 2013). When receiving the organization's support, the employees have many favorable conditions to complete the assigned tasks and tasks, from which they feel more satisfied with the organization and satisfied with the job. Therefore, the author decides to include the organization's support into the research model of the topic and evaluate the suitability when putting this factor into the model by preliminary research.

Some internal marketing factors such as Retention Policy, Work Content, Evaluation Standards are only used in each separate study with different contexts and are not inherited by similar studies. Therefore, these factors are not included in the research model of the topic.

In summary, the proposed research model - Figure 9 is an adjusted extension from the model used in the study of (Sulieman, I. S. A, Kamal, A. M. A., Petra, M. A., Sherrihan, M. A. and Dylan, Y. A., 2013) (figure 5), in which the Organizational support has been shown by (Lubbe, 2013), (Tahir, S. and Hummayoun, N., 2013) and (Khaled, 2013) to affect employees' engagement with the current organization, through employee satisfaction moving.

3.6. Factors of internal marketing affect employee engagement according to the proposed model.

This research aims to determine the relationship between internal marketing factors and employees' attachment in the banking sector in Vietnam. With the above-proposed model, the hypotheses presented in the study are as follows:

3.6.1. Motivation:

According to (Mark A. H., Susan E. J. and Randall S. S., 1997), motivation is the factor that stimulates employees to work in order to create high productivity and efficiency actively. The manifestation of motivation is the willingness, effort, and passion for working to achieve the organization's goals and the employees themselves. As for (Broussard, S. C., & Garrison, M. E. B., 2004) motivation is an agent that causes employees to complete or not complete assigned tasks. Thus, managers' goal is to create motivation for employees to be able to work at the highest efficiency for the organization.

(Sulieman, I. S. A, Kamal, A. M. A., Petra, M. A., Sherrihan, M. A. and Dylan, Y. A., 2013) believe that motivating employees should be one of the primary roles of managers in an organization; A good manager must see that employees are the most important asset they have to give the organization tangible products or intangible services that are distinct from other organizations, and investing in this asset always bring long-term benefits to the organization. Rewarding employees for their contributions, giving them opportunities to develop themselves, and advancing in the job is the primary driver of a positive attitude in the job, which is proven. in the research of (Herzberg, F. et al, 1959). The above point of view is reinforced even more when (Ahmed, P. K. and Rafiq, M., 2002) have demonstrated a positive correlation between work motivation and job satisfaction.

Previously, (Bergh, 2000) suggested that employees are motivated to perform better jobs because of the rewards and money they want to receive when doing well. Furthermore, rewarding employees is a fundamental requirement for internal marketing's success, as the primary goal of the reward system is to attract and retain good employees in the organization (Grobler et al., 2002, quoted by (Lubbe, 2013)). As such, a sound reward system based on the match between collective goals and individual goals make employees believe that their efforts are well-recognized, thereby improving satisfaction (Parasolomou, I. and Vrontis, D., 2006) the same time enhancing employees' commitment and loyalty to the current organization.

Motivating employees include:

- Create financial incentives: salary and bonus policy, welfare regime, share profits in shares or money, etcetera.
- Creating non-financial motivation: improving working environment conditions; improving the relationship between colleagues, colleagues, employees, and managers; adjust working time accordingly; Promotion opportunities at work; advanced training opportunities; certificate.

Organizations are being applied to improve employee satisfaction, thereby making employees more engaged and loyal to the current organization.

3.6.2. Empowerment:

Most researchers agree that employees are an essential resource to bring a competitive advantage to businesses; attracting and empowering employees is the key to success (Etzioni, New York); (Siegall, M. and Gardner, S., 2000)). Some researches also show that empowerment brings excellent benefits for businesses and employees (Baruch, 1998).

(Berry, L. L. and Parasuraman, A., 1991) argue that empowerment is an essential aspect of internal marketing and is directly related to employee satisfaction. Many previous pieces of research have indicated that there is a significant relationship between empowerment and employee satisfaction (Aryee, S and Chen, Z. X., n.d.); (Corsun, David L.; Enz, Cathy A., 1999); (Hechanova, M.R.M., Alampay, R.B.A. and Franco, E.P., 2006); (Laschinger, H. K. S. Finegan, J. E., Shamian, J., and Wilk, P., 2004); (Riggs, M. L., & Knight, P. A., 1994); (Spreitzer, G. M., Kizilos, M. A., & Nason, S. W., 1997).

According to (He, P., Murrumann, S. K. and Perdue, R. R., 2010), empowerment positively impacts perceived service quality and job satisfaction. Empowerment brings decision-makers and employees closer together, which shortens work time. Empowered individuals take a more proactive role in the organization, contribute more initiatives, and highlight their participation in the organization's activities. To empower employees, the manager must manage the decision-making process, subordinates' actions and resolve problems or conflicts at work consistently with the organization's goals.

From the employee's perspective, empowerment has a tremendous spiritual significance, helping employees feel trusted by management and recognized their capacity. Besides, this is also one of the on-job training of superiors to improve executive staff's professional knowledge and management skills. The employees feel more satisfied at work and have more enthusiasm to dedicate to the current organization. It is also a factor that directly affects the long-term employees' attachment to the organization.

3.6.3. Communication:

(Pinder, C.C. and Harlos, K.P., 2001) argues that the lack of communication and feedback with superiors is the leading cause of most organizational problems. Administrators often cannot do it on their own, nor do they have enough time to gather all the information about the organization's problems, which has created gaps and disruptions in information in the organization. Moreover, to fill these information disruptions, administrators need to consult with employees within the organization (Argyris, 1980, cited by (Adelman, 2010)).

From the traditional point of view, the organization's flow of information often goes from selling directors down to departments to convey messages and announcements within the organization. In this form of communication, messages are sent on the principle of "push" and often in periodic reports, insider information, and posters (Niemand and Bennett, 2002, cited by (Lubbe, 2013)). However, internal marketing communication also emphasizes the flow of information from departments to management, from employees to management (two-way information flow). Therefore, the organization's communication should be by the principle of "pull" to allow employees to respond, ask questions, understand more about the organization and their role in the organization. The more employees understand their organization, the longer they intend to stick with that organization.

In their research, (Milliken, F. J., Morrison, E. W., & Hewlin, P. F., 2003) have shown that employees are often reluctant to communicate with their superiors about the performance or the competencies of colleagues or direct managers on related issues about the organization's processes or performance, on proposals to improve payrolls,

welfare policies, personal career development, about the abuse of power and conflicts with colleagues. It is of utmost importance to the organization that employees communicate their dissatisfaction or suggestions. It allows management to understand the internal customers' feelings to consider tailoring internal products to be more suitable. Therefore, communication is the focus of internal marketing and has an impact on employee satisfaction. Besides, communication with superiors also enhances the employee's commitment, attachment, and loyalty to the organization. Employees can absorb messages and behaviors that match the organization's wishes, and when they do, they are satisfied with their job (Punjaisri, K. and Wilson, A., 2007).

3.6.4. Training and Development:

According to (Obisi, 1996), training and development are geared towards developing professional, skill, human, cognitive, and managerial competencies following the development and requirements of individuals and organizations. (Abiodun, 1999) aims to help employees develop their knowledge, skills, and attitudes to complete their assigned work or tasks.

According to (Sulieman, I. S. A, Kamal, A. M. A., Petra, M. A., Sherrihan, M. A. and Dylan, Y. A., 2013), because organizations are aware that the most valuable asset is their human resources, companies want to achieve a higher quality of service and improve employees' productivity in the future, so they organize training and development programs for their employees to improve their productivity and ability. Although implementing these programs' investment costs are pretty high and not all businesses do, the benefits that this method brings are enormous and long-term.

According to (Khaled, 2013) and (Tahir, S. and Hummayoun, N., 2013), human resource creation and development programs help the organization have a human resource with specific skills, skills, expertise, and people. Laborers find that they are one of the critical factors in the organization's development direction, from which employees feel satisfied with the work with the organization.

On the employees' side, training and capacity development activities help them update new knowledge and skills. At the same time, employees also see this as an opportunity to prepare for their future promotions.

3.6.5. Organizational Support

(Tahir, S. and Hummayoun, N., 2013) and (Khaled, 2013), the organization's support, help employees realize that being valued and shared by the organization is considered an integral part of the organization. However, the organizational support here is not merely the support of the leadership, the direct management but also the support of colleagues, people at the same level, or even subordinates. In addition to the support at work, managers need to see employees as family members, care, and ask questions to understand their thoughts, feelings, opinions, and social needs to get the proper support.

The above point of view is utterly similar to the research of (Paulin, M. & F., Ronald J. & Bergeron, J., 2006) and (Babakus, E., Yavas, U. and Ashill, N. J., 2009)), respectively confirming that the support of colleagues and the support of management level affects the satisfaction of employees. When employees have organizational support, they have many favorable conditions to complete the assigned tasks and tasks, from which the employees feel satisfied with the organization, satisfied the work.

Based on the above internal marketing factors and the relationship between employee satisfaction and organizational engagement described above, the author decided to propose an internal marketing research model as follows:

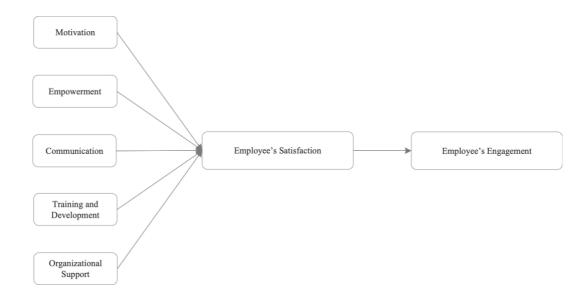


Figure 9: Proposal internal marketing model (2021)

Source: Author

4. Analysis

4.1. Human resource in the banking sector in Vietnam

Banking is an important sector of every economy in the world. The Vietnamese banking system has been developed from 1951 up to now and is trying to perfect and keep up with world development trends. There are two segments of the current Vietnamese banking system through four periods of development: State Bank and Commercial Bank.

State Bank is a central bank under the management of the Government of Vietnam, responsible for issuing and managing money, and at the same time participating in advising the Government of Vietnam on monetary policies. It seems that the bank interest rate policy, the issue of money to the market, the exchange rate policy, drafting the banking business, managing foreign currency reserves, and the credit institutions of the banking system. Currently, nine banks belong to the State and the Government of Vietnam. There are two kinds of State banks, namely Joint Stock Bank and Policy Bank. Each type of bank has its task and make a significant contribution to the Vietnamese banking system.

Working in parallel with the State Bank is the Commercial Bank. It is a credit institution providing all banking services and products to individual and corporate customers. This group of commercial banks is into three categories: joint-stock commercial banks (31 banks), banks with 100% foreign capital and with offices and branches in Vietnam (62 banks), the joint venture (2 banks). Besides this classification, the Vietnamese commercial banking system is also classified based on business purposes (retail banking, wholesale bank, supporting bank); operational nature (specialized banks, general business banks).



Figure 10: Commercial banks in Vietnam

Source: (Van, 2019)

According to the 2020 report of the HR Solutions Company Adeco (Amis, 2020), the turnover-rate of employees in Vietnam in 2019 is 24%, and it is predicted that this number is increasing. The main reason for quitting is that employees cannot see the old bank's career development path and have conflicts with managers or colleagues. Also, according to the survey results of the State Bank's Statistics and Forecast Department, in September 2019 (Le, 2020), about 23% of banks lack labor, and 63% of banks need to recruit new employees. However, banks mainly tend to recruit employees with experience in the banking industry. The recruitment rate for employees who have just graduated is relatively low because this object needs more training time. One reason for the banking sector's recruitment trend is the application of scientific and technical advances to the banking service delivery process. In the era of technology 4.0, automation is used to improve the quality and accuracy of service delivery processes. Some basic banking positions are gradually replaced as tellers or controllers. Highly qualified personnel uses more. Therefore, the banking industry employers choose to recruit by "enticing" experienced employees in other banks with higher salaries and higher benefits.

Recognizing human resources' actual situation in the banking industry in Vietnam, the bank's leaders have also paid more attention in recent years in retaining talents. Big banks such as Vietcombank, BIDV, Techcombank, and small and medium banks like

BAC A BANK have also started to focus more on internal marketing activities to enhance employees' cohesion with their bank.

Understanding the trends of the Vietnamese banking sector's labor market and the general trend in banks' development orientation, the author has a reason to study more closely internal marketing and the impact of activities. This impact on the engagement of employees in banks in Vietnam, through a survey of 1000 banking employees working at commercial banks in Vietnam. The author analyzes the impact of internal marketing activities, including Motivation, Organizational Support, Internal Communication, Empowerment, Training, and Development. The analysis results provides some solutions to overcome current difficulties and internal marketing development trends at banks.

4.2. Data collecting procedure:

4.2.1. Tools

The survey "Effect of internal marketing on employee engagement in Vietnam banks" is surveyed through the online platform google form. It is a traditional survey method and is still commonly used in surveys in Vietnam. The advantage of this platform is easy to use and close to the respondents. Due to the difficulty of movement between countries during the Covid-19 pandemic, conducting online surveys is more reasonable than actual surveys or face-to-face interviews. Besides, because the survey content is also one of the sensitive issues, survey participants tend not to disclose personal information about themselves. Due to the online implementation, the number of participants is more, so the survey results are more accurate with reality.

4.2.2. Sample

Respondents are employees working in commercial banks in Vietnam. The author does not select employees at the State Bank or banks with foreign elements because of the personnel policies and the human resource management system's differences.

After two months of the survey, approximately 700 people participated in this survey. To ensure the objectivity and representativeness of the survey results, survey participants are random, varied by gender, age, education level, income level. Based on

research by (Bollen, 1989) on the expected sample size (sample size is five times the number of observed variables), this sample size is satisfactory, 15.7 times more than the total number of observed variables is 38, equivalent to 38 questions in the survey.

4.2.3. Construction survey questionnaire:

There are two main parts to the survey questionnaire, including personal information and questions about internal marketing.

In the question of personal information of survey participants, the author chooses the ten most crucial information as the basis for classifying and analyzing the impacts of internal marketing activities by each group:

- Full name: this question is not to protect the information of this survey participant. However, the author still uses this question to capture the percentage of survey participants who may disclose personal information in this survey.
- Age: in this question, there are four age levels equivalent to the number of years of experience and milestones of most employees.
- Gender: Gender factor is also one of the essential factors affecting the results of the survey. In this survey, the author gives the option of choosing Male or Female and another gender category. It is one of the differences with previous researches.
- Average income: This income is seven levels, based on work experience, working position, and type of bank.
- Experience in the banking sector: Seniority is arguably one of the most critical factors in this survey.
- The bank is currently working: The author has limited the respondents to the survey to be employees working at the State Bank, Joint Stock Commercial Bank, to survey the employees working at banks with foreign elements. Because of the working environment, the personnel policies in banks with foreign elements have specific differences.
- Position: it is easy to grasp why employees have effects on current bank engagement in this survey.
- The number of job transitions: This data provides background information about loyalty and engagement with the organization.

The survey questionnaires about marketing activities include general assessment questions about internal marketing at the banks the survey participants are working with, a detailed assessment of the five internal marketing factors that affect the cohesion of employees, and employee's desire to bond with existing banks. To set the topic's goals, the author has used open and closed questions (optional and open questions).

- Overall assessment of marketing at the current bank: 4 questions
- Detailed assessment for each factor:
- + Factor 1 Motivation: 4 questions
- + Factor 2 Organizational support: 5 questions
- + Factor 3 Internal communication: 4 questions
- + Factor 4 Training and capacity development: 5 questions
- + Factor 5 Empowerment: 4 questions
- + Satisfaction and attachment assessment: 4 questions

For evaluating the satisfaction of survey participants, this study uses a scale of 5 ratings:

- 5 Strongly satisfied
- 4 Satisfied
- 3 Partially satisfied
- 2 Not satisfied
- 1 Strongly dissatisfied

4.2.4. Process:

Questionnaires are on Google Forms. It has been distributed on social media channels such as Facebook, Instagram, WhatsApp, Zalo, Gmail. People in Facebook and WhatsApp groups have filled out the majority of forms. The author has cooperated with BAC A BANK, Techcombank, Vietcombank in Vietnam to have more people participate in this survey. The survey was not conducted with any candidate facing the memorization of socially segregated standards during the ongoing Covid-19 pandemic.

4.2.5. Limitations:

According to the original plan, the author wanted to collect data to study this topic more deeply. However, due to problems related to the Covid-19 pandemic, the data collection process encountered many difficulties.

- The sample is representative and does not cover all employees at commercial banks in Vietnam. The number of respondents is 700, while the number of employees working in the banking industry is about 500,000 to 800,000.
- The survey method is an online survey, so it is difficult for the author to know how well the respondents understand the questionnaire questions.
- The survey results are from feedback from participants; because of the study's scope and difficulties caused by the Covid-19 pandemic, the author has not been able to perform a scientific test in the analysis. Moreover, conclude in the thesis. However, this thesis aims to analyze the impact of internal marketing on employee engagement from an employee's perspective. Therefore, the results of this study are still recorded and guaranteed to be objective.

4.3. Profile analysis:

After the survey period is over, the data is analyzed through the excel application, and Diagram software draws more clear graphs that show the results of this survey. According to the author's initial estimate, the number of responses is about 800-1000 people. The number of participants was about 700 people; after screening the irrational results, there were 596 standard respondents.

4.3.1. Basic personal information

4.3.1.1. Identity information

In the survey, the first question is information about the specific names of the respondents. However, the author also predicts that the respondents do not want to disclose the respondents' specific identities, so this question is not required only in the survey. As predicted by the author, the proportion of participants answering this question is 0%. It is one of the most common things in Vietnam surveys, especially surveys related to work issues.

4.3.1.2. Age Distribution

The age of research subjects is one of the basic information that is very important to researchers. In this study, the author divides into four suitable ages according to human development stages. Below are the results of the survey on age among 596 participants:

Q2: What is your age?	The number of respondents	Percentage
Under 23 years old	71	11.9%
From 23 to 30 years old	400	67.1%
From 31 to 40 years old	73	12.2%
More than 40 years old	52	8.7%
Total	596	100.0%

Table 2: The result of Question 2 – Age Distribution

Source: Prepared by Author

The age group with the most participants is the employee between the ages of 23 and 30 years. For employees in Vietnam, it is considered to be the career stage of the majority of employees. Because the Vietnamese usually graduate at the age of 22 or 23, then they start working, gain experience, and step by step progress in their careers. The participation rate was 67.1%, making up the majority of the total number of participants.

Employees aged between 31 and 40 years old participated in the second largest, 12.2%. After establishing a career, at this age, the employees have a certain amount of experience, is stable in the financial aspect, and also have a specific position in the organization they work. Some employees who start working early also achieved specific successes. Compared with the start-up stage, employees' satisfaction and attachment have some significant differences because goals and needs have other changes.

The 3rd most tremendous participation rate is the period before the age of 23 years. These are employees who start working early or have an intermediate or college education (study time is shorter than university level) or have remarkable achievements, organized in real-time cooperation practice.

Accounting for the lowest percentage are employees over 40 years old, who have much experience, a development career, and often improve the job position from staff to management level or all levels management higher. Therefore, they are also less interested in and participate in internal marketing activities than in other stages.

The chart below is clearly show the difference in the age distribution of respondents.

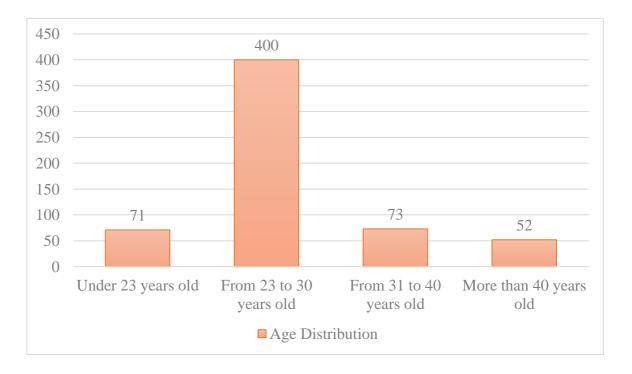


Figure 11: Age Distribution

Source: Prepared by Author

4.3.1.3. Gender Distribution

As described in section 4.2., during the data collection process, the author gives more than two options related to the gender of the labor participant. The following data table is survey results:

Q3: What is your gender?	The number of respondents	Percentage
Female	285	47.8%
Male	311	52.2%
Other genders	0	0.0%
Total	596	100.0%

Table 3: The result of Question 3 – Gender Distribution

Unfortunately, out of 596 survey participants, the proportion of people choosing "Other gender" equal to 0%. Even though at the time of the survey, the issue of the LGBT community becomes more common, but people from this community are still not confident enough to reveal their gender, especially in the North of Vietnam.

The survey had 285 women, accounting for 47.8% and 311 men, accounting for 52.2% of the total number of participants. This rate is accepted because the difference is not much between gender types, so that the survey results are objective in terms of gender.

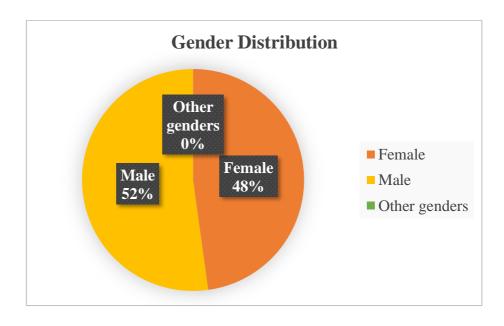


Figure 12: Gender Distribution

4.3.1.4. Education Distribution

Educational attainment is one of the critical factors in this survey. Highly qualified people have higher needs and conditions in life, so it is more challenging to satisfy them based on internal marketing activities. The following table is the results of the survey:

Q4: What is the highest degree or level of the school you have completed?	The number of respondents	Percentage
Lower Associates Degree	0	0.0%
Associates Degree	27	4.5%
Bachelor's Degree	361	60.6%
Master's Degree	208	34.9%
Total	596	100.0%

Table 4: The result of Question 4 – Education Distribution

Source: Prepared by Author

In Vietnam, banking sector positions have a simple work that still accepts employees with Intermediate and College degrees (equivalent to high school graduation but below). University level; in the Czech educational system, it is equivalent to Vocational College). Of the 596 survey participants, the number of employees with university-level education accounts for the majority of 60.6%, with 361 people. The second most percentage is the Master's degree with 208 people (34.9%). The level with the lowest proportion is College level with 27 people (4.5%).

The primary purpose of this thesis is to study the impact of internal marketing on employee engagement. Therefore, survey participants are all at the staff level or middle management, so the highest level is only a Master. Higher levels such as Ph.D., Professor is not mentioned in the scope of this survey.

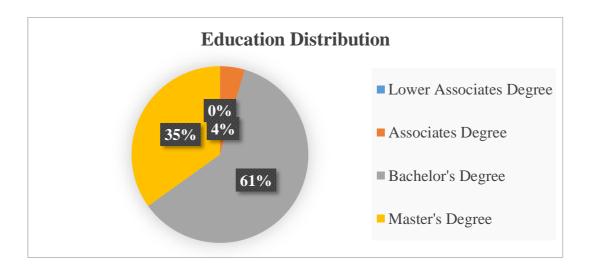


Figure 13: Education Distribution

4.3.1.5. Average Income

Median earnings are calculated using the formula of gross annual income divided by the 12 months worked. The income levels directly affect the material life of employees. Here is the detailed results table:

Q5: What is your average monthly income?	The number of respondents	Percentage
Under 5 billion VND (200 EUR)	50	8.4%
From 5 to 10 billion VND (from 200 to 400 EUR)	100	16.8%
From 11 to 20 billion VND (from 400 to 800 EUR)	260	43.6%
From 21 to 30 billions VND (from 800 to 1200 EUR)	46	7.7%
From 31 to 45 billions VND (from 1200 to 1800 EUR)	64	10.7%
From 46 to 60 billions VND (from 1800 to 2300 EUR)	76	12.8%
Above 61 billion VND (2400 EUR) per month	0	0.0%
Total	596	100.0%

Table 5: The result of Question 4 – Average Monthly Income

The most significant proportion is the income from 11 to 20 million VND, with 260 people, accounting for 43.6%. The second-largest percentage is the income from 5 to 10 million VND, with 100 people and accounting for 16.8%. The highest income level is also the income level with the lowest percentage, 0%. Compared with the basic salary and the average salary in Vietnam, employees in the banking industry often have a relatively high average monthly income due to the more salary and bonus ranges. However, because the survey participants are only senior staff or middle managers, the salary from 61 million VND or more is quite rare.

The chart below helps to render the results more clearly.

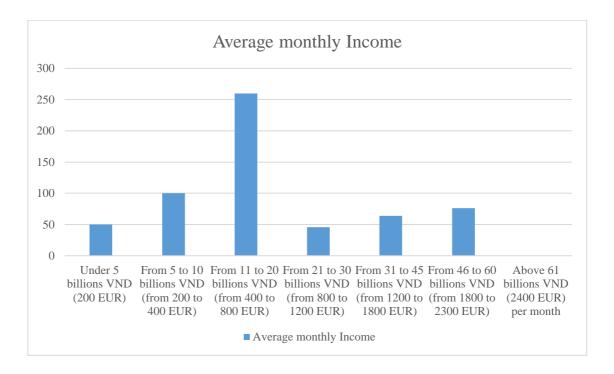


Figure 14: Average monthly income

Source: Prepared by Author

4.3.1.6. Number of job transitions

The number of job transitions indicates the employee's degree of engagement and loyalty with the organization they have worked. The higher the number of job transitions, the lower the engagement level. In this survey, this is the most essential and vital factor.

Q9: How many times did you change your job?	The number of respondents	Percentage	
0-2 times	119	20.0%	
3-5 times	357	59.9%	
5-10 times	113	19.0%	
More than 10 times	7	1.2%	
Total	596	100.0%	

Table 6: The result of Question 4 – Number of job transitions

Based on the above survey results, most job transfer times are 3-5 times, with 357 people (59.9%). The second number of job transfers is 0-2 times, with 119 people (20%). With a slight difference, 113 people switched jobs 5-10 times, accounting for 19% of the total number of people in this survey. Over ten job transfer times are pretty significant, but there are still seven people, accounting for 1.2%.

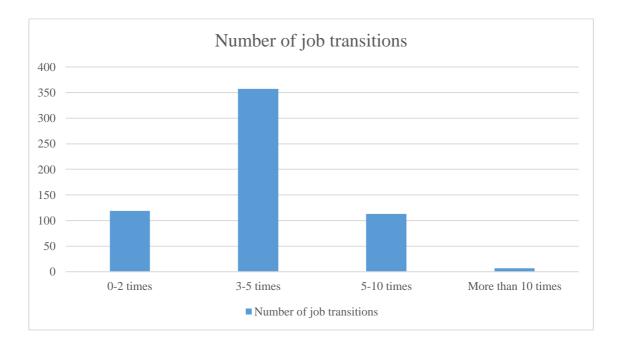


Figure 15: Number of job transitions

The number of job transitions often varies with the age of the respondents. Among young employees under the age of 30, they tend to change jobs more than those over 30. The reason is that young employees want to have experience in some working environments in order to find the right environment. Besides, they are young, so it is easy to have the mentality of "easy boredom" in working in a new environment, but because of that, internal marketing activities are elementary to affect their relationship with the bank.

4.3.1.7. Other factors

Besides having essential factors that affect the research paper results, the survey also has several supporting factors. The purpose of these factors is to demonstrate the diversity of survey participants, making the results more comprehensive. These are factors related to working experience in the banking industry, current working position, and banking. The following data tables are the specific results.

Q6: How many years have you been working as a banking major?	The number of respondents	Percentage
Under 2 year	39	6.5%
From 3 to 5 years	405	68.0%
From 5 to 10 years	88	14.8%
More than 15 years	46	7.7%
From 10 to 15 years	18	3.0%
Total	596	100.0%

Table 7: The result of Question 6 – Number of job transitions

Q7: Which current bank are you working?	The number of respondents	Percentage
Asia Commercial Joint Stock Bank	15	2.5%
Bac A Bank	273	45.8%
JSC Bank for Foreign Trade of Vietnam	51	8.6%
Kien Long Commercial Joint Stock Bank	62	10.4%
Military Commercial Joint Stock Bank	18	3.0%
Sai Gon Thuong Tin Commercial Joint Stock Bank	7	1.2%
Tien Phong Bank	19	3.2%
Vietnam Export Import Commercial Joint Stock		
Bank	9	1.5%
Vietnam Joint Stock Commercial Bank for Industry		
and Trade	51	8.6%
Vietnam Technological and Commercial Joint Stock		
Bank	77	12.9%
Vietnam Thuong Tin Commercial Joint Stock Bank	14	2.3%
Total	596	100.0%

Table 8: The result of Question 7 – Employee's working bank Distribution

Q8: What is your current job title?	The number of respondents	Percentage
Accounting manager	30	5.0%
Administrator	55	9.2%
Branch Deputy Director	55	9.2%
Branch manager	17	2.9%
Business relationship manager	43	7.2%
Consumer Loan Officer	4	0.7%
Credit Approval Officer	12	2.0%
Financial Analyst	11	1.8%
Head of HR department	4	0.7%
Head of Marketing Department	1	0.2%
Head of Trading	1	0.2%
Head of Training department	2	0.3%
HR officer	7	1.2%
Internal Audit Officer	9	1.5%
Loan Officer	5	0.8%
Personal relationship manager	105	17.6%
Phone Banker	41	6.9%
Sales manager	41	6.9%
Senior Accountant	8	1.3%
Surveyor	49	8.2%
Teller Supervisor	32	5.4%
Tellers	64	10.7%
Total	596	100.0%

Table 9: The result of Question 8-Employee's position Distribution

4.3.2. Internal marketing evaluation data

In this second part of the data, the author has collected the results of employees' assessment of the internal marketing activities in the bank they are currently working. It is also the basic assessment so that the author can combine it with the assessment of employee engagement.

4.3.2.1. A general review of the current internal marketing activities in the bank

Before giving a detailed review of each of the current bank's internal marketing activities, survey participants would answer the overview questions. This information helps researchers have a more detailed and more realistic view of banks' internal marketing activities in Vietnam.

The first question is whether the respondent's current bank is implementing any internal marketing activities. As predicted by the author, 596/596 answers are yes, meaning that 100% of the banks that the survey participants are working with have implemented internal marketing. It proves that the leaders of banks in Vietnam have seen the importance of internal marketing activities and their impact on employees in the organization.

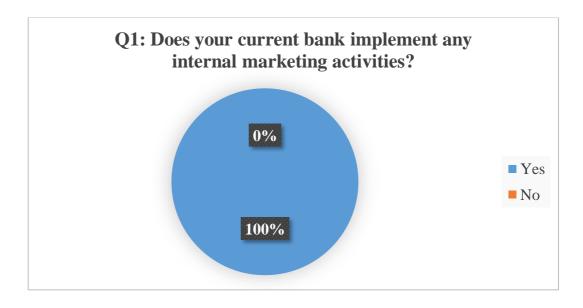


Figure 16: Does your current bank Implement any internal marketing activities?

The following question results show that during the year operating within the research scope of the topic, which employees are most impressed within internal marketing activities at the current bank they work. The following table is the specific result:

Q2: Which internal marketing activities do you have the most impression on?	The number of respondents	Percentage
Communication	122	20.5%
Empowerment	82	13.8%
Motivation	374	62.8%
Organization Support	8	1.3%
Training and Development	10	1.7%
Total	596	100.0%

Table 10: The result of Question 2 – The most impression internal marketing activity

Source: Prepared by Author

The most chosen activity is motivation to work, with 374 votes, accounting for 62.8%. Employees are most impressed with this activity, perhaps because it is often associated with benefits, salary, and bonuses, and promotions at work. These are the goals of the vast majority of employees at work. Second among the choices is Internal Communication, with 122 votes, accounting for 20.5% of the respondents' total number. The third most popular choice is empowerment at work. Out of 596 votes, 82 people chose the impression of empowerment in the current bank, accounting for 13.8%. Finally, Organization Support, Training and Development had the lowest choice rate, with 8 and 10 respectively, accounting for 1.3% and 1.8% of the total number of respondents. Each bank has different internal marketing policies and methods, resulting in different results for each bank. However, in general, employees at banks still pay the most attention and attention to Motivation activities.

The third question in the general assessment assesses employees' satisfaction with all the internal marketing activities at the current bank. The assessment uses a scale of 1 to 5 with increasing satisfaction.

The statistics table below shows detailed results:

Q3: How do you rate the internal	1	2	3	4	5	Total	Average point
marketing in your	0	17	99	263	217	596	4.14
current bank?	0.0%	2.9%	16.6%	44.1%	36.4%	100.0%	4.14

Table 11: The result of Question 3 – Rate of the internal

Source: Prepared by Author

Overview, the percentage of satisfied with internal marketing activities is relatively high. The level of satisfaction and completely satisfied accounts for more than 70% of the total number of reviews, of which level 4 is 263 reviews (44.1%), the 5-point level is 217 ratings (36.4%). There are 99 votes for rating 3 - partially satisfied, accounting for 16.6%. Only 17 votes, equivalent to 2.9%, are dissatisfied with the internal marketing activities. Based on these assessment results, the satisfaction of Vietnam employees concerning internal marketing activities is relatively high. Explaining this result, the author said that internal marketing is a relatively new concept for both the management and employees in Vietnam, so this assessment does not reflect the reality of quality; or As a Vietnamese employee, it is easy to achieve satisfaction with internal marketing activities. In addition to the number of statistics, the author also gives a parameter to compare evaluation between marketing activities. That is the average score of each factor. In this question, the average score is 4.14/5. The score is good, not too low, but many aspects still need to be improved to improve employee satisfaction and long-term commitment moving further.

4.3.2.2. Evaluate Motivation

In the evaluation of Motivational activities in the banking sector, the author used four questions, including financial motivation and non-financial motivation to survey employees' quality and evaluation with this activity.

MOTIVATION	1	2	3	4	5	Total	Average point
Q1: Are you satisfied with the current salary, bonus,	0	3	101	448	44	596	3.89
allowance, and financial support from your current bank?	0.0%	0.5%	16.9%	75.2%	7.4%	100.0%	3.69
Q2: How do you rate the working environment and	0	8	107	418	63	596	3.9
relationships in your current bank?	0.0%	1.3%	18.0%	70.1%	10.6%	100.0%	
Q3: Are the working hours, conditions, and	0	11	93	422	70	596	2.02
safety in your current bank guaranteed?	0.0%	1.8%	15.6%	70.8%	11.7%	100.0%	3.92
Q4: How do you rate the Job Promotion	0	6	97	427	66	596	2.02
Opportunities in your current bank?	0.0%	1.0%	16.3%	71.6%	11.1%	100.0%	3.93

Table 12: The result of motivation

The first question mentions the employee's satisfaction with the current bank's salary and bonuses, welfare regimes, and other financial supports. At the highest satisfaction level - score 5, there are 44 votes (7.4%). Having the most votes is score 4, with 448 votes, accounting for 75.2%. Levels 3 and 2 respectively have 101 votes, respectively 16.9%, and 3 votes 0.5%. Choice Completely dissatisfied with no votes. The average score for this question is 3.89/5. This survey results show that, at present, motivational financial policies have satisfied the majority of employees. However, managers still

need to improve these policies, ensuring more suitability and rationality for employees, perhaps policies by work area, and additional support working in a hazardous environment, etcetera. BAC A BANK is one of the banks with many motivational policies to work in Vietnam's banking sector. This bank has the usual welfare policies such as bonuses on holidays, KPI bonus, vacation mode, employee loan policy, and an additional policy that many employees satisfy. It is an upgraded medical insurance package. With this progressive policy, the employees who signed the official contract with BAC A BANK are paid some medical expenses during the treatment process, including female employees' costs.

In the second question, the participants evaluate the current working environment and banking relationships. Level 4 is still the level that most respondents choose, with 418 votes, accounting for 70.1%.

4.3.2.3. Evaluate Empowerment

In this Empowerment Assessment, the author used five questions, including four 5-point monthly assessment questions and one detailed information selection question. On the whole, the average score for empowerment is slightly higher than for motivation. It is a reflection of the current fact. Employees are gradually shifting their attention from internal financial marketing activities to internal marketing activities that promote personal capacity.

The first question is about how healthy top management is empowering the survey participants. Four options are offered at descending levels, ranging from full empowerment to partial empowerment; followed by empowerment but still under management control and, ultimately, no empowerment. The chart below will clearly show the answer:

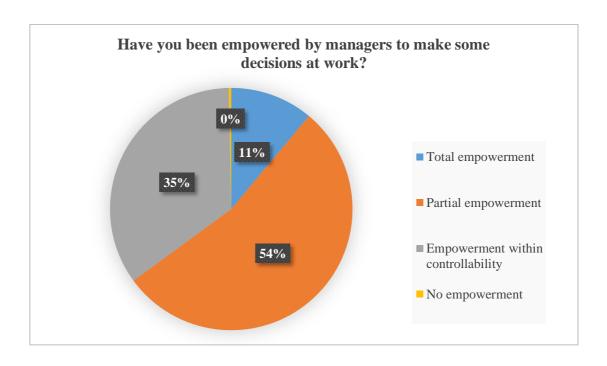


Figure 17: Q1: Have managers empowered you to make some decisions at work?

In the following four questions, the author uses a 5-point scale to evaluate other factors in empowerment. The results show in the table below:

EMPOWERMENT	1	2	3	4	5	Total	Average point
Q2: Do your managers	0	2	104	433	57	596	
believe in your ability to evaluate and make decisions at work by yourself?	0.0%	0.3%	17.4%	72.7%	9.6%	100.0%	3.91
Q3: How would you	0	7	111	397	81	596	
rate the empowerment of managers?	0.0%	1.2%	18.6%	66.6%	13.6%	100.0%	3.93
Q4: During the meetings, are you	0	6	103	406	81	596	3.94
encouraged and	0.0%	1.0%	17.3%	68.1%	13.6%	100.0%	

listened to by							
management when							
making comments?							
Q5: Do you support the	0	8	113	389	86	596	
empowerment of your							3.93
managers?	0.0%	1.3%	19.0%	65.3%	14.4%	100.0%	

Table 13: The result of empowerment

4.3.2.4. Evaluate Communication

The internal communication covered in this study includes the communication within the company in a multidimensional way. It is a relatively new approach for Vietnamese banks. Previously, information flow was only one way, from top management down to management and staff levels. Keeping up with the global trend and creating a better working environment, company management has changed how internal communication is implemented. The detailed results are below the table below:

COMMUNICATION	1	2	3	4	5	Total	Average point
Q1: How do you rate the information system	0	5	107	429	55	596	3.9
and data storage in your current bank?	0.0%	0.8%	18.0%	72.0%	9.2%	100.0%	
Q2: Do you rate the effectiveness of the internal	0	5	102	446	43	596	
communication methods in your current bank?	0.0%	0.8%	17.1%	74.8%	7.2%	100.0%	3.88
Q4: In the current bank, are your	0	9	103	367	117	596	
opinions often feedbacked and appreciated by managers?	0.0%	1.5%	17.3%	61.6%	19.6%	100.0%	3.9

Table 14: The result of communication

In the first question, the author mentions the evaluation for information systems and data storage. The results showed that the number of people satisfied with this system was 484, with 429 people rated level 4 and 55 people rated level 5, accounting for 81.2 percent of the total number of reviewers. Besides, the number of people dissatisfied with the system is just under 1%.

The effectiveness of the communication method in the second question was similarly assessed. There were 446 people rated at 4 (74.8%), and only five people (0.8%) rated at 2 - not satisfied.

Regarding the frequency of implementing internal activities such as newsletters, internal events, media programs by holidays..., the answer received by the majority is from 2 to 5 times per month with 389 votes. It was selected, accounting for 65.3%. Not only that, but some banks also have more than ten internal communication activities. This answer accounts for 1.7%. However, out of 596 review participants, 20 also answered No information about internal communication activities.

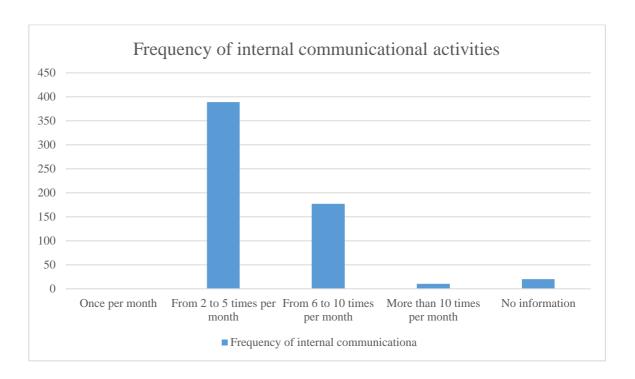


Figure 18: Q1: Frequency of internal communicational activities

Source: Prepared by Author

The fourth question addresses whether the employee's comments have received feedback and appreciation from the manager. Based on the results received, employees had a 5-point rating more than the previous questions with 117 votes, accounting for 19.6%. The score of 4 still accounts for the majority of the 61.6% choice in the answers.

4.3.2.5. Evaluate Training and Development

In the past five years, internal training courses have become more popular and closer to employees, especially in the banking industry. In the evaluation results of Training and Development activities, the author has given four main questions.

The first question is whether employees actively participate in internal training sessions organized by the bank. According to the chart results below, the majority of employees are aware of this issue, up to 83.9% of the total number of people choosing the level 4 and 5. It is the highest percentage of the questions in the survey.

The frequency of organizing internal training activities at banks shows the focus of the management for this activity. Fifty-eight people are confirming that the current bank organizes training once a week, accounting for 9.7%. The majority of respondents choose internal training frequency from 2 to 5 times per week, accounting for 64.6%. Besides, 147 people choose the answer from 6 to 10 times per week, and six people choose to answer more than ten times.

Q2: How often is the internal training implemented in your current							
bank?							
Once per week	58	9.7%					
From 2 to 5 times per week	385	64.6%					
From 6 to 10 times per week	147	24.7%					
More than 10 times per week	6	1.0%					
No information	0	0.0%					
Total	596	100.0%					

Table 15: The result of Communication - How often is the internal training implemented in your current bank?

Source: Prepared by Author

The third question evaluates the detailed quality of internal training, including quality assessment, implementation method, trainers, and training site. According to the

average score, the most appreciated factor is trainers' quality and the lowest in the training location. In each bank's organizational structure in Vietnam, there is usually a Training Department, which can be under the management of Human Resources or an independent training center operating as a branch to provide training for employees new staff and existing employees. However, because the bank branch system is spread out, the training is often held continuously or through online systems. Therefore, the training venue is underestimated. The following chart will detail the results of the training quality assessment questions:

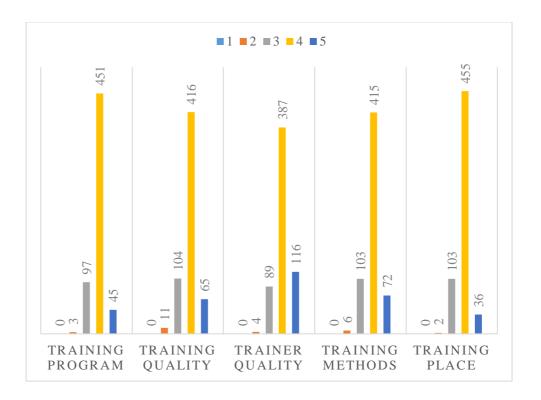


Figure 19: Q3: Training Quality

Source: Prepared by Author

The last question regarding the acquisition and effectiveness of internal training courses received positive results. There are 455 times choosing level 4, accounting for 76.3%, 36 times choosing level 5, accounting for 6% of satisfaction, and getting knowledge applied in practice. Besides, there were only 103 votes to choose level 3 and 2 times to choose level 2.

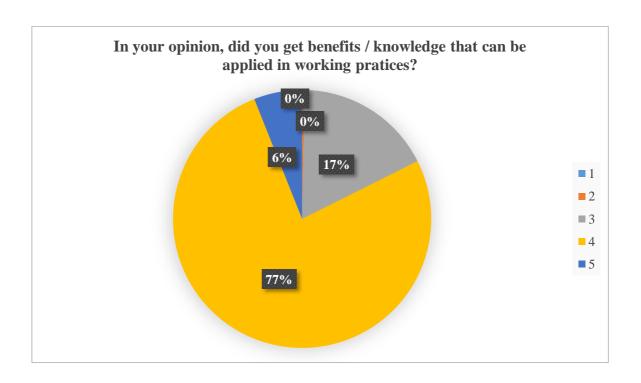


Table 16: Q4: Benefits from Training and development activities

4.3.2.6. Evaluate Organizational Support

In assessing the organization's support, the author uses five questions about the support from the superior manager, co-workers, the coordination between internal departments, and the bank's financial support. The results of the questions are shown in the table below:

ORGANIZATIONAL SUPPORT	1	2	3	4	5	Total	Average point
Q1: Do you have managers that create the	0	11	105	445	35	596	2.05
best conditions for you to complete your work?	0.0%	0.0% 1.8%	17.6%	74.7%	5.9%	100.0%	3.85
Q2: Do the managers regularly discuss and	0	8	97	454	37	596	3.87
support your career	0.0%	1.3%	16.3%	76.2%	6.2%	100.0%	

development at your current bank?							
Q3: Are your colleagues always friendly, enthusiastic, supportive,	0	8	101	442	45	596	3.88
and coordinated in their work?	0.0%	1.3%	16.9%	74.2%	7.6%	100.0%	3.00
Q4: How do you rate the coordination among	0	3	112	447	34	596	205
departments in your current bank?	0.0%	0.5%	18.8%	75.0%	5.7%	100.0%	3.86
Q5: Do you regularly receive incentive	0	6	93	434	63	596	3.93
programs, support the employee's life from your current bank?	0.0%	1.0%	15.6%	72.8%	10.6%	100.0%	3.93

Table 17: The result of Organizational Support

The first question received the lowest average score because the number of unsatisfied people was relatively high compared to the other questions, accounting for 1.8% (11 votes). Meanwhile, the bank's financial support is highly appreciated by the employees with a score of 3.93/5. The remaining factors are average compared to other questions. Perhaps this factor needs to be paid more attention by management to improve employee satisfaction and cohesion.

4.3.3. Employee engagement evaluation data

After detailed questions assessing the content marketing activity, survey participants would respond to questions assessing their satisfaction with the activity and the content marketing factor's impact stickiness of employees. It is an integral part of the

lesson survey because these questions serve as a basis for the author to conclude the thesis.

The third question in the overview assesses employee satisfaction with all current internal banking marketing activities. The rating uses a scale of 1 to 5 with increasing satisfaction.

The statistic table below shows the results in detail:

EMPLOYEE SATISFACTION AND ENGAGEMENT	1	2	3	4	5	Total	Average point
Q1: Are you satisfied with the	0	2	123	401	70	596	
current bank's internal marketing policies and activities?	0.0%	0.3%	20.6%	67.3%	11.7%	100.0%	3.9

Table 18: The result of Employee satisfaction and engagement (Q1)

Source: Prepared by Author

Overview, the percentage of employees who are satisfied with internal marketing activities is relatively high, the level of satisfaction and completely satisfied accounts for nearly 80% of the total number of reviews, of which the level 4 is 401 reviews (467.3%), the 5-point level is 70 ratings (11.7%). There are 123 votes for rating 3 - partially satisfied, accounting for 20.6%—only two votes corresponding to 0.3% dissatisfied with internal marketing activities. Based on these assessment results, the satisfaction of Vietnam employees concerning internal marketing activities is relatively high. Explaining this result, the author said that internal marketing is a relatively new concept for both the management and employees in Vietnam, so this

assessment does not reflect the reality of quality. Alternatively, As a Vietnamese employee, it is easy to achieve satisfaction with internal marketing activities. In addition to the number of statistics, the author also gives a parameter to compare and evaluate marketing activities. That is the average score of each factor. In this question, the average score is 3.9/5. The score is good, not too low, but many aspects still need to be improved to improve employee satisfaction and long-term engagement.

After evaluating the factors in each internal marketing activity above, the questions in this section will show employees' satisfaction with the overview of activities. On average, the most satisfying activity was Internal Communication with 3.96/5, followed by motivation at 3.94/5 and empowerment with 3.93/5 with zero difference too big. Besides, Training and Development were in fourth place with 3.91/5 points. Getting the lowest satisfaction is the Organizational Support activity. These scores are similar to those detailed in the section above. The results will be shown in detail in the table below:

EMPLOYEE SATISFACTION AND ENGAGEMENT	1	2	3	4	5	Total	Average point
Q2: How do you rate the satisfaction	0	3	103	418	72	596	3.94
level of motivation?	0.0%	0.5%	17.3%	70.1%	12.1%	100.0%	
Q2: How do you rate the satisfaction	0	5	118	407	66	596	
level of Organizational Support?	0.0%	0.8%	19.8%	68.3%	11.1%	100.0%	3.89
Q2: How do you rate the satisfaction	0	6	104	396	90	596	201
level of communication?	0.0%	1.0%	17.4%	66.4%	15.1%	100.0%	3.96

Q2: How do you	0	8	121	388	79	596	
rate the satisfaction							3.91
level of Training	0.0%	1.3%	20.3%	65.1%	13.3%	100.0%	3.71
and Development?	0.070	1.070	20.570	00.170	13.370	100.070	
Q2: How do you	0	8	111	390	87	596	
rate the satisfaction							2.02
level of	0.0%	1.3%	18.6%	65.4%	14.6%	100.0%	3.93
empowerment?	0.070	1.570	10.070	05.470	14.070	100.070	

Table 19: The result of Employee satisfaction and engagement (Q2)

The next question is also the most critical in this survey, and it is if based on the organization's internal marketing activities, how much do respondents intend to stick with the current organization. The answer includes five options:

- Temporary less than 1 year
- Short term from 1 to 3 years
- Medium-term from 3 to 5 years
- Long term from 5 to 10 years
- Indefinite term

Out of 596 survey participants, 21 people (3.5%) chose to work temporarily at their current organization. The answer is short-term, accounting for 23.5% with 140 votes. The most chosen answer is medium term, from 3 to 5 years, with 318 votes, accounting for 53.4%. Besides, there are also 19.1%, equivalent to 114 people determined to stick with the current organization, and three people commit indefinitely. The above figures will be combined with evaluations of internal marketing activities to conclude the impact of these activities on engagement. The chart below will make it easier to observe the results.

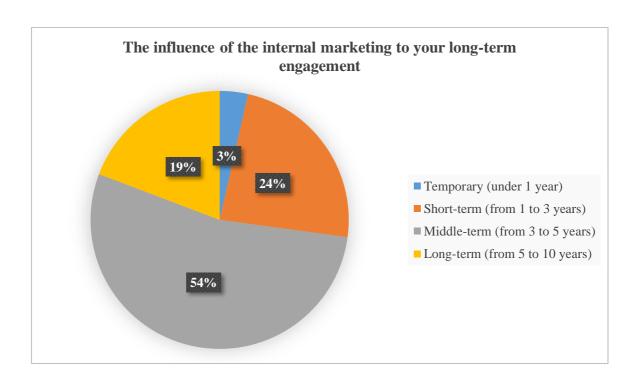


Figure 20: The influence of the internal marketing to your long-term engagement

4.3.4. The influence of internal marketing on employee engagement

In general, the satisfaction level of employees with internal marketing in general and each marketing activity, in particular, is from 3.88/5 to 3.96/5. It is an acceptable score, but there are still assessments below point 3, so it is necessary to have a suitable internal marketing strategy to improve employee satisfaction.

For understanding the influence of internal marketing on employee engagement, the study will analyze more deeply based on two survey questions, Internal Marketing Evaluation and Base on the influence of internal marketing activities and how long you would like to engage with your current bank.

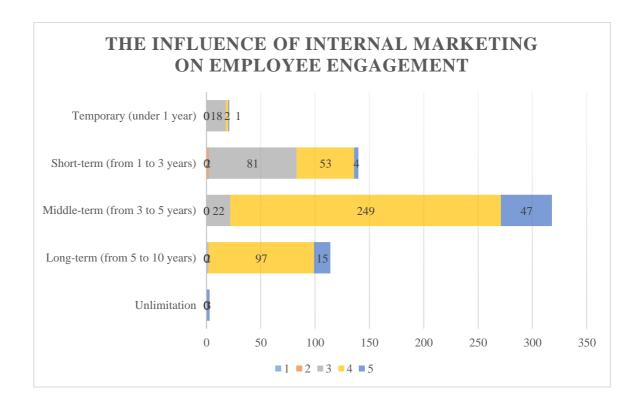


Figure 21: The the influence of internal marketing on employee engagement

Source: Prepared by Author

The chart above clearly shows the influence of internal marketing on employee engagement with the current organization.

The number of people who rated a score 3 - partially satisfied with internal marketing, in general, tends only to want to stick temporarily and, at most, a 1 to 3 year stay at the current organization. These are usually people between the ages of 23 and 30, the startup stage, and tend to be interested in Motivational activities such as salary, bonuses, benefits, and career advancement. Besides, a small number of young people under the age of 23 also choose to have the same temporary attachment.

Employee engagement tended to increase when satisfaction with internal marketing activities increased. It is evidenced by the number of respondents rated at 4 - satisfied with internal marketing choosing to stick with the current bank: 9% short-term, 42% middle-term, and 16% choose long-term.

With a 5 - fully satisfied internal marketing at the current bank, employee engagement levels become more diverse. There are 8% of medium-term commitments, 3% of long-term commitments, and 1% of indefinite commitments with current banks.

5. Result and Discussion

5.1. Result:

This study measures how internal marketing affects employees' engagement with the current organization. Research data was collected and screened on 596 employees operating in commercial banks in Vietnam (from employee position to branch manager) randomly, collected through an online survey within two months. Based on internal marketing theory, the relationships between internal marketing - employee satisfaction - employee engagement, the research has selected internal marketing activities to do evaluation criteria: Motivation, Empowerment, Communication, Training and development, Organizational support. The thesis's initial expectation is that when improving these internal marketing activities, employee satisfaction will increase, and employee engagement with the organization will also improve. Compared with the initial expectation, the research results completely coincided with the survey results, and internal marketing affects the employee's attachment to the current organization. The higher the quality of marketing, the higher the employee's engagement with the current organization. However, due to many difficulties encountered during the Covid-19 pandemic, the study could not further study the differences in age, income, occupation, and more. The underlying causes influence the employee's decision to stay with the organization on a long-term or temporary basis.

5.2. Discussion about the internal marketing in Vietnam

The concept of marketing has been trendy and familiar with business organizations in Vietnam, especially the banking sector - an important sector for each economy. However, the concept of internal marketing aimed at internal customers who are employees working in the organization is not clearly understood. Therefore, in the organizational apparatus, there is no internal marketing department, or in assigning work, these internal activities are divided among many implementing departments, for example: motivating employee by financial policies (salary, bonus, benefits) is done by the Human Resources department; the Training department does training and development; a different department carries out internal communication in each organization, maybe a Marketing department, a Training department; the finance and accounting department can do the organizational support; and more. These activities

are often carried out separately, rarely formulated into a specific strategy. Through this study's results, the author wants the concept of internal marketing to be seen more earnestly and clearly, to receive more attention from the leaders of business organizations, not only in the banking sector in Vietnam. Because internal marketing is also one way to build a team of employees with sound expertise, enthusiasm in the job, long-term commitment, and a reduction in costs in operations annual recruitment and training of replacement employees.

5.2.1. Motivation

Motivation is a factor that affects quite a lot for employees, especially employees in Vietnam. Currently, this is a factor widely used by banks and develops both financial and non-financial motivational aspects. Bonuses, allowances, and subsidies (either in cash or in-kind) satisfy employees physically and improve their living conditions and living standards. Policies that reward and promote their achievements and contributions bring emotional satisfaction, affirming the position of employees in the organization (the two highest levels of demand in Maslow's demand pyramid - To be respected and express themselves), contributing to a positive attitude at work. Below are the summary bonus levels in 2020 of some banks in Vietnam:

- Vietcombank: New Year: 2 months salary; Lunar New Year: 4 months salary; Lunar
 New Year lucky money: 12 million VND
- SHB: New Year: 1-month salary; Lunar New Year: 1-month salary
- Agribank: New Year: 1-month salary; Lunar New Year: 1-month salary
- Vietinbank: New Year: 1-month salary and 1.8 million VND
- BIDV: Lunar New Year: 1-2 months salary and 5 million VND
- Bac A Bank: New Year: 1 month of quantity and one month of lunch allowance; Lunar New Year: 4-6 months salary

Source: (Hoa, 2021)

The effectiveness of this financial motivation activity is very effective and has a significant impact on employees' choice and commitment. However, in addition to these financial activities, the bank's board should continue to implement and improve other non-financial motivational activities.

5.2.2. Empowerment:

Current empowerment in Vietnam is not yet considered a formal internal marketing activity. The decentralization process, empowerment is done or not depends much on the direct manager but not form a specific policy or regulation. It is also quite simple because not all employees are qualified and meet the standards in decision-making in professional work. Therefore, the direct managers need support in the job implementation. For inexperienced and incapable employees to make their own decisions, managers should listen and exchange job information through job training sessions, regular meetings, or assignments mixing between skilled employees and inexperienced employees (both partners). Then, the manager can gradually empower from small scopes to larger jobs. Besides, encouragement and praise are indispensable to help employees feel appreciated and ready to contribute more to their work. As for employees with extensive experience, the ability to make partial decisions, or make independent decisions, managers also need to have specific empowerments, the extent permitted, and continued instructions to overcome employees 'weaknesses. Appropriate empowerment will bring many benefits to the organization, managers, and employees: shortened working time; improved quality of work; the relationship between members in the organization becomes closer, friendly and coordinated more smoothly. Besides, the organization can select new core members through this activity. In other words, when implementing effective empowerment, employees' engagement with the organization will be extended.

5.2.3. Communication:

From the point of view of internal marketing and the flow of information from management to departments aimed at conveying messages, announcements, and policies, the communication within the organization also emphasizes the flow of information from Department to Board of Directors from employees to management. It is imperative for employees to communicate dissatisfaction or their suggestions about problems at work, about arising, conflicts, or any problems in the organization is extremely important to the development of that organization. It has allowed managers at all levels to understand the feelings and thoughts of employees so that they can promptly adjust policies, management methods, and management styles to suit each

field, thereby enhancing employees' commitment, attachment, and loyalty. Besides, internal communication is also known for interactive activities between employees in the same organization. It helps employees build a good and friendly relationship between colleagues and colleagues among departments; Helps the organization build a friendly working environment, improve work cohesion and coordination. The survey results in this thesis also demonstrate the relationship and influence of the Internal Communications factor with employee engagement with the organization.

5.2.4. Training and Development:

Capacity development and training are gradually becoming mandatory activities in Vietnamese organizations. This activity helps to organize high professional capacity and skills for employees, build up high-quality human resources. However, not all employees are fully aware of the importance of training and professional capacity development, especially in Vietnam. Therefore, this activity is sometimes considered inappropriate, time-consuming, and unreasonable for these employees, so the level of satisfaction is not high. Employees who are aware of training's usefulness, including on job training and participating in training courses, are often stricter in their assessment standards for training quality requirements. The capacity of the instructors is good, the training program practical and highly applicable.

In Vietnam today, many corporations and enterprises have introduced policies related to advanced training to retain talent. Organizations that fund all training-related costs, such as training costs, living expenses, travel expenses, and other incidental expenses, can keep employees' wages intact during the process of participating in training. It shows that the activity will significantly affect the employees' engagement with the current organization.

5.2.5. Organizational Support:

According to the survey results, the organization's support is the lowest employee rating factor, showing that this support currently has little effect on employee engagement. Except for supportive policies from organizations related to financial matters, most assistance activities are often intangible. It makes it harder for employees to feel and satisfy. Satisfaction in this activity is often highly subjective,

depending on the individual employee, the relationship between each individual, department in the same organization. Therefore, current organizations often have regular surveys or separate discussions to understand the difficulties and obstacles in the working process, maximize support and create the best conditions for employees. Since then, employees feel more shared, sympathetic, and comfortable in the organization's current working environment. Moreover, this also has an impact on employee engagement.

5.3. Recommendation:

The research results have shown that five internal marketing activities, including Motivation, Empowerment, Communication, Training and development, Organizational Support, impact employees' engagement. The more effective the above activities' implementation, the longer the employees will stick with the organization. Based on this study, the author proposes several suggestions to improve the quality of implementation of the above activities at BAC A BANK:

- BAC A BANK's Board of Directors should conduct periodic labor needs assessment through many forms such as surveys within branches, head offices, departments to capture and update needs, aspirations, and difficulties of employees. This process seems to analyze the needs of the target audience in external marketing. Based on the survey results and demand analysis data, the bank can develop an internal marketing policy that is appropriate for employees from time to time of the year. Some suggestions to collect employees' needs:
- + Surveying training needs every year;
- + Surveying the satisfaction of employees;
- + Interviewing staff preparing to leave.
- Internal marketing departments need to regularly update new ideas and trends in implementing internal marketing activities, such as competitions, sports leagues, internal events to celebrate the establishment of the bank, events on the occasion of Vietnamese Teachers' Day for internal trainers, etc. Also, the implementation of internal activities should apply modern technology tools and techniques to help achieve the goal of communicating messages to employees more efficiently, especially in technology 4.0. Some specific recommendations:

- + Using the teleconference system in training;
- + Building E-learning system;
- + Using social networks (Facebook, Instagram, Zalo, Whatsapp) in communication between groups of employees
- BAC A BANK should integrate cloud computing technology and some electronic information storage and transmission systems in order to reduce the overload in handling administrative documents. This technology will make internal information transmission easier, optimize managers' management and increase work productivity, reduce overtime for employees.
- In addition to employee welfare policies, including financial policies (salaries, bonuses, gift vouchers, etc) and non-financial policies (in-kind bonuses, promotions, etc), BAC A BANK can offer welfare policies an internal program of gratitude to employees' relatives. Some proposed policies such as:
- + Advanced health insurance cards for employees and their husbands and children;
- + Children's holiday program, the mid-autumn festival for employees' children;
- + Tickets to attend several events organized or sponsored by the bank.
- More flexible working time policies, especially for pregnant women, employees' families have funerals, wedding employees, etc.
- The management board should develop the core employees system standards with appropriate and specialized training and development policies for the employees with good qualities, capabilities, skills, and high qualifications. This system will be one of the most effective policies to improve the employee's attachment to the bank. At the same time, BAC A BANK will also have a team of high-quality employees.

6. Conclusion:

This thesis is conducted to assess the impact of internal marketing on the employees' engagement with the current organization, especially in Vietnam's banking sector, after giving the theoretical basis of the theory, and based on previous research on internal marketing and the relationships between internal marketing, employee's satisfaction, and engagement with the organization. Currently, the project has built a research proposal model with five elements of internal marketing, including Motivation, Empowerment, Communication, Training and Development, Organizational Support to study the influence of internal marketing on the attachment of employees.

The topic surveys with an expected sample size of about 800 to 1000 people with random employees are working in the banking industry. The survey results received responses from 596 participants and were analyzed based on the level of employee satisfaction assessment and employee commitment based on the influence of internal marketing. From there, the author can conclude that this study's results objectively reflect the influence of internal marketing on employees' engagement: the higher the satisfaction of internal marketing activities, the higher the time it takes. The employee's engagement with the current organization is higher.

Based on the research results of this topic, the leaders of organizations can realize the importance of each element of internal marketing and offer solutions to overcome the organization's current situation. Management can then develop internal marketing strategies that match their organization's development goals and business plans.

Finally, the thesis also gives some suggestions and new trends in the implementation of internal marketing activities at BAC A BANK - the bank the author used to improve the efficiency of internal marketing. Since then, employees tend to stick with this bank for longer, increasing enthusiasm at work, and the rate of resignation also decreases.

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8. Appendice:

Survey questionnaire

Effect of internal marketing on employee engagement in Vietnam banks

Link google form(Vietnamese version):

 $\underline{https://docs.google.com/forms/d/e/1FAIpQLSe7D1MiZO5uQVfV07o5Gp3JgOBC7n6}\\ \underline{uzMYlQ11R4IkXZ4Zq4w/viewform}$

Internal marketing activities include:

- Motivation
- Empowerment
- Communication
- Training and development
- Organizational Support

Evaluation scale:

- 5- Strongly satisfied/agreed
- 4- Satisfied/agreed
- 3- Satisfied/agreed in part
- 2- Dissatisfied
- 1- Strongly dissatisfied

Part I: Personal Information

- 1) Name:.....
- 2) What is your age? (required)
 - O Under 23 years old
 - O From 23 to 30 years old
 - O From 31 to 40 years old
 - O More than 40 years old

3)	What is your gender? (required)		
	О	Female	
	О	Male	
	О	Other gender	
4)	W	hat is the highest degree or level of school you have completed? (required)	
	О	Lower Associates Degree	
	Ο	Associates Degree	
	Ο	Bachelor's Degree	
	О	Master's Degree	
5)	W	hat is you average monthly income? (required)	
	О	Under 5 billions VND (200 EUR) per month	
	О	From 5 to 10 billions VND (from 200 to 400 EUR) per month	
	О	From 11 to 20 billions VND (from 400 to 800 EUR) per month	
	Ο	From 21 to 30 billions VND (from 800 to 1200 EUR) per month	
	О	From 31 to 45 billions VND (from 1200 to 1800 EUR) per month	
	Ο	From 46 to 60 billions VND (from 1800 to 2300 EUR) per month	
6)	Нс	ow many years have you been working in banking major? (required)	
0)	0	Under 2 year	
	0	From 3 to 5 years	
	0	From 5 to 10 years	
	0	From 10 to 15 years	
		More than 15 years	
7)	W	hich current bank are you working? (required)	
8)	W	hat is your current job title? (required)	
9)	Но	ow many times did you change your job? (required)	
	О	0-2 times	

U	5-5 times
O	5-10 times
O	More than 10 times
Part I	I: A general evaluation of internal marketing in banks:
1) Doe	es your current bank Implement any internal marketing activities? (required)
O	Yes
О	No
2) Wh	ich internal marketing activities do you have the most impression on? (required)
O	Motivation
O	Empowerment
O	Communication
O	Training and Development
О	Organisation Support
3) Hov	w do you rate the internal marketing in your current bank? (required)
O	5 - Strongly satisfied
O	4 - Satisfied
O	3 - Partially satisfied
O	2 - Not satisfied
О	1 - Strongly dissatisfied
Part I	II: Motivation evaluation
1) Are	you satisfied with the current salary, bonus, allowance and financial support
fror	m your current bank? (required)
O	5
O	4
O	3
O	2
O	1

2)	How do you rate the working environment and relationships in your current bank?
	(required)
	O 5
	O 4
	O 3
	O 2
	O 1
3)	Are the working hours, conditions and safety in your current bank guaranteed?
	(required)
	O 5
	O 4
	O 3
	O 2
	O 1
4)	How do you rate the Job Promotion Opportunities in your current bank? (required)
	O 5
	O 4
	O 3
	O 2
	O 1
Pa	art IV: Empowerment evaluation
1)	Have you been empowered by managers to make some decisions at work?
	(required)
	O Total empowerment
	O Partial empowerment
	O Empowerment within controllability
	O No empowerment

	О	4
	О	3
	О	2
	О	1
3)	Но	w would you rate the empowerment of managers? (required)
ŕ	О	
	О	4
	O	3
	О	2
	0	
4)	Dui	ring the meetings, are you encouraged and listened by management when
		king comments? (required)
	О	
	О	4
	О	
	О	2
	О	
5)	Do	you support the empowerment of your managers? (required)
	О	
	О	4
	О	3
	О	2
	О	1
Pa	irt V	: Communication evaluation
1)	Но	w do you rate the information system and data storage in your current bank
1)		ail system, message board, data storage, video conference, intranet,)

2) Do your managers empower you to make decisions by yourself? (required)

O 5

(required)

	O	4
	О	3
	О	2
	О	1
2)	Do	you rate the effectiveness of the internal communication methods in your
	curi	rent bank? (required)
	Ο	5
	О	4
	О	3
	Ο	2
	Ο	1
3)	Hov	w often are the internal communicational activities implemented in your current
	ban	k (newsletters, internal events, holiday programs,etc)? (required)
	Ο	Once per month
	Ο	From 2 to 5 times per month
	Ο	From 6 to 10 times per month
	Ο	More than 10 times per month
	Ο	No information
		he current bank, are your opinions often feedbacked and appreciated by
	mar	nagers? (required)
	О	5
	Ο	4
	Ο	3
	Ο	2
	Ο	1
Pa	rt V	T: Training and development evaluation

O 5

1) Do you regularly attend	the update	and knowle	dge improve	ement traini	ng courses
organized by the Trainin	ng Departm	ent at the Ba	ank? (requir	ed)	
O 5					
O 4					
O 3					
O 2					
O 1					
2) How often are the intern	nal training	implemente	d in your cu	rrent bank?	(required)
O Once per week	_	•	·		-
O From 2 to 5 times p	er week				
O From 6 to 10 times	per week				
O More than 10 times	per week				
O No information	-				
 How would you evaluat Training programs 	e Training a	and develop 2 O	ment in the 3	current banl 4 O	c? (required) 5 O
Training programs Training quality	0	0	0	0	0
Training quanty Trainers	0	0	0	0	0
Training methods	0	0	0	0	0
Training places	О	O	O	O	О
4) In your opinion, did you pratice? (required) O 5 O 4 O 3 O 2 O 1	get benefi	ts / knowled	ge that can l	oe applied in	n working
Part VII: Organizational	Support ev	valuation			

1)	Do you have managers that create the best conditions for you to complete your
	working? (required)
	O 5
	O 4
	O 3
	O 2
	O 1
2)	Do the managers regularly discuss and support your career development at your
2)	
	current bank? (required)
	0 5
	O 4
	O 3
	O 2
	O 1
3)	Are your colleagues always friendly, enthusiastic, supportive and coordinated in
	their work? (required)
	O 5
	O 4
	O 3
	O 2
	0 1
4)	How do you rate the coordination among departments in your current bank?
	(required)
	O 5
	O 4
	O 3
	O 2
	0 1

5)	Do you regularly receive incentive programs, support the employee's life from your
	current bank (such as concessional loans with low interest rates, home loans, car
	loans,)? (required)

- O 5
- O 4
- O 3
- O 2
- O 1