

Organizational Commitment Role In Moderating Marketing Internal And Organizational Climate Effect On Internal Customers' Satisfaction And Loyalty Behavior To Strengthen Marketing Performance Of Indonesia Conventional Commercial Bank

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ABSTRACT

This research aims to analyze the moderating effect of Organizational Commitment in the effect of Marketing Internal and Organizational Climate on internal customers' satisfaction of Conventional Banking Industry and to test the effect of internal customers' satisfaction of Conventional Banking Industry on the loyalty behavior of internal customers that can bring about the marketing performance of Indonesia conventional bank. To address the research objectives, usable data from 570 respondent samples are from all internal customers' responses (in all level of employees) of the seven (7) Indonesia conventional commercial banks (Bank Mandiri, BRI, BCA, BNI, Bank CIMB Niaga, Bank Panin, Bank Danamon). This number of the respondents was taken by implementing Non-Probability Sampling through Purposive Sampling technique having the criteria as the seven rank of the biggest asset within the head office in Jakarta. By Structural Equation Modelling Analysis, with AMOS application. The results show that Organizational Commitment affects the effect of Marketing Internal and Organizational Climate on internal customers' satisfaction, and then the customers' satisfaction has a positive significant influence on loyalty behavior. The loyalty behavior can positively significant affect marketing performance of Indonesia conventional banking industry increase. The managerial and theoretical contribution will be discussed more details further.

Keywords: Marketing Internal, Organizational Climate; Internal Customers; Loyalty Behavior, Marketing Performance, Indonesia Conventional Commercial Bank

Introduction

The banking industry mainly carries out financial services based on conventional commercial banks in Indonesia. The majority of their products are almost the same, but the management of service strategies will be different, especially in designing the marketing services in order to improve the performance of the company in terms of customers based and transaction values enhancement.

Marketing services in the banking sector are required by giving special attention to build customer satisfaction and loyalty. The services in every bank company must exist supported by comfortable environmental atmosphere, information technology systems, and other facilities. This condition determines high quality services. High quality services can be developed by delivering marketing internal practice to build internal customer satisfaction and loyalty.

Internal marketing is a new research agenda adopted especially in banking industry to improve high quality services for internal customers (employees of the company), and then encourage internal customers' satisfaction and loyalty (Rafiq and Ahmed, 2000), also induce marketing performance of the company (Hadad, 2018; Hammed, 2015; ELSamen and Alshurideh, 2012; Soliman, 2011). Employees in marketing internal perspective are a vital asset for the company (Narteh and Odoom, 2015; Papisolomou and Vrontis, 2006;), that have capability to create, and make strong relationship with the external customers (Bailey et al., 2016; Caruana and Calleya, 1998; Berry, 1981). Not only marketing internal practice, but also organizational climate support is developed to maximize customer satisfaction in the banking industry so that long life customers' loyalty behavior can be enhanced (Oliver, 1993), and can be able to bring about the high marketing performance (Batra and Keller, 2016; Wedel and Kannan, 2016). Excellent organizational commitment support is an important aspect to keep customers' retention so that turn over rate of internal customers is low or close to zero.

A study conducted by Towers Watson in the Talent Management and Rewards Survey (2012) found that the bank's turnover rate reaches 25% per year. Only a third of employees are loyal, almost half of employees think they are ready to move to another bank to advance their career path. This can be interpreted that banking management has fulfilled more external customers' needs than their internal customers' needs. This condition affects inconducive organizational climate development. This will bring about the unharmonious relationship between top and bottom level employees so that it will create an uncomfortable working atmosphere, and then consequently it will affect high turnover rate. Therefore, banks are expected to be able to offer the excellent service quality and develop an ideal organizational climate either to internal or external customers.

Indonesian conventional banking companies mostly do not yet implement the comfortable organizational climate and internal marketing practice that can be accepted by all levels of employees. If banking management properly implements the internal marketing practice and the comfortable organizational climate, it certainly has a great potential to reduce the gap between employees and superiors so that it can eliminate the issues of lower bonding relationship between superiors and subordinates or vice versa in the long terms, so internal customers' satisfaction and loyalty can be achieved, even if strengthened by good organizational commitment, that will increase high marketing performance. International customers or employees of bank company is a vital asset to create, connect, and even influence the perceptions of external customers (Bailey et al., 2016; Caruana and Calleya, 1998; Berry, 1981) because external customers' satisfaction is influenced by internal customer satisfaction (Narteh and Odoom, 2015). Therefore, internal marketing practice can build internal customers' satisfaction and loyalty in line with fulfilling external customer needs (Rafiq and Ahmed, 2000). This implies that internal marketing is a long-term exchange relationship between employees and organizational leaders, relevant to the concept of relationship marketing. The relationship marketing concept postulates that internal customers (employees) have sustainable value as long as they are directly involved and engaged in the company's business (Berry, 2002, Morgan and Hunt, 1994) so that it can build internal customers' commitment that strongly needs organizational commitment (Sungu, et al., 2020).

Organizational climate is considered an organizational attribute, a wealth of attitudes, feelings, and behaviors that characterize life in the organization, and independently is only a perception and understanding of the members of the organization itself. Organizational climate is understood as the reality of life in organizations in an "objective" sense

(Ekvall, 1996). The consequence of the "objective" conception of organizational climate that observers of an organization and some respondents are asked to report behavior in general. It is not a public opinion. An organizational climate can build employee motivation, job satisfaction, leadership, and knowledge sharing (Ahmad et al., 2018; Shanker et al., 2017; Kaya et al., 2010; Haakonsson et al., 2008; Rogg et al., 2001). Employees who work in organizations with a positive organizational climate are more likely to be satisfied with their jobs (Haakonsson et al., 2008; Burton and Obel, 2004; Morris and Bloom, 2002). Unpleasant emotions characterize a high-tension organizational climate. Employees working in companies that have an organizational climate with a high level of stress are characterized by corporate members generally not willing to share information and experiences and not willing to admit mistakes voluntarily.

Meanwhile, marketing performance can be represented by products purchased by external customers to achieve a market advantage. Improving the products or services sold as the measurement of Marketing performance success in the banking industry is needed to measure internal customers' satisfaction and loyalty so that they feel ownership and pride in working in groups to achieve the bank's goals (spirit of the corps). The services provided by employees on the front liner must be consistent in providing services to the external customers (Panigyrakis and Theodoridis, 2009; Hendrix, 2006). However, not all bank company is aware that the improvement of marketing performance can be developed by serving internal marketing practice to the internal customers and delivering an excellent organizational climate to create a cozy and safe working atmosphere to get higher satisfaction and loyalty of the internal customers (Londre, Larry Steven, 2012), even it can be strengthened by the organizational commitment that implies as a moderating variable (Mowday et al., 1982). Therefore, this research aims to analyze organizational commitment's role

in moderating marketing internal and organizational climate so that it can create internal customers' satisfaction and loyalty to improve the marketing performance of Indonesia Conventional Commercial Bank.

Literature Review

This research refers to the theoretical model of relationship marketing represented in the research hypothesis, as described below. Relationship marketing is a part of marketing science scopes focusing on creating the values to build a long-life relationship between marketers and consumers (Morgan and Hunt, 1994; Gronroos (1994); Gummesson, 1999). Relationship marketing postulates that a strong relationship between company stakeholders and consumers through building effective communication and encouraging commitment, trust, long-term engagement, and creating value exchange is mutually exclusive (Christopher et al. 2002).

Relationship marketing is a key-driven to attract and keep bonding relationship with customers in long term. Strong Relationship can be developed through delivering core services that contain excellent values offered to the customers (McIlroy and Barnett, 2000). Then, Maria et al. (2015) stated that relationship marketing creates relationship quality affected by interaction among relevant stakeholders in the business environment. Moreover, Brown et al. (2017) noted that relationship marketing is an important initiative to improve company value or performance. Therefore, it can be concluded that relationship marketing represents 1) exchange involving many relevant stakeholders; 2) relational exchange, which draws consumers and organizations to interact with each other; 3) mutual relationship; 4) creating a harmonious relationship with all relevant stakeholders; (5) long life value relationship.

Long-life value relationship contains two relational scopes that are inter-relationship and intra-relationship. Intra-relationship represents relationships with stakeholders in an internal organization,

including internal customers. Inter-relationship represents the relationship with stakeholders in the external organization, including external customers, called a customer relationship,

Internal Marketing

Internal marketing has evolved from the original conceptualization of employee satisfaction and motivation by treating employees like customers and working as products to improve service quality (Berry, 1981). Internal marketing is defined that employees and customers are treated with equal interests through proactive programs to achieve organizational goals (Brammah, 2016). The term internal marketing, initially used by Berry (1981), defines internal marketing as a marketing process by seeing employees as internal customers and work as internal products produced by employees to meet the needs and desires of internal customers, namely employees.

Internal marketing assumes that employees are the market in an organization. This market can be viewed as a market segment that needs to be informed, studied, developed, and motivated to achieve organizational goals. Kadic-Maglajlic et al. (2018) stated that the role of internal marketing activities could help broaden scientific understanding of the role of internal marketing activities in encouraging collaborative exchanges between salespeople and other functional unit members toward customer satisfaction.

Organizational Climate

Organizational Climate is helpful in the field of organizational behavior to explain how employees perceive their work environment (Glisson, 2002; Glisson (2007) and Organizational climate can provide a dynamic of life in organizations and significantly affect the source of human data (Shadur et al. 1999. Meanwhile, according to Morris and Bloom (2002), employees working in organizations with a positive organizational climate tend to be more satisfied with their jobs. In contrast, according to Haakonsson et al. (2008), organizational climate highly focuses on

Characteristics of unpleasant emotions. Furthermore, Kaya et al. (2010) stated that implementing HRM activities with job satisfaction mediated by organizational climate shows that H.R. managers can benefit from implementing HRM activities to improve the organizational climate in the banking industry. It is believed that a positive organizational climate will eliminate the obstacles to achieve employee satisfaction. It means that the conducive organizational climate in a company will contribute to customers' satisfaction. This is consistent with the results of the study by Rogg et al. (2001), but not supported by the research results of Ahmad et al. (2018), that organizational climate does not have a positive influence on job satisfaction, meaning that a positive organizational climate does not always have a positive effect on the level of employee job satisfaction.

Organizational Commitment

Organizational commitment is the beliefs, agreements, goals, and ideals of the organization, as well as the desire to support company initiatives (Mowday et al. 1979). Organizational commitment, according to Wiener (1982), emphasizes the normative commitment that is internalized as a whole to behave in a certain way so that it can meet the goals and interests of the organization. Therefore, employee behavior is based on beliefs about "what is right" and is related to moral issues and individual behavior in the organization. Organizational commitment was successfully refined by Allen and Meyer (1990), that organizational commitment consists of three components, namely: affective, continuance commitment, and normative commitment.

Li, Xiaoshan et al. (2016) stated that employees who have highly committed to an organization will tend to be willing to share ideas and knowledge with their colleagues or supervisors. Furthermore, the perception of a climate of justice in an organization will be able to increase employees' affective commitment to the company so that it can stimulate employee

behavior to be able to share knowledge with the entire work team. Furthermore, the research results by Ekrot et al. (2016) found that affective organizational commitment moderates the collaboration of co-workers and encourages ideas on project managers' voice behavior. It means that if the marketing managers have high affective organizational commitment, so there is a positive relationship and strengthens collaboration with colleagues, and promotes ideas on project managers' voice behavior. In addition, Al-Fakeh et al. (2020) said that the role of organizational commitment as a moderating variable has a significant influence on strengthening the relationship between employee satisfaction and employee performance. On the other hand, increasing organizational commitment at the Jordanian Islamic Bank will be able to significantly improve employee performance. It is very possible for the management of each banking industry to be able to achieve the company's targets, mission and vision.

Customer Satisfaction

Customer satisfaction is an overall assessment process from what customers feel whether there is a difference between previous expectations and actual consumption. Customer satisfaction emphasizes the process, and evaluation of the consuming experience, at least as good as what is expected, and there is added value felt by customers (Yi, 1990); Hunt, 1977). Customer satisfaction can positively contribute to subsequent behavioral intentions such as repeat purchases and provide positive verbal communication to others. Chi and Gursoy (2009) stated that customer satisfaction has a significant influence on financial performance. In addition, customer satisfaction has a significant effect on customer loyalty (Han and Ryu, 2009; Ryu and Han, 2011). However, Schneider (1991) found that satisfaction does not always reflect the company's business profits or performance.

Customer Loyalty

Customer loyalty is the behaviors and attitudes (Dick and Basu, 1994; Oliver, 1999). Customer loyalty has two aspects, namely behavioral and attitudinal loyalty (Ganesh et al. 2000). Behavioral loyalty is the repurchase of a product (brand) by consumers. Attitudinal loyalty represents consumer commitment to a brand (Chiou and Droge, 2006). Meanwhile, Dick and Basu (1994) suggest that behavioral loyalty can be understood as a concept that emphasizes the sequence of purchases, the proportion of assets, and the probability of purchase. While, attitudinal loyalty according to Basu, (1999) means that loyalty is understood as a customer's psychological commitment to a particular object.

Customer loyalty, conveyed by Chang et al. (2017) is to ensure long-term development and sustainable operations. In the case of CSR, CSR practice can affect customer loyalty, but it is necessary to have an appropriate mediating role including image company (corporate image) to increase customer satisfaction so that it can have a positive effect on customer loyalty. Involvement and interactivity variables can have a positive effect on Customer loyalty in the banking industry (Boateng, 2019), also supported by Khan et al. (2016); Kandampully et al. (2015). Moreover, Lee (2019) found that CSR practice has a positive effect on customer loyalty in the life insurance industry, consistent with the research result by Chen et al. (2012).

Marketing Performance

Companies that can retain customers, and attract new customers, will increase customer satisfaction, increase sales growth, and increase net income showing good marketing performance (Soliman, 2011). Furthermore, the marketability is a determinant of marketing performance (Ahmed et al., 2017; Osakwe et al., 2016). Meanwhile, another study found that marketability cannot improve marketing performance properly (Morgan et al., 2009; Olavarrieta and Friedmann, 2008) and cannot be a driver in increasing profitability and sales (Ardayan, 2016).

Besides that, the marketing performance of national commercial banking in Jakarta is still relatively low, especially in increasing customer satisfaction, which can increase total customer loyalty. This shows that the national commercial banking in DKI Jakarta needs to be considered to implement the excellent information technology and good corporate governance (GCG), and must have the ability to utilize the talented human resources with high attitude and competence (Pribadi and Kanai 2011). Mulyana et al. (2019); Soliman (2011); Merrilees et al. (2011) measure marketing performance by five indicators, namely: sales growth, increased sales volume, sales target achievement, customer growth, and expansion of marketing area. Adiwijaya et al. (2019) used the marketing measurement by four dimensions that are channel activity, brand equity, market position, financial position.

Internal Marketing and Customer Satisfaction

Internal marketing applies marketing philosophies and practices to people who serve external customers. Investing in internal marketing practices can promote employee retention and commitment (Berry, 1984). Sarker and Ashrafi (2018) said that the stronger the implementation of internal marketing in an organization/company, the better the level of employee satisfaction. This is consistent with the results of research by Vidal et al. (2007). Internal marketing through specific techniques (training and development, autonomy, motivation, communication, and organization) will positively affect employee job satisfaction. For example, in the banking sector (Al-Hawary et al., 2013; Shahzad and Naeem, 2013; in hospitality, restaurants, and nursing (Gounaris, 2006; Hwang and Chi, 2005). Huang and Rundle-Thiele (2014) found that internal marketing has a positive influence on employees' job satisfaction. Kadic-Maglajlic et al. (2018) also found that 3 (three) dimensions of internal marketing (internal marketing research, internal communication, training)

significantly affect job satisfaction. Therefore, the first hypothesis is:

H1: Internal marketing has a positive effect on customer satisfaction

Organizational Climate and Customer Satisfaction

Organizational climate determines job satisfaction in an organization. If it is neglected, it will have a bad influence on the company (Ahmad et al. 2018). Meanwhile, according to Morris and Bloom (2002), employees who work in a conducive organizational climate tend to be more satisfied with their jobs. In contrast, according to Haakonsson et al. (2008), an unconducive organizational climate has a characteristic unpleasant emotion.

Furthermore, Morris and Bloom (2002) argued that employees who work in organizations with a favorable climate would be more satisfied with their jobs. But, Ahmad et al. (2018) found that the organizational climate with job satisfaction does not show a positive relationship, meaning that a positive organizational climate does not have a positive effect on the level of employee job satisfaction in an organization. From this explanation, the following research hypothesis is

H2: Organizational climate has a positive effect on customer satisfaction.

The Moderating Role of Organizational Commitment

Organizational commitment is an independent variable that has a significant effect on job satisfaction, according to the opinion of Dienhart and Gregoire (1993) and LaLopa (1997). However, Sharma and Bajpai (2010) and Adekola (2012) stated that organizational commitment is a moderator variable in increasing customer satisfaction. Furthermore, the study by Al-Fakeh (2020) suggested that organizational commitment can strengthen employee job satisfaction due to internal marketing practices.

Organizational commitment is an essential factor to get more attention from

the Bank's management because organizational commitment has can significantly strengthen employee satisfaction that will induce employee performance due to internal marketing practices and organizational climates. Referring the suggestion of Al-Fakeh et al. (2020), the higher organizational commitment is and the more conducive organizational climate, the higher satisfaction of employees have. Bank management must consider the importance of employees' satisfaction to obtain employees' loyalty so it can improve the company performance. This study tries to make some contributions to the supporting literature, that organizational commitment is a moderating variable that produces a significant influence and strengthens internal marketing and internal organizational climate on customer satisfaction. Therefore, the proposed hypothesis is:

H3: The role of organizational commitment strengthens the influence of marketing practices internal on customer satisfaction

H4: The role of organizational commitment, strengthen the influence of organizational climate on customer satisfaction.

Internal Marketing and Customer Loyalty

Internal marketing is a part of relationship marketing concepts that needs to be considered to develop a long-term relationship with consumers (Berry, 2002). Meanwhile, customer loyalty is one of the main factors that facilitate the achievement of marketing performance and a company's competitive advantage (Prentice and Loureiro, 2017). The dimensions of internal marketing, according to Ganjavi et al. (2015), have a positive and significant effect on customer loyalty. Therefore, the following hypothesis is proposed:

H5: Internal marketing has a positive effect on customer loyalty.

Organizational Climate and Customer Loyalty

Organizational climate is the result of the interaction between organizational structures, systems, culture, leadership behavior and the psychological needs of employees (Srivastav, 2006). Organizational climate has a positive effect on customer satisfaction and will ultimately have an effect on customer loyalty, as well as the company's ultimate goal of increasing revenue, as stated by Davidson and Manning (2004).

Organizational climate can achieve a positive level in organizational. Therefore, decision makers must be able to understand and improve the components of organizational climate, according to Berberoglu (2018). Organizational climate has a positive effect on customer satisfaction and will ultimately have an effect on customer loyalty. This is consistent with the research results by Schneider and Bowen (1985); Davidson et al. (2001, 2002). Based on this explanation, the proposed hypothesis is:

H6: Organizational climate has a positive effect on customer loyalty.

Customer Satisfaction and Customer Loyalty

Customer loyalty is defined as a positive attitude towards the the products or services provided by the company, resulting in repeat purchase behavior (Anderson and Srinivasan, 2003; Srinivasan et al., 2002). The conducive, comfortable, and safe organizational climate felt by employees in the work environment will positively significant affect on the level of customers satisfaction that consequently will have an effect on loyalty to the company. So, Employees' satisfaction has a direct positive effect on employees' loyalty, as stated by Bamfo et al. (2018). Therefore, the research hypothesis, proposed as follows:

H7: Customer satisfaction has a positive effect on customer loyalty.

Customer Loyalty and Marketing Performance

Customer loyalty is one of the main factors that develop the achievement of a

company's competitive advantage (Prentice and Loureiro, 2017). Companies that have the ability to retain customers, attract new customers, increase customer satisfaction, increase sales growth and increase net income show good marketing performance (Soliman, 2011). It means that customer satisfaction and loyalty have the greatest value in predicting marketing performance. Based on this explanation, the authors propose the following research hypotheses:

H8: Customer loyalty has a positive effect on marketing performance.

Internal Marketing and Marketing Performance

Marketing performance performs the ability to retain customers, attract new customers, increase customer satisfaction, increase sales growth and increase the company's net profit can be achieved by internal marketing practices. Furthermore, Oduro and Haylemariam (2019) measured marketing performance by using five variables, including sales growth, customer satisfaction, customer loyalty, market share and company image/reputation. Customers and the acquisition of new customers. In line with this, Rafiq and Ahmed (2003); Budhwar et al. (2009) suggested that internal marketing can significantly improve employee relations with All hypotheses can be drawn in Figure 1. Research Model

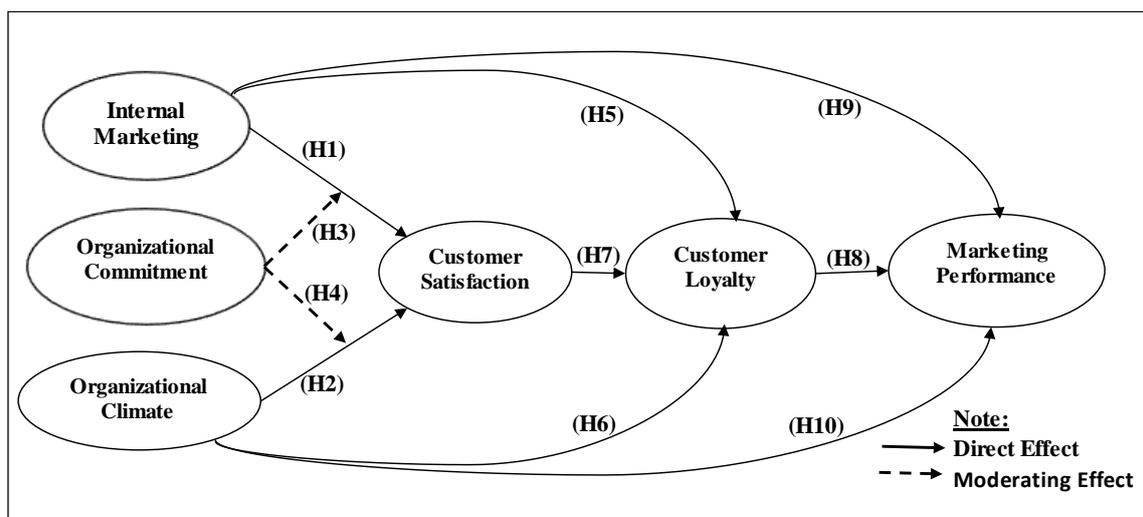
management so that employees can create competitiveness and develop better marketing performance. Therefore, the proposed hypothesis is:

H9: Internal marketing has a positive effect on marketing performance.

Organizational Climate and Marketing Performance

The organizational climate that interacts directly with marketing performance will have a positive effect so that overall success will contribute to the company's marketing performance. This statement supports the definition by Schneider (2000) that organizational climate is the perception evoked by the old official's events, practices, and behavior types that contribute to the rewards, support, and expectations. Therefore, the management of the company considers that the organizational climate can encourage, maintain, and improve individual employees to be creative so that it can be predicted marketing performance can perform the best performance of the company. It can be proposed the following hypothesis:

H10: Organizational climate has a positive effect on marketing performance.



Source: Kamarudin and Kassim (2020); Sungu et al. (2019); Oduro and Haylemariam (2019); Kadic-Maglajlic et al. (2018); Ahmad et al. (2018); Chang et al. (2017); Limakrisna and Yoserizal (2016)

Figure 1. Research Model

Method

The population in this study is Indonesian conventional commercial banks, having the seven largest assets bank, including BRI, BNI, BCA, Bank Bank Mandiri, Bank CIMB Niaga Bank Panin and Bank Danamon, located in Jakarta as the Head Office. Determination of the minimum sample size in this study refers to the statement of Hair et al. (2010), the sample size is 5 to 10 times observed variables, so the number of respondents in this study is 570 employees from Indonesian conventional commercial banks, under controlled by the HRD department by using the non-probability sampling method under purposive sampling technique.

Instruments of the variables used follows the instruments developed by previous research fulfilling the validity and reliability test requirements with the Likert scale. Internal marketing measurements follows the measurements developed by Kadic-Magljajic et al. (2018), categorized by three dimensions, consisted of 9 item indicators. Organizational climate took the measurements by Ahmad et al. (2018),

consisted of four dimensions with 26 items indicators. Organizational commitment contains three dimensions with 24 items indicators (Sungu et al., 2020). Customer satisfaction contains five dimensions with 26 items indicators (Kamarudin and Kassim, 2020). Customer Loyalty used two dimensions with 6 items indicators (Chang and Yeh, 2017). Marketing performance used four dimensions developed by Adiwijaya et al. (2019), with 10 items indicators.

The 570 usable data were analyzed by using SEM analysis with AMOS statistical tool, version 22. SEM analysis requires the valid and reliable data by using convergent validity and reliability test. To get the hypothesis testing results, there are two phases first conduct the measurement of the Fit Model, and second, operates structural model results.

Results

Respondents (employees) taken under HRD departments in the seven largest asset bank of Indonesia commercial banks shows almost all of them are the same number, as seen in Table 1.

Table 1. Respondents Characteristics

	Bank	Frequency	Percent (%)	Valid Percent	Cumulative Percent
Valid	BRI	97	17.00	17.00	17.00
	BNI	91	16.00	16.00	33.00
	MANDIRI	93	16.30	16.30	49.30
	BCA	79	13.90	13.90	63.20
	CIMB_NIAGA	72	12.60	12.60	75.80
	PANIN	71	12.50	12.50	88.20
	DANAMON	67	11.80	11.80	100.00
	Total	570	100	100	

Measurement of Validity and Reliability Test

The validity test of the variables measurements used convergent validity measured by Average Variant Extracted (AVE). AVE value must meet the required criteria, not below 0,50. The reliability test

used Cronbach Alpha Reliability or C.R. value, fulfilling the requirement test at least 0,70. If seen from Table 2, The validity and reliability test results show valid and reliable measurements.

Table 2. Validity and Reliability Test

Variable	Estimation *SLF 0.5	Error	CR 0.7	AVE 0.5	Conclusion
Internal marketing			0.998	0.994	Good Reliability and Validity
Internal Communication	0.808	0.005			Good Validity
Training	0.937	0.004			Good Validity
Internal Marketing Research	0.801	0.005			Good Validity
Organizational climate			0.999	0.995	Good Reliability
- Structure	0.987	0.004			Validity Good
- Responsibility	0.979	0.005			Validity Good
- Reward	0.854	0.005			Good Validity
- Support	0855	0.004			Good Validity
Organizational commitment			0.995	0.995	Good Reliability
Affective Commitment	0.834	0.006			Good Validity
Continuity of Commitment	0.964	0.003			Good Validity
Normative Commitment	0.99	0.005			Good Validity
Customer satisfaction			0.997	0.984	Good Reliability
Reliability	0.861	0.009			Good Validity
Responsiveness	0.969	0.017			Good Validity
Assurance	0.932	0.019			Good Validity
Empathy	0.858	0.007			Good Validity
Tangible	0.937	0.014			Good Validity
Customer loyalty			0.995	0.99	Good Reliability
Behavioral Loyalty	0.807	0.005			Good Validity
Attitude Loyalty	0.897	0.003			Good Validity
Marketing performance			0.999	0.995	Good Reliability
Channel Activity	0.897	0.003			Good Validity
Brand Equity	0.762	0.003			Good Validity
Market Position	0.831	0.004			Good Validity
Financial Position	0.947	0.005			Good Validity

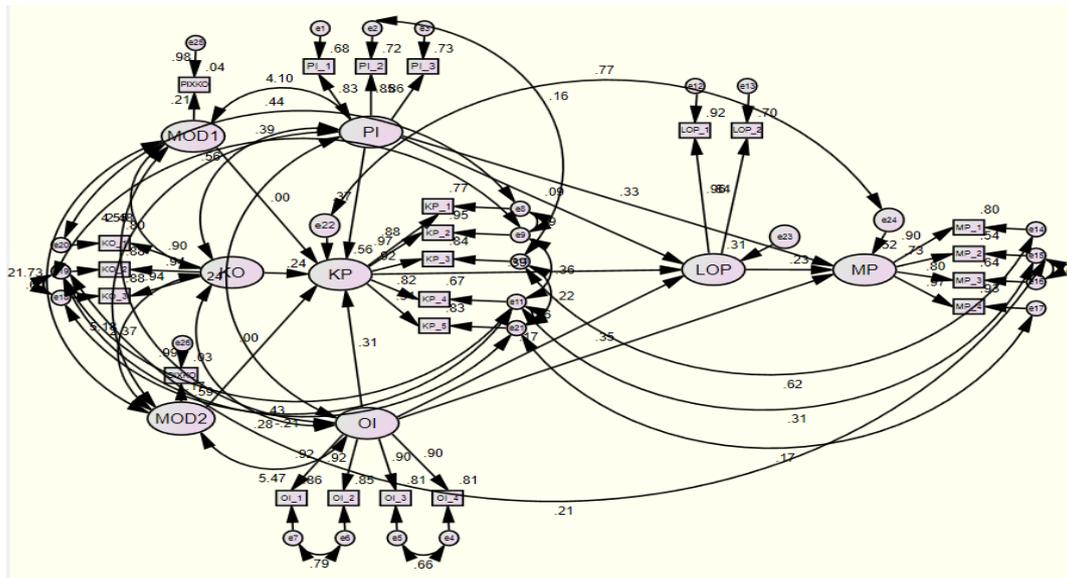
The fit model measurement as the first phase to test the hypothesis shows that the model is suitable, based on the opinion by Solimun et al. (2017). The fit model predicts the observed values has met the requirements.

Table 3. The Measurement of Fit Model

Goodness of index	Cut Off Value	Estimation Results	Model Evaluation
Chi-Square Probability	≤ 0.05	0.000	Good
CMIN/DF	> 2.00	8.174	Good
GFI	> 0.90	0.913	Good

Goodness of index	Cut Off Value	Estimation Results	Model Evaluation
TLI	0.90	0.918	Good
RMSEA	0.08	0.08	Good
AGFI	> 0.90	0.90	Good
CFI	> 0.90	0.938	Good
NFI	> 0.90	0.930	Good

Then, the structural model also shows that all hypotheses are supported by empirical data. This can be seen in Figure 2, and Table 4.



CFA Analysis Software on Full Model Research

Table 4. The Research Hypothesis Results Testing

Regression	Coefficient (γ) p-value	Information
H1: Internal marketing has a positive effect on customer satisfaction	Supported = 0.450 (***)	Support
H2: Organizational climate has a positive effect on customer satisfaction.	Supported = 0.287 (***)	Support
H3: The role of organizational commitment strengthens the influence of internal marketing practices on customer satisfaction.	Supported = 0.001 p(0.002)	Strengthening
H4: The role of organizational commitment strengthens the influence of organizational climate on customer satisfaction.	Supported = 0.001 p(***)	Strengthening
H5: Internal marketing has a positive effect	Supported = 0.139	Supported

Regression on customer loyalty.	Coefficient (γ)	Information
	p-value p(0.029)	
H6: Organizational climate has a positive effect on customer loyalty	Supported = 0.198 (***)	Support
H7: Customer satisfaction has a positive effect on customer loyalty.	Supported = 0.488 (***)	Support
H8: Customer loyalty has a positive effect on marketing performance.	Supported = 0.216 (***)	Support
H9: Internal marketing has a positive effect on marketing performance.	Supported = 0.480 (***)	Support
H10: Organizational climate has a positive effect on marketing performance.	Supported = 0.391 (***)	Support

Source: Data processed by Amos Version 22

Table 4 shows that C.R. (critical ratio) value to determine the effect of internal marketing on customer satisfaction variables is 10,583 greater than the requirements (1.96), and has an estimated value (45,00%) and a probability value of 0.000 or (***) less than 0.05, so it can be concluded that internal marketing has a significantly positive effect on customer satisfaction.

The effect of the organizational climate on the customer satisfaction is 8.937, greater than the requirement of 1.96, with an estimated value (28,70%), and the probability value is equal to 0.000 (less than 0.05). So, organizational climate has a positively significant effect on customer satisfaction.

The effect of Organizational commitment moderates the effect of Internal Marketing on the customer satisfaction (3,048 significant value is greater than the requirement, namely 1.96) with the estimated value (0.001), and the probability value of 0.002 is less than 0.05. So, organizational commitment significantly positive strengthen the effect of Internal marketing on customer satisfaction. Also, organizational commitment strengthens the effect of organizational climate on the customer satisfaction with estimated value by 0.001

and the probability value of 0.000 or (***) less than 0.05. So, it can be concluded that the stronger organizational commitment exists, the higher internal marketing practice and organizational climate do, so that the higher employees' satisfactions will be achieved.

The effect of internal marketing variables on the customer loyalty variable is 2.177 which is greater than the requirement (1.96) with the estimated value 13,90%. So, Internal marketing has a positive and significant effect on customer loyalty. Also, the organizational climate effect on customer loyalty was supported, that the significant value is 3,966 greater than the requirements (1.96). In conclusion, organizational climate has a positive and significant effect on customer loyalty.

The customer satisfaction effect on the customer loyalty is 7,003 greater than the requirements (1.96), and has the estimated value (48,80%). This condition proves customer satisfaction has a positive and significant effect on customer loyalty.

The effect of the customer loyalty on the marketing performance was supported measured by 8,025 significant value is greater than the requirements (1.96), and the estimated value (21,60%). So, customer loyalty has a positive and significant effect on marketing performance.

The effect of the internal marketing variable on the marketing performance was determined by the greater number of significant value (10,608), greater than the requirement of 1.96, and has the estimated value 48,00%. Therefore, internal marketing has a positive and significant effect on marketing performance.

Also, the effect of the organizational climate on the marketing performance was supported by the greater number of significant value (10,859) greater than the requirements (1.96), and it has the estimated value (39,10%). In conclusion, organizational climate has a positive and significant effect on marketing performance.

Discussion and Implications

If compared to organizational climate effect on employees' satisfaction, internal marketing has a higher significant impact on employees' satisfaction (45,00%) than the organizational climate effect (28,70%). It means that internal marketing is a vital strategy to increase employees' satisfaction by treating employees as equals to consumers. These findings support the research results by Ganjavi et al. (2015); Berry (1983). In dealing with the implementation of internal marketing, companies must respect the employees and treat employees as internal value customers, as stated by Longbottom et al. (2006). Ganjavi et al. (2015) proved that internal marketing built by 5 (five) dimensions has a positive and significant effect on customer satisfaction that will bring about customer loyalty. The more effective internal marketing dimensions in an organization, the more employees will be able to provide job satisfaction, and they will carry out their duties with whole motivation and responsibility as well as in their minds will be more focused and increase their work productivity. In banking company, customer satisfaction primarily must be improved to meet the needs of front-line employees because the front-liners employees daily serve external customers. The satisfaction of the front-liners employees must be developed through upgrading their communication skills in

servicing the external customers and giving high rewards if they can perform the excellent jobs. These programs are in line with Berry and Parasuraman opinion (1992), that internal marketing communication as a medium to retain quality employees through the company's internal services by upgrading their competence and promoting them as the right career path. They stated that the most decisive services are internal communication and training factors. However, internal communication research can be used by banking management to evaluate whether internal communication and training program carried out by the banking industry, has been done optimally and effectively.

Furthermore, this research result supports the results of research by Al-Hawary et al. (2013); Shahzad and Naeem (2013), even though their research object is different in hotels, restaurants, and nursing institutions. Huang and Rundle-Thiele (2014); Gounaris (2006); Hwang and Chi (2005) stated that the implementation of internal marketing has a positive effect on employee job satisfaction. This means that the implementation of internal marketing, a part from being applicable to the banking industry, is also appropriate if applied to hotels, restaurants and health services. It implies that if internal marketing practices are carried out properly, accurately, and consistently, good communication will be created by internal customers that will lead to the excellent services to the external customers so that the external customer satisfaction will be developed due to internal customers satisfaction also exists for the company either for banking companies or other companies such as hotels, restaurants, and other hospitality companies.

The conducive organizational climate of the company can affect the employee satisfaction, according to social learning theory, proposed by Bandura (1971). Bandura (1971) stated that the environment has an effect on changing the perspective and the way of thinking of employees so that it can influence employee satisfaction.

This research result shows that the better the conducive organizational climate has; the more satisfaction of employees exists. This finding supports the research result by Kaya et al. (2010), that organizational climate has an important influence on employee satisfaction in the banking sector in Turkey. Also, supporting the results of Gayle and Harald (2010); Chaur (2014), that organizational climate is a condition that can be felt by employees in an organization so that organizational climate has an influence on employees' satisfaction, and will build organizational development. This study also supports the results of the study by Jing et al. (2011) in pharmaceutical companies, stated that organizational climate has a positive and significant effect on job satisfaction. This can be interpreted that customer satisfaction is influenced by organizational climate not only in banking industry companies, but also applies to pharmaceutical companies, most likely also applies to other companies engaged in other commodities.

Dienhart and Gregoire (1997); Johnson (1996); Ryan et al. (1996); Schmit and Allschie (1995); Ostroff (1992); and LaLopa (2010) support this study, that organizational climate with consistent customer satisfaction has a significant influence. Then, Berberoglu, (2018) proved that organizational climate has a positive effect on customer satisfaction and will ultimately have an influence on customer loyalty, as stated by Davidson and Manning (2004); Davidson et al. (2001; 2002). Therefore, to achieve organizational climate at a positive level, decision makers must be able to understand and improve the factors that support organizational climate. However, Ahmad et al. (2018); Rogg et al. (2001) proved that organizational climate does not have a direct relationship to customer satisfaction. It means that employees who work in an organization with a positive organizational climate will tend to be more satisfied with their work. This finding also supports the research finding by Morris and Bloom (2002), and vice versa if employees work in organizations that have high stress, and an

unpleasant emotions, then employees will not feel satisfied in the organization. Then, Haakonsson et al. (2008); Burton and Obel (2004) proved that employees who work in the unconducive organizational climate will have difficulty in creating a good communication climate, not even willing to share information or admit mistakes voluntarily. Organizational climate can reflect all behavior in the organization. If the organizational climate is conducive and good, it will improve interpersonal relationships, which can show the level of friendliness in establishing relationships between employees and superiors and or vice versa in an organization or company. This will enable members of the organization to carry out activities cooperatively, where employees can prominently carry out their duties.

This study also supports the results of research by Jyoti (2016); Rahimic (2013), that organizational climate has a positive and significant effect on employee loyalty. If superiors and co-workers support each other in their work and the division of tasks is given according to the role of each employee so that employees feel that the organizational climate is good, it will have a strong influence on employee loyalty. Organizational climate is closely related to the process of creating a conducive work environment so that harmonious relationships and cooperation can be created among all members of the organization. Basically, employees can be loyal to the company, influenced by a good organizational climate. The organizational climate will be able to create a pleasant working atmosphere, because a conducive organizational climate will encourage employees to work well. Creating an organizational climate that can bring its members to improve the company performance is not an easy thing, because naturally humans have different behavioral characteristics according to the level of need.

Furthermore, this study supports the study conducted by Al-Fakeh (2020); Sarker and Ashrafi (2018); Bamfo et al. (2018); Aspizain (2016); Caniago et al.

(2014); Zahid and Raja (2014); Adekola (2012); Sharma and Bajpai (2010); Vidal et al. (2007), organizational commitment was a catalyst to increase the level of customer satisfaction so that organizational commitment has a moderating role in the effect of internal marketing and organizational climate on employees' satisfaction. The results show that the stronger the implementation of internal marketing and organizational climate practices in bank company, the better the level of internal customer satisfaction. This means that the bank company must be able to treat employees as a value asset. Also, the bank company must give them opportunity to develop their career paths. The bank company must also provide more valued rewards to increase the level of satisfaction so that the internal customers or employees strengthen good relationships with the organization, and consequently the satisfied employees will excellently serve the external customers. When serving the external customers, full attention and empathy to the external customers will be developed, and eventually this excellent service to the external customers will improve the marketing performance, especially in terms of attract new customers and build the external customers' satisfaction and loyalty, due to the employees' satisfaction and loyalty toward the organizations. Next, this condition can build lovely employees feeling that the companies are belong to the employees. All these activities are relevant to the results of employees' satisfaction effect on employees' loyalty, that have a higher effect as of 48,80% if compared to other variable effects (Table 4). Thus it can be concluded that, organizational commitment is an important factor to get more attention from bank management, because organizational commitment has a significant influence and strengthens the influence of internal marketing and organizational climate on the level of customer satisfaction. Bank management must consider the importance of customer satisfaction to obtain employee performance, involvement of organizational commitment as a strong strategy for

organization to achieve the banking performance especially in terms of marketing performance.

In addition, this study supports the results of research by Pappasolomou (2006); Anderson and Srinivasan, (2003); Rafiq and Ahmed (2002); Srinivasan et al. (2002) stated that internal marketing practices have satisfied customers, so that they can create loyal internal customers to the company. Loyal internal customers as a positive attitude can keep employee's retention and lower turnover rate behavior. In conclusion, the satisfied internal customers can be able to improve employee retention or loyalty so that they have strong thoughts to feel they have the banking company. This is relevant to the significant results in this study, having the highest significant estimated value (48,80%) than other variable effects.

Furthermore, this study supports the results of the research proposed by Radiman et al., (2018); Azhar et al. (2018); Azhar and Jufrizen, (2017), stating that satisfaction has a positive and significant influence on customer loyalty. This study supports the results of research proposed by, Chinomona and Dubihlela (2014). The results showed that increasing customer satisfaction as an important aspect in today's competitive business environment, this study provides empirical evidence that customer satisfaction leads to repurchase intentions. The positive experiences that have been experienced by customers towards a product or service will have an emotional effect and lead to satisfaction in the minds of customers. Other studies have shown that customer satisfaction is an important factor in customer loyalty in an industry (Pezhman, et al., 2013). Customer satisfaction that has been felt will be able to cause the level of customer confidence so that there is a repeat purchase decision by the customer. Customer loyalty is a customer commitment to persist in-depth to consistently make repeat purchases of products or services in the future. The better customer satisfaction with a product or service, the higher customer loyalty to the product or service due to the satisfaction. In conclusion, internal customers who are

satisfied with banking services will feel at home and last longer in this banking company and have high hopes that they will become loyal employees.

The findings in this study support the results of research by Kirca et al. (2005); Voss and Voss (2000), that the marketing performance can be achieved by the banking industry shown in sales volume and sales growth rate as well as the growth rate in the number of customers this will lead to customer loyalty in which satisfied customers will recommend other people to buy products or use services of the company. The relationship between repurchase and marketing performance at the company level is significant because repurchase intention is the most widely used the indicator of customer loyalty in a company's customer feedback system (Chandon et al., 2005). Therefore, monitoring performance of customer repurchase intentions is very beneficial for the company. Thus, it can be concluded that loyal customers in an organization need to be considered because they are even obliged to get awards from banking management so that they can improve their performance better so that the performance of the banking company can be achieved.

The results of the hypothesis test show that, marketing performance (M.P.) has a significant value of 48,00%. It means that internal marketing, if it is increased by 1%, then the marketing performance of an organization or company will increase by 48.00%. This means that customers/employees who work in an organization, by practicing internal marketing correctly and consistently, employees tend to have better performance for the organization. The results of this study support the results of research by Narteh and Odoom (2015) that internal marketing has a positive influence on customer satisfaction and loyalty, which in turn will contribute to marketing performance. Internal marketing provides a particular view, to ensure that the company wants to achieve the goals that have been set at this time, the implementation of internal marketing must be carried out

properly and correctly so that it can have a positive influence on the company's marketing performance.

This study also supports the results of research by Rafiq and Ahmed (2003); Budhwar et al. (2009), that the implementation of structured and rationalized internal marketing can significantly improve the relationship between employees and management to create competitiveness and create better marketing performance. Furthermore, it supports the results of research by Kaurav et al. (2015), that internal marketing has a positive relationship with business performance. However, this research does not support the results of the study proposed by Bouranta et al. (2005) because internal marketing does not have a significant effect on business performance. The main reason is because the leadership in making decisions and providing policies to implement the implementation of internal marketing within the bank is still relatively new, so it has not been able to offer significant benefits and influence the related banking company's performance. In conclusion, internal marketing practices, if implemented properly, correctly, and consistently, will have a significant influence on the marketing performance of the banking sector so that it will provide benefits to the banking performance.

The result of the hypothesis test shows that marketing performance has a significant value of 39,10%. It means that if the organizational climate is increased by 1%, then the marketing performance of an organization or company will increase by 39.10%. This means that customers/employees who work in an organization with a good and conducive organizational climate, tend to have better performance for the organization. The findings in this study also support the results of research by Siehl and Martin (1990), that there is a causal direction between conducive organizational climate and better marketing performance. Overall, the success of organizational climate practices will develop marketing performance created by employee behavior.

Furthermore, this study also supports the results of research proposed by Nybakk et al. (2011); Cooper and Kleinschmidt (2004); Amabile et al. (1996), that a healthy organizational climate can have great opportunities to create a level of creativity and innovation by employees so that it can provide great potential for marketing performance. Furthermore, this study also supports the results of research by Schneider (2000), that organizational climate is a perception regarding types of behavior that contribute to the rewards, supports, and expectations. The management of the company needs to ensure that the organizational climate created can encourage, maintain, and improve individuals so that they have a high level of creativity and influence marketing performance in the banking industry. Therefore, if employees in an organization can create and develop a positive organizational climate, it will result in a higher level of motivation and commitment making a significant contribution to improving the marketing performance of the banking company.

Conclusion, Limitations, and Future Research

The research results can strengthen the theory of relationship marketing. Internal marketing and organizational climate are the company strategy that can build internal customers' satisfaction and loyalty, even moderated by organizational commitment. Consequently, it will improve the marketing performance of the Bank company. This condition represents the marketing relationship activity, so the theory of marketing relationship has supported this research model.

The main interesting result of this research is that employees' satisfaction as internal customers can improve internal customers' loyalty, which has the most significant value effect, almost close to 50%. This finding implies that the employee turnover rate can be lower, even if it will dismiss the employee turnover rate as zero-rate due to the internal customers'

love for the company. Organizational commitment plays a vital role in moderating the effect of marketing internal and organizational climate on employees' satisfaction. It can strengthen employees' loyalty, even though internal marketing has a higher significant value effect two times than organizational climate.

The limitation of this research is the use of the samples taken from Indonesian conventional commercial banking employees under the HRD department, especially those in the seven largest asset banks or categorized by Bank Book 4 category, in the head office. It can be extended to other kinds of examples organized by Indonesian Islamic Banks. The data used was taken based cross-section survey design. So, the further researcher can conduct the future research using the longitudinal design to get generalized results.

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