

THE MEDIATING ROLES OF PERSONALITY AND JOB SATISFACTION ON
INTERNAL MARKETING AND CUSTOMER ORIENTATION IN THE
NIGERIAN BANKING INDUSTRY

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UNIVERSITI TEKNOLOGI MALAYSIA

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This work is dedicated to Allah, the Almighty and to my aged parents, Alhaji M.S.A
Gafar and Alhaja Abbibat Ayoka Gafar

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ABSTRACT

More than 45,000 jobs have been lost in the consolidation reforms of Nigerian banking industry since 2005. The bank reformations often led to higher workloads on the remaining staff which affected the quality of service. This is due to extra workloads on employees who remain working in the banking sector to carry out several jobs or workloads due to downsizing exercise which contribute to many stress-related sickness. Therefore, this study aimed to investigate the relationships between internal marketing, employee personality factors, job satisfaction and customer orientation of employees in Nigerian banking industry. In addition, the mediating effects of employee personality factors and job satisfaction on the relationship between internal marketing and customer orientation of employees in Nigerian banks were examined. A convenience sample of 221 frontline bank employees in Nigeria were selected as respondents in the study. Questionnaires served as the main instrument of the study for data collection and structural equation modeling was used for data analysis. The mediated theory of internal marketing and the big five personality theories were used to underpin the research framework which consisted of internal marketing, employee personality factors, job satisfaction and customer orientation. Results showed direct significant relationships between internal marketing and employee personality factors; internal marketing and customer orientation; employee personality and customer orientation; as well as internal marketing and job satisfaction. However, it was found that job satisfaction have no influence on customer orientation. In addition, internal marketing is found to be partially mediation through employee personality factors; while job satisfaction does not mediate the relationship between internal marketing and customer orientation of employees in Nigerian banks. Findings from this study serve as future guidelines for Nigerian banks to incorporate internal marketing as a core strategy in order to meet employees' demands and fulfill customers' needs.

ABSTRAK

Lebih daripada 45,000 pekerjaan telah hilang dalam pembaharuan penggabungan industri perbankan Nigeria sejak 2005. Reformasi bank sering membawa kepada beban kerja yang lebih tinggi pada kakitangan yang ada hingga menjejaskan kualiti perkhidmatan. Ini disebabkan oleh beban kerja tambahan pada pekerja yang masih bekerja di sektor perbankan untuk melaksanakan beberapa pekerjaan atau beban kerja akibat daripada tindakan pengecilan yang menyumbang kepada banyak penyakit berkait dengan tekanan. Oleh itu, kajian ini bertujuan untuk mengkaji hubungan antara pemasaran dalaman, faktor personaliti pekerja, kepuasan kerja dan orientasi pelanggan oleh perkerja dalam industri perbankan Nigeria. Tambahan pula, kesan pengantara faktor personaliti pekerja dan kepuasan kerja terhadap hubungan antara pemasaran dalaman dan orientasi pelanggan oleh pekerja di bank-bank Nigeria telah diselidiki. Persampelan mudah sebanyak 221 pekerja bank barisan hadapan di Nigeria telah dipilih sebagai responden dalam kajian ini. Soal selidik sebagai instrumen utama kajian untuk pengumpulan data dan pemodelan persamaan berstruktur telah digunakan untuk analisis data. Teori pengantara pemasaran dalaman dan teori personaliti *Big Five* telah digunakan untuk menyokong rangka penyelidikan yang terdiri daripada pemasaran dalaman, faktor personaliti pekerja, kepuasan kerja dan orientasi pelanggan. Hasil kajian menunjukkan hubungan yang signifikan langsung antara pemasaran dalaman dan faktor personaliti pekerja; pemasaran dalaman dan orientasi pelanggan; personaliti pekerja dan orientasi pelanggan; serta pemasaran dalaman dan kepuasan kerja. Walau bagaimanapun, didapati bahawa kepuasan kerja tidak mempunyai pengaruh ke atas orientasi pelanggan. Tambahan pula, pemasaran dalaman didapati sebahagian pengantaraan melalui faktor personaliti pekerja; manakala kepuasan kerja tidak menjadi pengantara hubungan antara pemasaran dalaman dan orientasi pelanggan pekerja dalam bank-bank Nigeria. Dapatan daripada kajian ini boleh dijadikan garis panduan pada masa depan bagi bank-bank Nigeria untuk menggabungkan pemasaran dalaman sebagai strategi teras untuk memenuhi 'permintaan pekerja dan keperluan pelanggan.

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LIST OF ABBREVIATIONS

AGFI	-	Adjusted Good of Fit Index
AMOS	-	Analysis of Moment Structure
AVE	-	Average Variance Extracted
CBN	-	Central Bank of Nigeria
CO	-	Customer Orientation
CR	-	Critical Ratio
EFA	-	Exploratory Factor Analysis
HRM	-	Human Resource Management
PF	-	Personality Factors
IM	-	Internal Marketing
IMO	-	Internal Marketing Orientation
JF	-	Job Satisfaction
N	-	Naira
SEM	-	Structural Equation Modelling
SPSS	-	Statistical Package for the Social Science
SQ	-	Service Quality
UTM	-	Universiti Teknologi Malaysia

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CHAPTER 1

INTRODUCTION

1.1 Background of the Study

Widely, banks are one of the most important parts of any country which serves as a motivator toward economic growth of the country. A modern bank plays a vital role in the socioeconomics like promoting a saving attitude of customers and employment opportunities. However, economic situations sometimes adversely affect the banking operations. These resulting impressions encompass retrenchment, demotion, salary minimization, and decline in job security, etc. (ILO, 2001; Ernest, 2013; Olaniyi et al. 2013; Anaeto, 2016). These aforementioned factors naturally could have adverse reactions on customer orientation amongst the banking personnel.

Al-alak et al. (2011) and Jemenez et al. (2007) stated that delivering superior value to customers has always been a serious concern for managers across different industries globally. This is particularly more profound in the banking industry, given the unbendable competition archetype of the industry. Furthermore, banks are focusing on how to meet up with customers' expectations (Oakley, 2012; Poujol and Tanner, 2009; Anaeto, 2016). In fact, banks remain the key players toward promoting and facilitating sound macroeconomic management, particularly in the

financial sector and other sectors. The nature of banking operations makes the industry arguably the most regulated in the world. Furthermore, studies conducted on the role of procedural justice, organizational commitment and job satisfaction towards job performance in satisfying bank customers in Indonesia by Sani (2013) suggested that organizational commitments and motivation influence job performance, which implies that motivated employees will provide quality service to the customers

In the Nigerian context, Anaeto (2016) stated that much cannot be understood in the study of Nigeria's banking industry in the last two years without the background provided by the first major regulator which induced consolidation in the industry. The Central Bank of Nigeria pursued a consolidation exercise in 2005 which suggested merger and acquisitions among 89 banks in Nigeria. This merger resulted in the emergence of twenty-one dependable banks. Due to the capitalisation, exercise, analysts believe that banks were carried away by the euphoria of their sizes and balance sheets which grew astronomically post-capitalization. The total assets of the commercial banks in December 2006 (one year after consolidation) had grown by approximately 60% to N7.2 trillion from N4.5 trillion. The huge resources soon found itself into bad businesses at the same time that global financial crises were seeping into Nigerian banks (Soludo, 2009).

Though many observers believe the risk management and corporate governance which was introduced in year 2009 by Sanusi, the CBN governor was relatively commendable, stability in the sector was more of a transient effect of a relatively stable economy of the time as things began to go bad with reversal of oil revenue inflow into the economy in the second half of 2014. Also, despite the CBN's attempt to ensure that the banks remain responsive to activating a financially driven real sector, the impact has not been too significant. Retrenchment rate, demotion, decrement of salary, redeployments, layoff, lack of jobs commitments and redundancy in the banking industry in Nigeria were increasing (CBN Governor, Emefiele, 2015). However, Sanusi (2009) affirmed that close coordination between

the monetary, fiscal and internal banking policy, was necessary for sustainable growth in the banking industry and the economy in general.

Nevertheless, the banking reformation and CBN policy in Nigeria was mainly centred on how to justify the underlying customer satisfaction and profit maximization without considering the impact on the employee orientation towards the satisfaction of the customers and banking sector (Olagunju, 2014). The Nigerian banking sector has had to contend with new demands to achieve greater efficiency and responsiveness to the needs of the country's economy and ignoring the effects from the employee perception (Olaniyi et al. 2013; Olgunju, 2014). To cope with competition in the banking industry in the world, it is necessary to understand an imperative plan on how to achieve an organizational functionality and to attract the best personnel towards putting in their best in terms of providing quality services to consumers in a fiercely competitive environment (Rafiq and Ahmed, 2000; Olgunju, 2014). However, studies stated that job satisfaction and personality could be incorporated in the internal marketing strategies to achieve dependable organizational functionality including customer orientation (Pantouvakis, 2013; Zaman et al. 2012).

Furthermore, other studies suggested that organizational competency functionality could be mediated by employee personality and job satisfaction in the relationship with internal marketing and customer orientation in the Nigerian banking industry (Adenugba and Oteyowo, 2012; Maiyaki, 2011). Another set of studies also suggested that investigating internal marketing in the relationship between job satisfaction and customer orientation in the Nigerian banking industry is necessary (Adeoye and Lawanson, 2012; Olgunju, 2014; Amangala and Wali, 2013; Kotler and Keller, 2009; Esmaeel et al. 2013). Conclusively, internal marketing in the relationship between personality and job satisfaction towards customer orientation in the Nigerian banking industry is important. Hence, this study investigates mediating roles of personality and job satisfaction on the relationship between customer orientations in the Nigerian banking context. The next section states the statement of the problem of the study.

1.2 Statement of the Problem

The recent bank reform in Nigeria has placed a great burden on the banking institution in the country which has negatively affected the customers' orientation on the individual banking institutions in Nigeria (Gomes et al. 2012; Research Department of the Central Bank of Nigeria, 2012). This reform was due to the fact that, most Nigerian banks could not perform satisfactorily as a result of the huge population of the country of which led to the directive given by the central bank of Nigeria CBN (Gomes et al. 2012). The consolidation reform introduced by the CBN has created a great burden for the Nigerian banking institutions because several criteria were laid out for the banks, such as huge bank deposit reserve, several areas of coverage in terms of market extension and higher number of customers to be retained (Sahara Reporters, 2009). In view of this, bank management has to shed most of the burdens on their employees by tasking them to consolidate the bank reserve, attract more customers and solidify the bank's brand. As such, bank employees have to work across the clock, work extra hours, with extra efforts and energy

In order to meet up with these tedious responsibilities, bank employees have to strive, think and worry at the same time so as to meet the daunting task of their new challenges and of course retain their jobs. This unwarranted condition that the bank employees have found themselves has made the bank institution to experience low customers' orientation. This is because the employees do not have extra time or the desire to help in purchase making, nor chance to assist the customers as well as no time to assess the needs of the customers because they are engulfed with their huge occupational responsibilities (Anaeto, 2016). With regards to the new occupational responsibilities, their ability to describe products and guide customers' is reported to have being impaired (Sule, 2012). This is because the drive to satisfy customers is deemed as secondary. Hence, most customers are not satisfied with both employees' guide and products description. These aforementioned issues have affected the bank employees which characterizes customers' orientation.

Furthermore, work overload has brought negative consequences on employee personality. There are several deadlines they have to meet, working criteria they have to fulfill coupled with the responsibilities they have to discharge. This situation has been reported to have affected bank employees' level of conscientiousness in their work (Sule, 2012). In fact, most bank employees seem not to be reliable and responsible in doing their job. Jaja and Okpu (2013) stated that most of the bank employees in terms of their openness to experience are defective. Due to work overload, wearisome job, and worrisome responsibilities their imagination level is blurred, not being sensitive and attentive and not even curious intellectually, all of which are domains under openness to experience. Most of the employees in terms of agreeableness are perceived to be flawed (Olaniyi, Osemene and Omotehinse, 2013), because most of them were being described as being unkind, non-sympathetic, non-cooperative and inconsiderate in their approach to work (Kenn-Ndubuisi and Akani, 2015).

In addition, the bank employees tend to develop negative traits of neuroticism such as being moody, feeling anxiety, worry, fear and frustration but the positive aspect such as calmness, secure and emotional stability are downplayed (Kenn-Ndubuisi and Akani, 2015). Ordinarily, most of the employees might possess the positive sides of the aforementioned traits but it might become the opposite because of the burdensome situation they find themselves in the banking institution. According to Suleiman (2013), stressful and worrisome condition can actually bring about negative attitudes to employees. Meanwhile, it should be noted that, the five dimensions mentioned above are the main components of the employee personality. From the foregoing, it can be inferred that employee personality factors have been greatly impaired in the Nigerian banking institutions, this is addressed in the present study.

Meanwhile, the specification and the close monitoring of the CBN on the Nigerian Commercial banks which has spelt doom to the financial institutions was reported to have flawed as it negates Nigerian banks internal marketing. This is due to the fact that, the capitalization move for the Nigerian banking institutions has

created a strong pressure on the banking sector of which the bank management shed most of the burdens on the employees. This has consequently imposed negative effect on the banking institution internal marketing. Meaning that, the enormous tasks that the bank employees are over saddled with are without commensurable remuneration, reward, incentives and motivation received from the institutions. This is a clear indication that the internal marketing, which is all about institutional or organizational attempts to motivate and provide incentives for the workers in a bid to treat them as most appropriate has been greatly impaired. For example, report shows that, 15 percent of the bank employees get remuneration and recognition commensurable with their responsibilities they carried out, while, 10 percent are motivated and empowered (Nigerian Bulletin, 2015). These figures are very low compared to the expected 80 percent of the employees to achieve these.

In addition, it was announced from CBN Financial Bulletin (2011) that, from 2012-2017 bank employees in-service training and development program always take place once in year as against the previous years 2011 and below when it always takes place 3 to 4 time annually. Even Aramide, Adebisi and Aderibigbe (2013) added that, the Nigerian banks have invested hugely on the recapitalization system of which prevented them from being able to provide quality training and development program for their employees' personal and career development. In a nut shell banks, internal policies which arise from the CBN directives has affected the Nigerian banks internal marketing negatively. In line with this, Anaeto (2016) avers that bank internal policies could affect internal marketing.

More so, it should be noted that, when internal marketing which comprises employees' opportunity for training and development, effective communication motivation and empowerment opportunities and proper remuneration and recognition in an institution has been negatively affected, there is no way that the employees will be satisfied with their jobs. This is because the aforementioned internal marketing components are intended to provide welfare packages for the employees in order to happy and satisfied with their job. Since, the internal marketing is negatively affected

in the Nigerian banking institutions it is likely that, the employees' job satisfaction could also be affected negatively.

Even, an investigation to the Nigerian banking institutions depicts that job satisfaction is lacking among the bank employees. For instance, it was reported that, rewards and caring packages for the employees were inadequate. It was also stated that, bank employee did not receive any additional rewards and caring packages aside their normal remuneration which are not in good proportion with the responsibilities and jobs they are given. Equally, employees' attitudes with supervisors and employees' co-workers' relation are not positive as result of the tension and stressful situation in the banking industry in Nigerian (Olaniyi et al. 2013). This is due to the fact that, every employee is pre-occupied with his/her tasking responsibilities. According to Vanguard Newspaper, 30 percent of the bank employees have left the institution, while 70 percent of the remaining one intended to leave their current job if they have the opportunity (Gabriel, Komolafe and Egwuatu, 2015). This shows that most of the employees are not taking pride with the organization because human being will naturally leave or wanting to leave whatever they take pride in. Report also shows that, there is a very slim opportunity for promotion of the employees in the Nigerian financial institution. These above-mentioned issues are the important components of job satisfaction which shows that, the employees' job satisfaction is defective in the Nigerian bank industries.

In a nut-shell the analysis above portrays that, internal marketing, customers' orientation, employees' personality and job satisfaction are part of the main challenges the Nigerian banking institutions are facing. In view of this, it should be necessitated that, these four variables could be investigated together. One of the main reasons for this is that, if one variable is left out, it could be the variable that is responsible for the major problem for the banking institutions. Therefore, it might almost impossible to make an appropriate conclusion and generalization as far as the result is concerned. Another reason for investigating the four variables together is that, several empirical studies have established causal relationship between at least two different variables in several occasions. For example, studies have established

causal relationship between internal marketing and customers' orientation (Huang and Chen, 2013; Rad, Veisi, and Rezaee, 2015), internal marketing and employee personality (Naghi and Preda, 2015; Ramazan-Poor, Akhlaq & Akhavan, 2013), job satisfaction and internal marketing (Al-qudah, Mash and Sherrihan, 2013; Iliopoulos and Priporas, 2011), job satisfaction and customers' orientation (Lee-Ping, Ungku-Ahmad and Hee, 2016; Raghavendra, 2016). This shows that, all the four variables are inter-related which shows they can be investigated together.

Since, the causal relationships of all the four aforementioned variables have been investigated by the previous studies, even from the Nigerian context, it might not be necessary to replicate these studies but it could be important to extend knowledge by introducing mediating variables to the study. Therefore, the present study proposed employees' personality and job satisfaction. The main reason for adopting employee personality and job satisfaction as mediator is that in research work, mediation is used to understand intervention (Mackinnon, 2016). Hence, in the present study of double mediators' model that is (EP and JS) the study intends to comprehend how EP intervenes between IM and CO on one hand, and on the other, how JS intervenes between IM and CO. In the practical sense, the mediated theory of internal marketing applied service quality (SQ) as intervening variable between IM and CO. Therefore, in the present study, service quality can be replaced by employee personality due to the fact that employee traits and behaviors have been investigated and justified as one of the indicators for service quality (Daniel and Berinyuy, 2010; Kang and James, 2004). In fact, several empirical studies have established strong association between SQ and JS (Cropanzano and Mitchell, 2005; Piriathanalai and Muenjohn, 2012; Ariani, 2015; Kiragu, 2015).

SQ is positively related to JS. According to Cropanzano and Mitchell (2005) and Piriathanalai and Muenjohn (2012), employee satisfaction will improve service quality. In support, Ariani (2015) found that service quality is interrelated with job satisfaction in the sense that, if employees are satisfied, this will enable them to substantially show commitment towards improving their service quality. Equally, Kiragu (2015) discovered a significant positive relationship between employee's job

satisfaction and service quality among the workers of funeral homes in Nairobi. As such, it can be deduced that employees who are satisfied with their job will deliver a superior quality service to their organization. Therefore, SQ and JS are closely related in any new research, including the present research. Hence, job satisfaction is used in this study.

Equally, the other reason could be the practicability of employee personality as mediator. For example, if employee training, and development, communication, motivation and empowerment as well as remuneration are well taken care of by the management, this will enhance their level of openness to experience, conscientiousness, extroversion as well as positive neuroticism of which will increase their desire to help in purchase making, assists customers to assess needs, describing products accurately and avoid the use of pressure. Also, the other deduced reason is that, employees' personality is lacking in the entire marketing theories, of which could be very important for marketing.

Further to the above submissions on job satisfaction, a second mediator in this study, it should be noted that employees' job satisfaction is one of the major determinants of employees' performance which could lead to positive and effective customers' orientation in an organization. For example, several empirical studies reported that, employees' job satisfaction predicts and as well as relates with internal marketing ((Aramide, Adebisi and Aderibigbe, 2013; Chux and Wilfred, 2012). Studies equally found that, internal marketing predicts and related with customers orientation (Bellaouaied and Gam, 2012; Al-alak and Tarabieh, 2011 Dalvi and Vahidi, 2013; Zaman et al. 2012; Yusuf et al. 2014b). The above reviewed literatures show that, there is indirect relationship between IM and CO through JS. This means that, job satisfaction could play a mediating role between the two aforementioned variables. However, there is no empirical study that investigates the mediating role of job satisfaction between the internal marketing and customers' orientation in the banking industry in Nigeria.

In order to investigate the above identified problems, the present research adopted the mediated theory of internal marketing which is presumed to be best fitted for the present research problem. This is because; it establishes links among marketing factors. The theory suggests that, evolution of ideals is related to customers' orientation, service orientation and job satisfaction in a service oriented industry. This theory is adequate in its own capacity; however, when addressing the issue of service orientation which could be linked to customers' orientation, personality factors are very paramount. For example, personality factors are identified by (Denise John, 2003; Johnston, 1995) as one of the major determinants of service quality. Equally, Awadh and Wan Khairuzzaman (2008) found from their empirical study that employees personality factors, to a large extent determines service orientation that could lead to customers' orientation. Even, several marketing researches strongly emphasize the importance of employees' personality factors as image maker of an organization that leads to better customers' orientation (He, Wang, Zhu and Harris, 2015; Inceoglu and Warr, 2011; Nikolaou and Robertson, 2001).

In view of the above, it is apparent that, employees' personality factors are lacking in the mediated theory of internal marketing. This is due to the fact that, in order to provide impressive service that will enhance customers' orientation some employees' personality factors such as openness to experience, Conscientiousness, extroversion, agreeableness etc, are greatly and unavoidably important. Therefore, the present study intends to extend the mediated theory of internal marketing with the employees' personality factors which are derived from the big five personality factors earlier mentioned. The final goal of this research is to provide a model from both the theories of mediated theory of internal marketing and big five personality traits factors (theory).

1.3 Objective of the Study

This study considers the mediated theory of internal marketing by Ballantyne (2004) and the big five personality model as the conceptual framework of this study and to propose the mediating roles of employee personality and job satisfaction on the relationship between internal marketing and customer orientation in the context of the Nigerian banks' employees. The research objectives include the following:

- (1) To determine the relationships between internal marketing, personality factor, job satisfaction and customer orientation of employees in the Nigerian banking industry.
- (2) To investigate the mediating effect of personality factor on the relationship between internal marketing and customer orientation of employees in Nigerian banking industry.
- (3) To investigate the mediating effect of job satisfaction on the relationship between internal marketing and customer orientation in Nigerian banking industry

1.4 Research Questions

Based on the objectives of this study, research questions are presented:

- (1) Are there any relationships between internal marketing, personality factor, job satisfaction and customer orientation of employees in the Nigerian banking industry?

- (2) Does personality factor mediate the relationship between internal marketing and customer orientation of employees in the Nigerian banking industry?
- (3) Does job satisfaction mediate the relationship between internal marketing and customer orientation of employees in Nigerian banking industry

1.5 Scope of the Study

The sampling frame takes into account a considerable sized response from Nigerian banking employees. The sampling was carried out in Lagos, Nigeria. The State has an adequate number of bank employees from twenty-one (21) operating banks. The 21 banks considered in this study include Access Bank Plc, Citibank Nigeria Limited, Diamond Bank Plc, Ecobank Nigeria Plc, Enterprise Bank, Fidelity Bank Plc, First Bank of Nigeria Plc, First City Monument Bank Plc, Guaranty Trust Bank Plc, Heritage Banking Company Ltd, Key Stone Bank, Main Street Bank, Skye Bank Plc, Stanbic IBTC Bank Ltd, Standard Chartered Bank Nigeria Ltd, Sterling Bank Plc, Union Bank of Nigeria Plc, United Bank For Africa Plc, Unity Bank Plc, Wema Bank Plc and Zenith Bank Plc. The next section mentions the significance of this study.

1.6 Significance of the Study

This research is considered significant in two ways: first academic contribution and second managerial contribution. In terms of the academic significance, the major area of contribution is the integration of the employee

personality factors which comprises openness to experience, conscientiousness, extroversion, and neuroticism with the mediated theory of internal marketing to form a model. It equally adds to extant literature in the area of internal marketing and customer orientation. Moreover, this present research is of importance to the academic community in that it contributes to current literature by establishing that employee personality could serve as mediator between internal marketing and customers' orientation. The present study is equally significant in the sense that it adds to extant literature by proposing that job satisfaction could mediate between internal marketing and customers' orientation.

Similarly, the significance of the study is traced to managerial aspect since it will bring about improvement in the aspect of institutional internal marketing of which the employee training and development could be improved, communication between management and employee could be enhanced, availability of motivation and empowerment program as well as the remuneration and recognition could be improved. This will lead to the enhancement of the employee personality of which the employee will be improved in their aspect of their openness to experience, conscientiousness, extroversion and positive. This improvement on the four aspects of employee personality will enable them to serve their customers better and their customers' orientation will be improved. In the sense that, the employee will desire to help in purchase making, assist customers to assess needs willingly describing products accurately and avoid use of high pressure. At the end, as the internal marketing of the banking institutions improve, job satisfaction which includes rewards and caring packages will be provided for the employees. This will later improve their relationship with their superiors and co-workers positively and bring about opportunities for promotion. This is also expected enhance customers' orientation of the banking institutions.

In addition, the outcomes from the study could assist the banking industry to identify the significant variables towards understanding employees' personality and organizational functionality. Also, this study helps to inform or facilitate internal marketing policy review in order to achieve a sustainable competitive advantage in

relation to customer orientation. Thus, the outcome of this study based on personality and job satisfaction in the relationship with internal marketing could improve the customer orientation in the Nigerian banking industry. The study could as well assist the management of the various banks in redesigning their strategy that will ensure the retention of staff and valued customers.

1.7 Operational Definitions

The section below discusses the terms of the study:

1.7.1 Internal Marketing

Internal marketing is described as an essential sales technique used by companies that treat employees as customers to help make all the components of the business function harmoniously and deliver a clear service (Payne and Frow, 2013; Heide and Simonsson, 2014). In the context of the present study internal marketing is measured in terms of Nigerian banks employees' communication, training and development, appraisal, motivation and empowerment and remuneration and recognition received

1.7.2 Job Satisfaction

Job satisfaction could be described as the extent to which employees are happy or content with their jobs and work environment (Ahmad and Oranye, 2010).

Questions related to how enjoyable working in Nigerian banks, any pride working in the Nigerian banking industry, character of the supervisor to Nigerian banking employees are used as instruments for job satisfaction of Nigerian banking employees construct in this study model (Samuel et al. 2012; AlQudah 2012). In this study job satisfaction is measured in relation to employees' job performance/commitment, co-workers' relation, reward/caring packages, pride with organization, opportunity for promotion, attitudes of superior, job characteristics, job disposition and experience.

1.7.3 Employee Personality

Personality factor in this context refers to the behavioral or psychological trait of employees in the Nigerian banking industry, considering their behavioural work demands. The employee personality measures considered in this study are based on the big five personality model. These measures are neuroticism, extraversion, openness, conscientiousness and agreeableness (Matthews et al. 2003). Meanwhile, employee personality is measured in the context of the present study as the employee ability to have conscientiousness, emotional stability agreeableness, extraversion, openness to experience, attitudes, vulnerability, self-discipline, and hardiness (Matthews et al. 2003).

1.7.4 Customer Orientation

In this study, customer orientation suggests establishing and monitoring standards of customer satisfaction and strives to meet the clientele's needs and expectations related to operation in the Nigerian Banking industry (Korschun *et al.*,

2014; Thoumrungroje and Racela, 2013; Henning-Thurau, 2004). Meanwhile, customer's orientation is measured in the context of the present study in terms of employee desire to help customers, making satisfactory decision, describe product accurately avoid the use of high pressure, match customers' interest, avoid misleading tactics, assess customers' need, having entrepreneurial orientation and employee sales force.

1.8 Organization of the Thesis

The structure of this current thesis is founded on the five chapters of this study. The content of this thesis began with the background of the study, statement of the problem, research questions and objectives, scope and significance of the study. A brief definition of operational terminologies and organization of the thesis mentioned to conclude chapter one of this thesis.

Chapter two specifies literature reviews and studies related to internal marketing, customer orientation, employee personality factor and job satisfaction. It also provides details on the adopted theory known as mediated theory of internal marketing by Ballantyne (2004). Also, the big five of personality model adopted from Matthews et al. (2003) is discussed. Aspects of the theory and the model serves as the conceptual framework to investigate the mediating roles of employee personality and job satisfaction on the relationship between internal marketing practices and customer orientation. This chapter also discussed the related measures and hypotheses based on the underpinned theory and model aforementioned.

Chapter three is the research methodology adopted in the study. Basically, it consists of what, how, where, and when of the data sourced for the purpose of conducting this study. This chapter three also mentions the categories of research

methodologies and why the adopted research methodology, statistical tool and method of data analysis were chosen. It also mentions assumptions on the outliers, normality test, reliability analysis, discriminant analysis and descriptive analysis. The reason SmartPls - structural equation modeling is included in this chapter three is also explained. The chapter concludes with the descriptive and statistical structural modeling on mediation effect analysis.

Chapter four presents the analysis and results of data screening, pilot study, descriptive and exploratory analysis performed with the statistical package for social sciences (version 22). Meanwhile, a computer program software called partial least square (version 3.0), is adopted to describe the discriminant analysis and structural equation modeling, bootstrapping inbuilt in SmartPls utilized to determine the mediation effects in this chapter four. Furthermore, chapter five which is considered as the last chapter of this thesis provides a summary of the main results, contributions of the study to academic and business industries. Also, the limitations, recommendations and conclusion are stated in this chapter of the thesis.

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