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## Internal Marketing: The Effects and its Dimensions on Customer Citizenship Behavior in Insurance Branches

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**Key words:** Internal marketing, customer citizenship behavior, saman insurance company, strategies

**Abstract:** Considering the competitive world, today, in the service markets, attention to domestic and foreign strategies for survival and continuity is required. The purpose of the present study was to investigate the effects of internal dimensions (job security, satisfaction of rights and benefits, empowerment, informing, family work support, leader-follower relationship and reduction of discrimination between posts) on customer behavior. This study is a descriptive and survey method for gathering data. A researcher-made questionnaire was used to collect data. The reliability and validity of the questionnaire was established. The statistical population of the research included all employees of saman insurance company branches in Iran, containing a total of 912 people. The sample size of the study was 271 with a Morgan table selected randomly. SPSS Software was used to analyze the data. The results of the research indicate that internal marketing dimensions (job security, satisfaction of rights and benefits, empowerment, informing, family work support and reduction of discrimination between posts) are effective on customer's citizenship behavior. However, the Leader-Peer relationship does not have a significant effect on customer behavior.

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Page No.: 123-132

Volume: 14, Issue 4, 2020

ISSN: 1993-5250

International Business Management

Copy Right: Medwell Publications

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## INTRODUCTION

Today, with the advent of science and technology, great changes have been made towards the progress of society and humanity. In today's competitive world, organizations undergo changes in environmental and organizational processes that will fail if they are not prepared for change. Therefore, customer optimization is an issue that requires a change in the structure, culture, procedures and other dimensions of organizations. Detecting and identifying ways to attract customers and ways to increase their loyalty can enhance an

organization's ability to survive in a dynamic economic environment. Most business enterprises that seek to adopt strategies to increase their market share and profitability require investment in the domestic customer's area, because investment in this area guarantees the interests of the organization and increases the relationship between the organization and the external customers. In addition to paying attention to the needs of internal customers (employees), attention to the needs of external customers and their efforts to attract attention is one of the main concerns of managers, especially in service-based organizations. On the other hand, retaining loyal

customers has significant benefits to the organization which manifests itself as being relevant to the needs of customers. Considering the importance of the issue in recent decades, attention has been paid to customer's and client's citizenship behavior in marketing areas.

Considering that organizations increasingly view the concept of customers as part of the organization's staff and human resources<sup>[1]</sup>, in recent years, research has been conducted on customer behavior. Behaviors taken up by customers can make a significant contribution to the performance of service staff, according to the behaviors they are doing. In fact, human resources who are considered as the first internal customers of the organization and the main capital of the organization, constantly interact with foreign customers. In other words, human capital is the main capital which is the first internal customer of the organization to interact with foreign customers and these customers play an essential role in advancing the services of their employees<sup>[2]</sup>. Although, customer behavior plays an important role in the provision of services<sup>[3]</sup>, despite improper services, it makes it difficult for clients to make a proper behavioral transition therefore, managers should pay particular attention to customer's citizenship behavior and improve all aspects. It will mostly work because it poses an effective challenge in terms of better understanding of how to properly and efficiently manage customer behavior. In a competitive world, organizations can with this reputation, retain their customers in all respects, such as service quality, customer recognition, social responsibility and financial strength. Today, customers are not only buyers but can also be a useful resource for the entire organization. If customer satisfaction is maintained, they voluntarily conduct out-of-bound behaviors for the organization. For example, customer behavior is profitable and does not cost anything for the organization<sup>[4]</sup>.

This research is unique due to the limited coherence of research in the field of customer behavior and internal marketing and the great knowledge and insight gap with respect to the relationship between these structures. Another important aspect of the present research is the novelty of the subject under study. In this regard, it can be admitted that organizations need to continuously improve their human resources and their civil behavior in order to improve their activities the continuous improvement of employee behavior has always been a major concern for policy makers and researchers in the field of organizational management as well as the insurance industry planners and this concern has become more prevalent due to the complexity of the organizations existing today. Although, different approaches to

improving employee behavior have been put into test, there is no approach that can simultaneously bridge the needs of the external and internal stakeholders of an organization. Therefore, this research attempts to investigate the effects of domestic marketing and its dimensions on customer behavior in Saman Insurance Branches.

**Theoretical foundations:** Initially, citizenship behavior was defined by the Organ. Organizational citizenship behavior is an optional individual behavior that is not considered for reward in the formal remuneration system but, in general, it increases the effectiveness of the organization<sup>[5, 6]</sup>. Personal expenses, expenses and personal rewards include social behavior. Costs are elements that have a negative personal value and the elements that have a positive value for a person are referred to as rewards. According to Hamadan, etc., customer satisfaction and customer loyalty are of the most important aspects of customer behavior which are very important for their cooperation with organizations. The dimensions of customer's citizenship behavior are closely related to organizational citizenship behavior and can be expressed as a reference for organizational citizenship behavior. Dang and Aaron Dunn tested this category with the use of social exchange theory and three empirical works of research. This research shows that customers consider their personal costs or personal profits before they participate in the customer's citizenship behavior. Particularly, perceived selfishness reduces the intention to interfere with the customer's citizenship behaviors while awareness of the public image is increased for purpose. In addition, the cost or negative profit between selfishness and a personalized image is influenced by the same norms and the perceived result for the company. In this research, organizational citizenship behavior is measured by indicators such as oral advertisement, helping other clients, providing feedback to the company, participating in the organization's activities, customer satisfaction and customer socialization.

Researchers including Linx, etc. have studied the internal marketing structure from strategic and applied perspectives. This viewpoint is known as a strategic organization approach that has been interpreted in employee behavior as internal customers and includes a set of management activities that motivate employees and turn them into customers in order to increase market performance<sup>[7]</sup> describe internal marketing as "A planned effort using an approach like marketing to overcome organizational resilience to shifting, balancing, motivating and coordinating tasks and integrating employees to effectively implement corporate and task

strategies to deliver customer satisfaction through the process of creating employee-driven and customer-driven employees". The importance of domestic exchanges was addressed by Pavv, etc. who emphasize that "the lack of attention to domestic customers and suppliers can endanger the satisfaction of foreign customers". Therefore, the following hypothesis is suggested for the following reasons:

**The main hypothesis:** Internal marketing has a significant effect on customer behavior in saman insurance company.

In the next section, internal marketing dimensions will be introduced. The theory of seeing employees as domestic customers is the basis of internal marketing implementation. In this research, based on the research literature and research history, the dimensions of internal marketing, job security, satisfaction of rights and benefits, employee empowerment, information, family support, leader and follower relationship and reduction of discrimination between posts were considered.

**Job security:** The purpose of job security is to ensure that employees are not fired in normal conditions. However, the corporatization of many government employees is a move contrary to the security of the employees. Arrdor, etc. stated that the desire of employees to leave the organization is to reduce commitment and reduction of employee satisfaction is one of the main results of a low level of job security. Job security is one of the main elements of domestic marketing. This aspect of domestic marketing includes equipping employees with acceptable job security. Any reduction in productivity or profitability may lead to transfer, re-training and employee turnover. As a way to prevent the loss of employees, it is possible to reuse them in other sectors. Studies show that with increasing staffing level of job security, satisfaction, loyalty and trust in management increase. According to the material, the following hypothesis is put forward:

**Sub-hypothesis 1-1:** Job security has a significant effect on customer behavior.

**Satisfaction of salaries and benefits:** Job satisfaction can be defined as "employees enjoying working in an organization so that they are both physically and spiritually satisfied with their present situation". In addition state that providing salaries and benefits above the average level of industry and paying in line with performance and productivity are among the ways of doing

this. Based on the research, it has been found that the employees of firms with higher salaries and benefits have higher levels of satisfaction and commitment than the rest of the organization. Therefore, the following hypothesis is suggested:

**Sub-hypothesis 2.1:** Satisfaction of benefits and benefits has a significant effect on customer behavior.

**Empowerment:** Most of the empowerment definitions confirm that empowerment involves giving more authority, respect and freedom to employees to do their job. Empowering employees is one of the main ways of influencing employee attitudes and behaviors and thus the level of service provided to customers. Empowerment has two aspects: freedom and respect on the one hand, expectations and accountability on the other, organizations that think logically are trying to establish a balance between the two. Empowerment encompasses two aspects: freedom of action and empowerment, on the one hand and expectations and responsibilities on the other. Given the above, the following hypothesis is presented:

**Sub-hypothesis 3.2:** Empowerment has a significant effect on customer behavior. Some scholars argue that service organizations should focus on human resources as much as investing in capital investments, especially providing training to enhance service skills. As it increases the ability of employees in relation to the customer and provides high-quality services to the customer, it is essential for organizations to provide their employees with transparent information about strategies, financial performance and costs. According to Robbins and Langton, transparency of information provides a strong feedback mechanism that enables organizations to understand how their activities influence the performance of the organization and increases the probability that the organization is a knowledge generator, not a knowledge receptor. Therefore, the following hypothesis is expressed:

**Sub-hypothesis 4.1:** Information on customer's citizenship behavior has a significant effect.

**Family job support:** Until the beginning of the twentieth century, the prevailing view of human administration was that employees and workers should meet the needs of the employers with little attention paid to the welfare of the employees or their individual needs and that employees should be as cheap as possible to be used efficiently. After the staff respondents showed that they were not citizens

of a closed system, employers and managers realized that they had to have more friendly behaviors towards employees. Therefore, the following hypothesis is suggested.

**Sub-hypothesis 5.1:** Family protection support has a significant effect on customer behavior.

**Leader and follower relationship:** There are many definitions of leadership and there is not much agreement on it. Although, almost everyone agrees that leadership needs to be effective, the disagreement revolves around the perspective of whether leadership should be without force (i.e., without organizational authority, without affecting rewards or punishments, affecting followers). Is it different from management? Therefore, leadership is defined as the ability to influence the group in order to achieve the goal. The source of impunity is likely to have an official base, given that its organizational position has given it power. Therefore, the following hypothesis is put forward:

**Sub-hypothesis 6.1:** Leader-follower relationship has a significant effect on customer behavior. By reducing the staffing gap, they can simply express their ideas and thus increase creativity, honesty, trust and job satisfaction. Two methods of reducing the difference in rank are reducing the difference in salary levels within the organization and creating organizational symbols for organizational communication based on the development of the culture of honesty and trust and organizational justice. In addition to clarifying information and empowerment, organizations that focus on domestic customers (employees) need to try to reduce the difference between authorities in the organization, because these differences make one more or less valuable than other colleagues. Pfeffer and Vieja recommend two ways to reduce discrimination between officials: firstly, one must eliminate the inequality of pay between organizational levels and secondly, one must use the names and institutions in the organization which implies open organizational culture, fairness and equality in the organization. Thus, the following hypothesis is stated:

**Sub-hypothesis 7.1:** Reducing discrimination between posts has a significant effect on customer behavior. San Tang, etc. evaluated the role of employees in encouraging customer behavior and stated that customer perception of employee credibility and well-being had a direct impact on the incidence of citizenship behaviors in customers. It is worth recalling that the concept of customer perception

of employee credentials includes a space in which the client feels that the employee has the necessary expertise to perform well and perform the task effectively. Also, when a customer observes that the employee is well-behaved by volunteering, he feels that the employee is a charismatic person. Kung Hovan, etc. looked at "Consumer citizenship behavior of Food users blog". The results of this research show that psychological needs, customer satisfaction and identification of customer companies positively affect customer behavior. Abbasi and Armoghbeli<sup>[4]</sup> investigated the effect of organizational reputation on customer citizenship behavior with a case study in Kerman Agricultural Bank and expressed that corporate reputation is influenced by customer orientation and service quality. Organizational reputation has an impact on everything (trust, satisfaction, commitment and loyalty) but the greatest impact is that of the reputation of an organization on customer satisfaction. Among the variables, trust has the greatest impact on customer behavior and the other three variables have less impact on trust. Amir *et al.*<sup>[8]</sup>, in a study on the impact of citizenship behavior on domestic brand marketing and internal marketing, have regarded organizational citizenship behavior as a new concept whose evaluation in an organization is considered to be very important. Among the factors that can influence citizen behavior are internal marketing and internal marketing management. This research demonstrates that internal brand management has an impact on citizenship behavior, but the impact of domestic marketing on citizenship behavior is uncertain and eventually it became clear that internal brand management has an impact on domestic marketing. Other research findings do not confirm the role of domestic marketing mediating between internal brand management and citizenship behavior. Jalil Saffihan, etc. in a research entitled Effect of Effective Commitment of the Organization on Customers Responsible to Their Citizenship Behavior by the Effective Commitment of Customers to the Bank of Mellat Branch of Neyshabour Branch, stated that today the complex and dynamic environment of the banking industry is facing challenges such as expanding competition and the increasing awareness and expectations of customers. The low cost of bank change for customers and the joining of rival banks are due to the lack of loyalty programs that create value for customers. The results of the research indicated that effective commitment of the organization has a significant effect on the customer's loyalty to their citizenship behavior through the effective commitment of the customers. According to the research literature, the following model is proposed (Fig. 1).

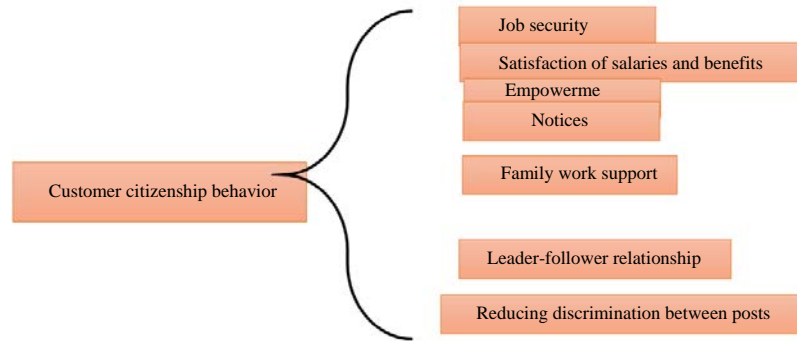


Fig. 1: Conceptual model of research

Table 1: Components of the questionnaire and the reliability of the questionnaire

Reliability	Question	References	Factor-component	Question	Reference	Factor-component
	22	Bowden <i>et al.</i> <sup>[1]</sup>	Citizenship behavior	23	Sidi, 1385,	Internal marketing
	4	Theorem in 1393	Oral advertisements	3	Theoretical and	Job security
	3		Helping other customers	3	others (1393)	Satisfaction of salaries and benefits
	4		Providing feedback to the company	3		Empowerment
	5		Participation in organization activities	3		Notices
	3		Customer satisfaction	3		Family work support
	3		Customer socialization	3		Leader-follower relationship
						Reduce discrimination between posts

## MATERIALS AND METHODS

The present study is an applied work of research for the purpose of examining the impact of internal marketing and its dimensions on citizenship behavior and developing applied knowledge about the dimensions of internal marketing quality and citizenship behavior and the impact of variables. Given the fact that research is conducted in real-world situations, it is, in terms of field position and because of the causal relationship between the variables, based on data collection and is, thus, a correlation type. According to the size of the statistical population and in accordance with the Morgan table, 241 individuals were sampled which was found to be 271 in order to improve the reliability of this number. The statistical sample was selected via the simple random method. The instrument of this study was a standard Likert scale. The questionnaires consisted of two parts. General questions included 5 questions for general and demographic information about the respondents. Special questions were for measuring the components of internal marketing and customer behavior. The validity of the questionnaire was verified by academic experts. Table 1 lists the components of the questionnaire and the number of questions and reliability.

According to demographic information, 66% of the respondents were male and 34% were female; 19% of them were aged 31-40 years, 45% were 41-50 years old

and 36% were 50 years old. 64% had a bachelor's degree. The <35% were masters and lower and seventy four hundredth of them had a doctorate.

## RESULTS AND DISCUSSION

**Analysis:** Before the test, the Kolmogorov-Smirnov test (KS) was used to examine the claim that the distribution was normal. In this assertion test, the distribution is normal and the contradiction lies in the claim that the desired distribution is not normal. The results are shown in Table 2.

Given the result of the test (KS) in Table 2, since, the calculated sig is >5%, the claim that the distributions are normal is acceptable, therefore, the researchers had to use the regression test to test the hypothesis as follows: the model describes the intensity of the relationship between the model and the dependent variable. R, the correlation coefficient is the linear correlation between the observed values and the values of the predictive model of the dependent variable (Customer Citizenship Behavior) which is equal to 0.859 and the high value indicates a strong relationship. The R<sup>2</sup>, that is the coefficient of determination, the amount the square of the correlation coefficient, is 0.738. The other columns provide the adjusted adjustment coefficient, the estimation error and the Watson camera test value. In this hypothesis, Watson's camera test was used to check the independence of errors. According to the results of the

Table 2: The results of Kolmogorov-Smirnov test (K-S)

Significance level Sig. (2-tailed)	Amount of Z-Kolmogorov-Smirnov statistics	SD	Average	Number	Values
0.264	1.482	0.69423	3.3928	271	Customer citizenship behavior
0.107	1.217	0.75036	3.4724	272	internal marketing

Table 3: Model results

Watson camera	Estimated error	Justified R <sup>2</sup>	R <sup>2</sup> value	R-value	Model
1.611	0.36007	0.731	0.738	0.859	1

Table 4: ANOVA

Significance level	F-value	Average of squares	Degrees of freedom	Sum of squares	Values
0/000	105.815	13.719	7	96.032	Regression
		0.130	263	34.098	Errors
			270	130.130	Total

Table 5: Table regression coefficients (dependent variable: customer behavior behavior)

The significance levels	The statistics	Standard coefficients	Non-standard coefficients		Models
		Regression coefficients (β)	Standard error	Regression coefficients (B)	
000/0	390/6	-	108/0	690/0	Width from source
000/0	710/3	192/0	039/0	144/0	Job security
000/0	133/4	223/0	042/0	175/0	Satisfaction by salaries and benefits
004/0	869/2	160/0	042/0	122/0	Empowerment
033/0	146/2	130/0	051/0	110/0	Notices
002/0	080/3	217/0	057/0	175/0	Family job support
291/0	057/1-	059/0-	044/0	047/0-	Leader-follower relationship
018/0	372/2	121/0	043/0	103/0	Reducing discrimination between posts

model, since the value of the D-camera dataset is 1.611 and is 1.5 and 2.5, the assumption of the absence of correlation between the errors is not ruled out and regression can be used (Table 3).

Another assumption in regression is that the errors have a normal distribution with an average of zero. For this purpose, the data distribution diagram and their normal chart were to be drawn. Then a comparison was made between the two charts. According to Fig. 2, the mean value presented on the right of the graph is very small and the standard deviation is close to one. Thus, regression can be applied. Table 4 is an analysis of variance of regression that was used to examine the linear relationship between independent and dependent variables.

Considering the fact that the level of significance of the F statistics is small, that is equal to 0.000 and <0.05. Thus, the independent variables well explain the change in the dependent variable; therefore, internal marketing variables have a positive and significant effect on customer's citizenship behavior. Regarding results can be used. The results of regression coefficients are shown in Table 5.

**Hypothesis 1:** Job security has a significant effect on customer behavior. Job security has no significant effect on customer behavior.  $H_0: \beta_i = 0$ , job security has a significant effect on customer behavior.  $H_1: \beta_i \neq 0$ . Regarding the results of the regression equation, the independent variable of job security has been confirmed

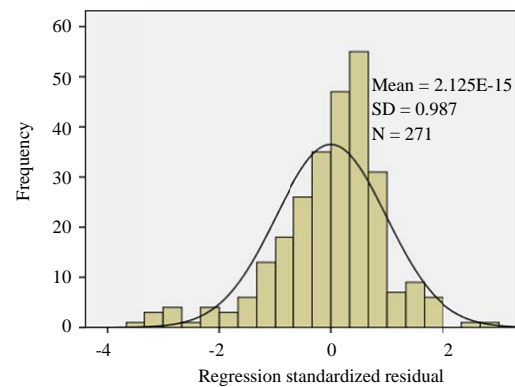


Fig. 2: Histogram chart; Histogram dependent variable: Y

for the dependent variable of customer behavior because its significance level is 0.000 and <0.05. Also, the regression coefficient for the independent job security variable is 0.144. The beta coefficient (the standardized value of the coefficients which indicates the change in the dependent variable of customer's citizenship behavior for a change in the size of a standard deviation in the independent job security index) is equal to 0.192.

**Hypothesis 2:** Satisfaction with salaries and benefits has a significant effect on customer behavior. The satisfaction of the rights and benefits does not affect customer's citizenship behavior.  $H_0: \beta_i = 0$ .

Satisfaction with salaries and benefits has a significant effect on customer behavior.  $H_1: \beta_i \neq 0$ . Regarding the results obtained in the regression equation, in terms of the effect of the independent variable, the effect of satisfaction of rights and benefits on the dependent variable of the customer behavior is confirmed because its significance level is 0.000 and  $<0.05$ . Also, the regression coefficient for the independent variable of satisfaction with salaries and benefits is 0.175. The beta coefficient (the standardized value of the coefficients which indicates the change in the dependent variable of the customer's citizenship behavior for a change in the size of a standard deviation in the independent variable of salary and benefit) is 0.223.

**Hypothesis 3:** Empowerment has a significant effect on customer behavior. Empowerment has no significant effect on customer behavior.  $H_0: \beta_i = 0$ . Empowerment has a significant effect on customer behavior.  $H_1: \beta_i \neq 0$ . Regarding the results of the regression equation, the effect of the independent empowerment variable on the dependent variable of customer behavior is confirmed because its significance level is 0.004 and  $<0.05$ . The regression coefficient for the independent empowerment variable is also 0.122. The beta coefficient (the standardized value of the coefficients that represents the change in the dependent variable of customers' citizenship behavior for a change in the size of a standard deviation in the independent empowerment variable) is 0.160.

**Hypothesis 4:** Information on customer behavior is significant. Information on customer behavior is not significant.  $H_0: \beta_i = 0$ . Information on customer behavior has a significant effect.  $H_1: \beta_i \neq 0$ . Regarding the results of the regression equation, the effect of the independent information variable on the dependent variable of customer behavior is confirmed because its significance level is 0.033 and  $<0.05$ . The regression coefficient for the independent information variable is also 0.110. The beta coefficient (the standardized value of the coefficients that represents the change in the dependent variable of the customer behavior for a change in the size of a standard deviation in the independent informative variable) is 0.130.

**Hypothesis 5:** Family protection support has a significant effect on customer behavior. Family protection support has no significant effect on customer behavior.  $H_0: \beta_i = 0$ .

Family protection support has a significant effect on customer behavior.  $H_1: \beta_i \neq 0$ . Regarding the results of the regression equation, the effect of the independent variable of family support on the dependent variable of customer behavior is confirmed because its significance level is 0.002 and  $<0.05$ . Also, the regression coefficient for

the independent variable of family protection is 0.175. The beta coefficient (the standardized value of the coefficients that indicates the change in the dependent variable of the customers' citizenship behavior versus the change in the size of the standard deviation in the independent variable of family sponsorship) is equal to 0.217.

**Hypothesis 6:** Leader-follower relationship has a significant effect on customer behavior. Leader-follower relationship does not have a significant effect on customer behavior.  $H_0: \beta_i = 0$ . Leader-follower relationship has a significant effect on customer behavior.  $H_1: \beta_i \neq 0$ . Regarding the results obtained in the regression equation, in terms of the effect of the independent variable, the leader-follower relationship, is not confirmed by the dependent variable of customer behavior, since its significance level is 0.291 and  $>0.05$ .

**Hypothesis 7:** Reducing discrepancy between posts has a significant effect on customer behavior. The effect of reduction of discrimination between posts on customer behavior is not significant.  $H_0: \beta_i = 0$ .

Reducing discrepancy between posts has a significant effect on customer behavior.  $H_1: \beta_i \neq 0$ . Regarding the results of the regression equation, the effect of the independent variable of reducing the discrimination between posts on the dependent variable of customer behavior is confirmed because its significance level is 0.018 and  $<0.05$ . Also, the regression coefficient for the independent variable of discrepancy between posts is 0.103. The beta coefficient (the standardized value of the coefficients that represents the change in the dependent variable of the customers' citizenship behavior for a change in the size of a standard deviation in the independent variable of discrepancy between posts) is 0.121.

**Main hypothesis:** Internal marketing has a significant effect on customer behavior. In the main hypothesis test, the internal marketing variable is an independent variable and we consider customer behavior as a dependent variable in this hypothesis and model.

Table 6 illustrates the severity of the relationship between the model and the dependent variable. The value of  $R, q$  is 0.848 and the high value indicates a strong relationship.  $R^2$ , the coefficient of determination, is the square value of the correlation coefficient which is equal to 0.719. The other columns provide the adjusted adjustment coefficient, the estimation error and the Watson camera test value. According to the results of the model, since, the value of the d-camera data set is 1.803 and is 1.5 and 2.5, the assumption of the absence of correlation between the errors is not rejected and regression.

Table 6: Model results

Watson camera	Estimated error	Justified R <sup>2</sup>	R <sup>2</sup> value	R value	Model
1/803	0/36858	0/718	0/719	0/848	1

Table 7: ANOVA

Significance level	F-value	Average of squares	Degrees of freedom	Sum of squares	Values
0/000	688.858	93.585	1	93.585	Regression
	0.136		269	36.545	Errors
			270	130.130	Total

Table 8: Table regression coefficients (dependent variable: customer behavior)

The significance level	The statistics	Standard coefficients	Non-standard coefficients		Model
		Regression coefficients (Beta)	Standard error	Regression coefficients (B)	
0/000	6/293		0/106	0/668	Width from source
0/000	26/246	0/848	0/030	0/785	internal marketing

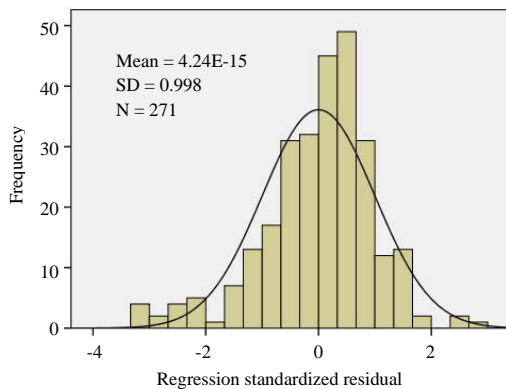


Fig. 3: Histogram diagram; Histogram dependent variable: Y

Another assumption in regression is that the errors have a normal distribution with an average of zero. Regarding Fig. 3 and with the comparison of the error distribution and distribution diagrams, we observe that the distribution of errors is almost normal. Also, the mean value presented on the right side of the chart is very small and the standard deviation is close to one. Therefore, regression can be applied.

Table 7 is a regression analysis of variance that is used to examine the linear relationship between independent and dependent variables.

Considering the fact that the level of significance of the F statistic is small, that is equal to 0.000 and <0.05, thus, the independent variables well explain the change in the dependent variable; therefore, the internal marketing variable has a positive and significant effect on customer's citizenship behavior. Internal marketing does not affect customer behavior.  $H_0: \beta_i = 0$ . Internal marketing affects customer behavior.  $H_1: \beta_i \neq 0$ .

Regarding the results of the regression equation, the effect of independent internal marketing variable on the dependent variable of customer behavior is confirmed

because its significance level is 0.000 and <0.05. Also, the regression coefficient for the independent internal marketing variable is 0.785. The beta coefficient (the standardized value of the coefficients that represents the change in the dependent variable of the customer behavior versus the change in the size of a standard deviation in the independent internal marketing variable) is equal to 0.848 (Table 8).

## CONCLUSION

Since, internal marketing has a long-term approach and its main goal is to provide long-term value for the customer, one way to keep a customer in the long run is to use internal marketing. In this research, seven variables of job security, satisfaction of rights and benefits, empowerment, information, family support, leader-to-person relationship and reduction of discrimination between posts were considered as the basis of internal marketing and the effect of these variables on customer behavior in Isfahan's Saman Insurance was studied and approved. The purpose of this study was to examine the internal marketing dimensions that can be implemented to improve the relationship between customers and buyers, or the same customer's behavior. This study showed that the type of internal marketing has different effects on customer behavior. These findings show that the importance of domestic marketing leads to higher quality communication, moreover, the relationship with a committed customer leads to improved customer behavior. The findings of the present study show how each of the internal marketing actions provides an opportunity for corporate executives to develop and implement an internal marketing strategy aimed at improving customer behavior and effectiveness.

According to the results of the first hypothesis, job security has a significant positive effect on customer behavior. Job security indicates that organizations are committed to their employees and that this commitment



positively attracts employees towards the organization and, based on the theory of opposition, increases the trust of the manager and increases job satisfaction. One of the results of the employee's job satisfaction is the customer-oriented behavior with the clients of the organization which in turn leads to customer satisfaction and creates customer behavior. According to the results of the second hypothesis, the satisfaction of the rights and benefits on customer's citizenship behavior has a significant positive effect; a systematic payment system is implemented in the company so that payment to employees is related to their productivity; increasing their productivity leads to the will of more favorable customer service and, as a result, better customer behavior from customers. The results of the third hypothesis state that empowerment has a significant positive effect on customer behavior and it can be suggested that empowerment of employees in the company is a priority because empowerment of employees is the most basic method which influences employee's attitude and behavior. Empowerment of employees reduces employee turnover rates which results in continuous customer relationships that create customer satisfaction and customer behavior. The results of the fourth hypothesis show that the informational component has a significant positive effect on customers' citizenship behavior; therefore, the organization should provide information to its employees in terms of strategy, financial performance and costs. This leads to the trust and commitment of the employees to the organization and the result of the commitment and trust of the employees to the organization, is the provision of services to customers and thus the creation of a positive attitude and behavior of the clients. The results of the fifth hypothesis can show that the work-family support component has a significant positive effect on customer behavior and the benefits of work-life directly affect the perception of organizational support and employee behavior. Family-based worker support has the potential to provide employees with a positive assessment of their organization which leads to customer-friendly behaviors by the employees and creates customer-driven client-customer behavior. According to the results of the sixth hypothesis, the relationship between the leader-follower and the clients' citizenship behavior is not significant. Managers' behavior towards employees is based on organizational support, since employees who have the positive support of the organization try to satisfy the organization's customers. The results of the seventh hypothesis indicate that reducing the discrimination between posts has a significant positive effect on customers' citizenship behavior. It can, thus, be suggested that discrimination between different posts should be reduced meaning that employees should not differ from their colleagues. Organizational justice leads to job satisfaction and

commitment of employees and this leads to better customer behavior. In general, it may be said that the impact of internal marketing on customer behavior is our convergence with Kung Hovan, etc., since internal marketing is the foundation. It is also one of the most important factors in improving customer behavior. For the customer, it is harder to find good information from the information that is available and advertised. In this context, customer behavior shows that most customers prefer formal or public attention when seeking economic decision-making, personal or informal attention. Customers' priority for informal or personal information is the customer behavior which is, in fact, quite logical, although the customers' free-customer behavior easily prepares high-quality information, especially for the source of material incentives.

In relation to the results of the hypothesis, internal marketing as a factor shaping and directing customer behavior plays an important role, hence, affecting the quality of seller's relationship with the buyer. Therefore, the quality of the buyer-seller relationship increases with the increasing tendency of the buyer to the company's products and services. Each internal marketing dimension affects the logic of customer behavior. This ensures that customer satisfaction, trust and commitment, individually and integrated, help to assess the product by the buyer and their citizenship behavior. As a result, by improving the quality of internal marketing, resource integrity will be strengthened and by enhancing customer-centric communication, customer behavior will be enhanced by the time of acquisition. These results are consistent with the results of Yi *et al.*<sup>[9]</sup>, the fundamental Naini, etc. Finally, internal marketing represents an interactive emotional core and plays a key role in the successful development and maintenance of the seller-buyer relationship and the customer behavior in equations.

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