

Impact of Internal Marketing Practices on the Organizational Commitment of the employees of the Insurance Companies in Jordan

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Abstract

The study aimed to investigate the impact of Internal Marketing Practices on the Organizational Commitment of the employees of the insurance companies in Jordan, five practices of the Internal Marketing were handled by this study namely (rewards and incentives, managerial support, internal communication, training programs, and empowerment), the organizational commitment was the dependent variable which consists three dimensions namely (Continuous commitment, Emotional commitment, Normative commitment). The study population consists of employees of the insurance companies in Jordan, A sample was taken from the population comprises 400 subjects, 374 returned valid for analysis. To collect data from the study sample a questionnaire was used built based on the previous studies. To achieve the study objective, and test the hypotheses a statistical program SPSS was used. Results for the study indicated that all internal marketing practices (Rewards and incentives, Managerial support, Internal communication, Training programs, and Empowerment) have the effect of improving the organizational commitment of staff in the insurance companies in Jordan, and was the highest-dimensional effect in terms of rewards and incentives. Based on the study results, the researchers recommend the managers and decision makers of insurance companies in Jordan to enhance training programs practice by dispatching staff in the external and internal training programs and promotes the principle of the exchange of experiences between the old and new staff.

Keywords: Internal Marketing, Organizational Commitment, Insurance companies, Jordan.

Introduction

Due to increasing competitiveness among business organizations in recent years, and seeking to provide high quality of services to promote the concept of competitive advantage, the organizations began to focus on their employees, as organizations clearly realized the importance of investing in workers and enhance their skills through the provision of training programs and improve the level of motivation they have (Cassunde et al., 2014).

The increasing changes in the business sector has imposed many challenges to companies and economic institutions operating in various sectors the need to change the different regulatory practices, especially with respect to increasing the level of competitiveness and technological developments, which invited her to focus on the development of policies that enable them to meet those challenges (Bruin-Remnolds et al., 2015).

The internal marketing includes activities that determine the nature of the needs and desires of employees, and achieve their satisfaction with the implementation of these requirements, and internal marketing consider the best active in attracting and retaining the best talent through the provision of job that requires consideration of the training requirements of the opportunities, which meets the employee's needs and qualify them to develop a sense of importance, and the balance the employee's personal circumstances and his work, and give him a chance to work with the integration of life, participation in decision-making through empowerment opportunities, and to consider the costs and values of the staff member which displayed in their experiences and balancing it with the value provided by the company through a compensation system, and to provide internal communications to facilitate transactions between individuals, groups and get the correct information is reliable at the right time for the employee, in order to enhance the knowledge, in addition to provide a healthy work environment that promotes motivation, creativity, effectiveness, and cooperation through the components of culture, values and organizational assumptions that develop the sense of belonging and loyalty among all employees.

Internal marketing leads to increase retention in the workplace, and achieve organizational commitment at different types, in all these species is made up of the staff a sense of belonging to the organization and a sense of connection, and tend therefore to show the behavior of belonging and therefore innovation and the spirit of perseverance, nutshell, any organization can accomplish its objectives which seeks to achieve.

The internal marketing one of the new concepts that are related to the human element directly, it represents a strategic direction, and is one of the concepts that are concerned with providing an appropriate work environment to help employees achieve a marketing better performance. The success of external marketing is a true reflection of the success of internal marketing, it refers to train and motivate employees to find smart marketers working in external marketing, and makes them able to provide services in good style to encourage them to work as one team to serve customers. Internal marketing relies on the use of marketing perspective, to manage workers to develop their skills to enable them to provide better services to customers and build good relations with them.

As a result of the steady attention of human resources management; it began work on the creation of rules, principles and instructions to ensure that working conditions meet the needs and aspirations of workers, to guide their behavior and activity or develop their skills, to ensuring increase productivity, increase efficiency and quality, began his search for ensure

the best human resources and the most efficient mechanisms, through the creation of a good work environment that supports the work effectiveness, commitment and loyalty to the organization.

Since the employee is the most important element of any organization; the organization's success depends on the commitment shown by that employee to the organization. Organizational commitment in a broad sense which has received a lot of studies and research.

The importance of the subject gain this study additional importance, it highlights to clarify the impact of internal marketing practices on organizational commitment of the insurance companies in Jordan, requiring companies to adopt modern methods, as well as increased work on the incremental improvement to remain a leader by providing the best possible service, and face of all threats, and seize opportunities to keep up with contemporary systems of their interest in the effective element underlay axis, namely human resource as internal client towards achieving their strategies, so that they will be reflected positively on the development . this study came with an objective to identify the impact of internal marketing practices on the organizational commitment of the employees of the insurance companies in Jordan.

Theoretical Framework

Internal Marketing

Internal marketing received attention of researchers and scholars as one of the strategies to develop competitive advantage to business organizations, through its focus on the participation of workers in all processes in business organizations and the development of job satisfaction levels and loyalty to them. At its simplest form, internal marketing involves the use of a range of systems that are working to adopt effective marketing strategies in order to increase knowledge to workers in business organizations and make them more involved and participate in the various processes (Bowen & Schneider, 2014).

With the increased awareness of business organizations of the importance of the role played by workers in the various sectors, the concept of internal marketing emerged as one of the investment strategies in the labor force for business organizations, and make them more productive, loyal and job satisfaction and make an effort to improve the service quality provided. Several studies results stressed the positive role played by internal marketing in increase productivity, since the interactions of employees in the organization among themselves, and the interactions that occur between the worker and the organization that works out, the business organization sees workers as boarders clients should m\consider them as investment (Kelemen & Papasolomou, 2007).

Internal marketing as Haji Abdul and Al-Dmour (2010) is that employees regarded in the business organization as their internal customers who receive service from other workers in other departments of the same organization.

Luvelock & Wirtz (2006) define internal marketing that it's a designed programs, policies and strategies geared to workers in the business organization to achieve higher levels of job satisfaction, thereby increasing the service quality provided to external customers. As seen by authors, the internal marketing concept is based on building a strategic vision among senior management that the organizations workers representing its market and their output functional representing their interior products, and therefore must be designed and developed in accordance with their needs and desires.

Ballantyne (2000) noted that the internal marketing is a strategy for the development of relations between workers across the service organization boundaries in order to link the independence of the workers with their skills to create an open knowledge lead to finding operations on any internal activities it need to change, and the purpose of these activities is to enhance the quality of the external marketing services.

While Al-Dmor (2002) defines internal marketing as a reward of workers in the organization, as well as administration's commitment on sales and training, review and evaluation of individual development, and review of internal marketing policy, re-definition management of the angle to help employees to achieve. It is the application of the philosophy and policy of marketing on the organization employees who are serving customers, and therefore; they are the best people possible to recruit and maintain them, they will work their best to serve the customers (Berry, 1983).

Papasolomou (2006: 194) has defined internal marketing as "a mechanism for instilling a 'people' orientation within an organization as a prerequisite for instilling and strengthening the service, customer, and marketing orientation among organizational personnel". Hugn (2012) sees that the internal marketing is to considerer employees as clients and customers in the organization. In this; the business organizations position their workers in the first place, and that it must deal with them as internal customers, and that the jobs that they do are internal products, and the organization must pay special attention. Longbottom et.al. (2006) See that internal marketing is to guide the organization's efforts to design the interior products able to meet the needs of employees in the organization. Gary (2009) indicated that internal marketing is a way of incentives and rewards oriented to employees to increase the quality of services provided by them to customer and to develop their interactive relationships

Ayse and Isil's (2008) viewpoint, internal marketing dimensions are rewards strategy, training and development, organizational structure, leadership, surrounded environment, selection and staffing, coordination within groups, incentive system, empowerment, and modification of processes and procedures. Matahen (2010) sees that the internal marketing consists of several operations, including: administrative support, which refers to the ability of individuals to influence workers to create their enthusiasm and commitment to the achievement of organizational goals, she sees that employment give workers a set of skills and experiences that can improve the quality of their performance of their business processes, and that the employment is a total skills and abilities possessed by workers in the organization and they invest their skills and abilities effectively in the performance of their business, and the external communication, which refers to the connection between the workers themselves or between them and their supervisors to get accurate and comprehensive information about the business operations, teamwork is encouraging workers to find homogeneous relationships with a group of other workers who have common interests, to empower and involve employees in decision-making processes to contribute to its implementation. Ching and Hsin-Hsin (2007) identified five dimensions of internal marketing: training, administrative support, internal communication, external communication, human resources management. Internal marketing includes as a researchers see a range of strategies and processes, it can be summarized as follows:

Empowerment

Kreitner & Kinicki (2010) define empowerment as a process of giving workers a certain level of independence, self-regulatory to enable them to make decisions, so that managers in

departments share with their subordinates with what is available of by senior management and the delegation of employees to make some decisions, in addition to giving them the opportunity to provide suggestions, recommendations and ideas based on their knowledge and regulatory expertise in order to achieve organizational goals.

While Ani (2007) confirming that empowerment necessarily mean the delegation of authority to subordinates, and also give workers enough power and resources to provide them with giving them enough freedom to make decisions in order to achieve organizational goals. The researchers believe that empowerment is to give workers the opportunity to participate in the decision-making process and not to refer to the supervisors in the organizational functions and duties, and giving them sufficient powers to do what they see fit and as dictated by business requirements.

Training

Al-Tai and Al-Alaq (2009) define training as a set regulatory procedures and processes used in the organization in pursuit of the skills development, and knowledge and trends of their employees to upgrade their performance and achieve organizational goals. While Abdel Nabi (2010) believes training is one of the branches of competent human resources management in identifying and providing the necessary knowledge and skills for workers and the development of attitudes to perform their jobs better. The training takes different forms (formal and informal), formal methods of training, is based on providing programmed and targeted programs seek to improve the skills and knowledge among workers. Regarding the informal training, they are total daily practices in the existing work supervised by one of a colleagues or superiors on the work done by the worker does not have sufficient experience in the field of work (Dora and Alsabaq, 2008).

Rewards and incentives

Incentives and rewards defined as all monetary benefits and non- monetary rewards offered by business organizations for their employees, in order to attract efficient human resources and maintain them. Compensation considered as the most important factors affecting the motivation of employees and continue to evolve and progress and increase productivity levels and their quest towards achieving organizational goals (Casio, 2013).

Incentives and rewards considered as one of the basic means used by organizations to emphasize the desired behaviors of the workers, and is seen as one of the most important effective human resources practices used by managers to achieve a higher level of performance among workers. Effective use of the incentives and rewards system depends basically on the workers estimation for reward or incentives provided to them (Singh et al., 2013).

Internal communication

Researchers almost combines the important role of communication in the success of the business organizations in their quest to achieve their goals with all the effectiveness and efficiency, as they are central dynamic process among workers in addition to being the artery that feeds the various sections of the business organization since it is based on the exchange of ideas, proposals, mechanisms of action, policies and decisions between the business organization members (Kharchi, 2010). Lings (2004) refers to the Internal communication concept is based on finding internal communication channels between the organization on one side, and between the workers by the second side, and among workers between them

by a third side. It also put an effective work strategies were not able to achieve organizational goals unless there is an internal communication channels are able to lay the foundations of cooperation and coordination among employees, seeking to provide a good or high service quality.

Managerial support

Managerial support is known as workers' perceptions about the level of empowerment, promotion and motivation of management. It is a general concept involves beliefs by employees that management in the organization estimated contributions made by employees belonging to the organization and that they care about them and work to improve the functional and personal level (Pomirleanu & Mariadoss, 2015). It is noteworthy (Schilchte et al., 2015) in the same context that the lack of managerial support determines the desire of workers in the performance of their duties and make the effort to complete the regulatory processes as the best, as well as that of the most important determinants of satisfaction of the employees in business organizations. It also Pomirleanu & Mariadoss (2015) confirm that the managerial support enhances the organizational commitment of the employees, and increases the expectations and aspirations and their functional improvement in the level of interaction and exchange among employees and between the various departments, in addition to being one of the most important stimuli, motivation and among workers.

Organizational commitment

Organizational commitment is one of the important variables in organizational citizenship behavior, where Guh et al (2013) states that the level of uniformity in personal goals of employees and those laid down in the organization.

A review of previous literature; we can see that there is a difference between the researchers and scholars in the regulatory definition of organizational commitment. Yildirm (2015) confirms that organizational commitment is a psychological state working on the formation of personal relationship of employees with the organization, and affect their desire or lack of desire to remain as members of the organization. Tekin et al (2014) in the same context define organizational commitment express the desire of workers to remain as members of the organization and the obligation toward the organization goals and values.

Alkhrom (2011) noted that the organizational commitment is the conviction of the individual and accepting of the organizational objectives that will be a part of it, and embrace its values, and the desire to make the greatest possible effort to achieve the strategic objectives and not leave even if his interests better in another organization. While Vandenberg & Lance (1992) states that organizational commitment is a positive feelings and emotions generated of the individual towards the organization which he works for it, and the extent of his commitment of its values and dedication in achieving its goals, and his sense of pride as a result of the work. The Abul-Ela (2009), define organizational commitment as the level of congruence between the individual worker and the organization in which he operates, and his desire to make an effort to achieve its goals with the adoption of positive feelings toward it, and a strong desire to be an individual going on there.

Organizational commitment divided into three dimensions, as follows

Emotional commitment

Ayac (2015) Refers that the emotional commitment stems from respect for workers of the objectives and organizational values which are adopted, and the admiration and respect of managers, and the extent of the emotional closeness to their supervisors and colleagues at work, and their involvement with the rest of the workers in the organizational vision is based on the need to continue in the organization. This type of organizational commitment is considered as one of the most common and preference among employees.

Emotional commitment is an indication about the extent of the individual's sense of belonging emotionally, psychologically and physically to the organization which works out, and then realized the importance of his work and the need to acquire the skills that will enable him to improve the quality of his performance, and his contribution to the success of the organization. Emotional commitment also is affected by the individual perception that the organizational environment give him adequate opportunity to participate actively in the decision-making processes. It also shows the emotional commitment also appeared by the desire of workers in finding positive and effective professional and social relationships with colleagues, which enhances cooperation and cohesion and harmony among themselves (Al-Shawabkeh, 2010).

Continuous commitment

Continuous commitment includes as noted by Balay (2001) employees perception for the cost resulting from leaving the organization. For those who possess high levels of continuous commitment, this category of workers continue to work in order not to lose any gains or benefits they have achieved in the past as a result of the work of the Organization. As they realize that their business is able to meet their personal interests and get incentives and rewards offered by the organization. This kind of commitment stems from the desire of workers to remain in the organization as individuals, because they understand that they have made a prior personal investment in the organization.

Don & Slocum (2004) Note that continuous commitment represents an involvement of workers in various organizational activities, taking into account the possible costs to bear it if they leave their jobs. Thus; the normative commitment is a natural consequence of what organization offers of advantages and benefits for their employees in an effort to improve the level of their desire to continue, and stay in the organization to which they belong. And it's an indicator of the perceived costs resulting from leaving work from the perspective of workers.

Normative commitment

Normative commitment is based on that individual worker adopts the ideal values which makes him committed towards the organization which he belongs to, and makes the effort to achieve their goals. As well as his literary sense need to stay in the organization (Al-Shawabkeh, 2010).

Hackett et al (1992) noted that normative commitment is a feeling developed among workers that they have a moral duty to abide by some to stay in the organization, and reinforced this feeling through the creation of effective and supportive organizational environment supports employees in achieving organizational and personal goals, and give them the opportunity to participate in different activities, and organizational processes, and involve them in the decision making process, and the positive interaction with their colleagues at work.

Meyer & Allen (2008) confirm that normative commitment is generated of the individual through the realization that he has a moral duty toward staying in his work, and stay in the organization. And it enhanced also by receiving support from the management and co-workers, from involving worker in the decision-making processes, and participation in policy-making, in addition to setting organizational goals.

Research Hypotheses

Based on the above literature reviewed, the research hypothesis is:

H1. Internal marketing practices directly influences organizational commitment of employees of the insurance companies in Jordan

More specifically

H1a. Rewards and incentives directly influences organizational commitment of employees of the insurance companies in Jordan

H1b. Managerial support directly influences organizational commitment of employees of the insurance companies in Jordan

H1c. Internal communication directly influences organizational commitment of employees of the insurance companies in Jordan

H1d. Training programs directly influences organizational commitment of employees of the insurance companies in Jordan

H1e. Empowerment directly influences organizational commitment of employees of the insurance companies in Jordan

Research Framework

The conceptual framework of this study can be seen in Figure 1. It presents the presumed relationship between the practices of internal marketing and organizational commitment.

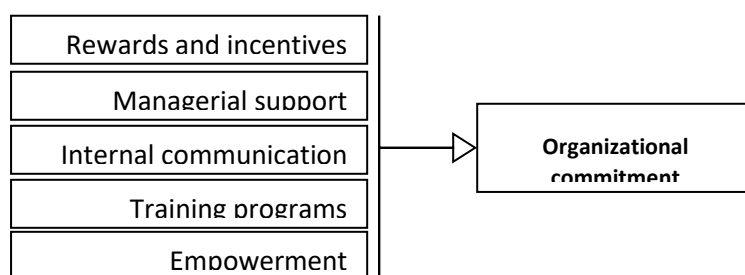


Fig. 1. Theoretical Model

Methodology

The methodology section of the current research depicts the sample of the study, the measurements, the statistical analysis tools employed to test the relationship between study constructs (practices of internal marketing and organizational commitment).

Sample

The study population consists of the employees of the insurance companies in Jordan in order to measure the level of applying practices of internal marketing and the level of employees organizational commitment . A sample was taken from the population . The

sample of the study comprises 400 subjects, 374 returned valid for analysis . The summary of the sample characteristics shown in table (I).

Table (I)

Sample Characteristics

Variable		Frequency	%
Gender	Male	298	79.7
	Female	76	20.3
Age	20- less than 30 years	134	35.8
	30- less than 40 years	144	38.5
	40- less than 50 years	80	21.4
	50 years and more	16	4.3
Education	Diploma	44	11.8
	Bachelor	296	79.1
	postgraduate	34	9.1
Experience	less than 5 years	76	20.3
	5- less than 10 years	108	28.9
	10- less than 15 years	112	29.9
	15 years and more	78	20.9

Variable measurements***Independent Variables***

Internal marketing practices : The practices of Internal marketing consist of (Rewards and incentives, Managerial support, Internal communication, Training programs, and Empowerment). The measures of practices were adopted from previous empirical studies by Ching-Sheng and Hsin-Hsin (2007); Harvir et al. (2001). Responses to these items were on a 5-point Likert scale ranging from 1 = strongly disagree to 5 = strongly agree.

Dependent Variable

Organizational commitment, The Dimensions of Organizational commitment consist of (Continuous commitment, Emotional commitment, Normative commitment) The measures of dimensions were adopted from previous empirical studies by Meyer & Allen (2008). Responses to these items were on a 5-point Likert scale ranging from 1 = strongly disagree to 5 = strongly agree.

Data Gathering

The research data was collected through the questionnaire. The questionnaire began with an introductory statement that asked respondents to administer their own responses, assured them of confidentiality, and so forth. This was followed by a request for demographic information and the measures. Data were collected through random questionnaires. The sampling frames consist of randomly selected 374 employee. The study was based on the development and administration of a self-administered survey and conducted in Jordan.

Reliability of research instrument and measurement scales

After the survey had been completed the reliability of the scales was used to examine the internal consistency of degree of internal marketing scale between various practices influencing organizational commitment for validity by computing their coefficient alpha

(Cronbach Alpha). After analyzing the total scale and respective, a higher a value indicated a higher internal consistency within the questionnaire as a whole (Wang, 2005). According to Sekaran (2000) mention, it is a low and acceptable standard if the Cronbach Alpha is 0.6. All scales were found to exceed a minimum threshold of 0.6. Convergent validity is also suggested when the individual variable scores are combined into a single scale to give a Cronbach Alpha of 0.892.

Practices of internal marketing include rewards and incentives, managerial support, internal communication, training programs, and empowerment Cronbach's a were .72, .86, .83 .75, .86, respectively. Dimensions of organizational commitment include Continuous commitment, Emotional commitment, Normative commitment. Cronbach alpha were .89, .84, and .88, respectively. It has shown that the reliability between internal marketing practices, and organizational commitment was good and it was in accordance with the internal factors. The actual results of the scale reliability analysis are reported in Tables (II) and (III).

Table (II)

Scale Reliability of the internal marketing practices

Construct and item	Item to total correlation	Scale alpha if item deleted	Reliability
Rewards and incentives			0.72
RI1	0.23	0.38	
RI2	0.40	0.43	
RI3	0.33	0.80	
RI4	0.39	0.40	
Managerial support			0.86
MS1	0.25	0.43	
MS2	0.39	0.50	
MS3	0.35	0.48	
MS4	0.34	0.44	
Internal communication			0.83
IC1	0.32	0.53	
IC2	0.49	0.71	
IC3	0.50	0.69	
IC4	0.46	0.62	
Training programs			0.75
TP1	0.34	0.44	
TP2	0.29	0.39	
TP3	0.33	0.42	
TP4	0.34	0.43	
TP5	0.31	0.39	
Empowerment			0.86
E1	0.37	0.47	
E2	0.41	0.50	
E3	0.28	0.36	
E4	0.42	0.51	

Table (III)

Scale Reliability of the organizational commitment

Construct and item	Item to total correlation	Scale alpha if item deleted	Reliability
Continuous commitment			0.89
CO1	0.31	0.39	
CO2	0.34	0.41	
CO3	0.29	0.38	
CO4	0.28	0.36	
Emotional commitment			0.84
EM1	0.35	0.42	
EM2	0.36	0.44	
EM3	0.33	0.41	
EM4	0.38	0.47	
Normative commitment			0.88
NO1	0.28	0.34	
NO2	0.34	0.38	
NO3	0.27	0.33	
NO4	0.33	0.37	

Correlation Analysis

The correlation matrix was calculated to identify bivariate links among the variables of the study. The results of these correlations can be viewed in Table (IV).

Table (IV)

Summary of correlations

Variables	RI	MS	IC	TP	E
RI	1	0.34**	0.45**	0.24**	0.36**
MS		1	0.54**	0.63**	0.21**
IC			1	0.34**	0.32**
TP				1	0.64**
E					1

** Correlation is significant at the 0.01 level (2-tailed).

The correlation matrix illustrated in Table (IV) highlighted that the correlation coefficients were ranging from (0.21) to (0.64). According to the table, practices of internal marketing (rewards and incentives, managerial support, internal communication, training programs, and empowerment) were positively correlated to organizational commitment. The highest value of correlation coefficient between independent variables was (0.64), which indicated that the model of the study is free of multicollinearity (Hair et al., 1998).

Descriptive Statistics Analysis

The results of means and standard deviations of the internal marketing practices and organizational commitment can be viewed in Table (V).

Table 5

Descriptive analysis of internal marketing practices and organizational commitment

Dimension	Mean	Standard deviation
Internal marketing practices		
Rewards and incentives	3.89	0.86
Managerial support	3.86	0.97
Internal communication	3.77	1.08
Training programs	3.67	1.09
Empowerment	3.62	1.19
organizational commitment		
Continuous commitment,	3.69	0.96
Emotional commitment	3.58	0.86
Normative commitment	3.52	1.12

The statistical description of internal marketing practices and organizational commitment, shown in table (5), indicated that rewards and incentives is most prevalent practice of internal marketing (M = 3.89, SD = 0.86), then managerial support (M = 3.86, SD = 0.97) internal communication (M = 3.77, SD = 1.08), training programs (M = 3.67, SD = 1.09), followed by empowerment (M = 3.62, SD = 1.19). Regarding organizational commitment, continuous commitment is most prevalent dimension of organizational commitment (M = 3.69, SD = 0.96), then emotional commitment (M = 3.58, SD = 0.86), followed by normative commitment (M = 3.52, SD = 1.12).

Multiple Regression Analysis

The influence of internal marketing practices on organizational commitment was analyzed using multiple regression analysis. According Hair et al. (1998), it is a constructive statistical technique used to examine the relationship between a single response and several predictors. Particularly, simultaneous regression analysis was conducted, so all study constructs were entered together. Regression results are shown in Table (VI). The tolerance values were more than 0.10 and the values of variance inflation factor (VIF) were less than ten. Hence, the model is free of any serious multicollinearity problem (Hair et al., 1998). On the basis of the analysis, one can conclude that the model of multiple regression used in this study met the assumptions required to ensure validity of its significance test (Ooi et al., 2007). Accordingly, there was a significant link between internal marketing practices and organizational commitment.

Table (VI)

Regression Summary of internal marketing practices and organizational commitment (N=374)

MODEL	UNSTANDARDIZE D COEFFICIENTS		STANDARDIZE D COEFFICIENTS	T	SIG.	COLLINEARITY STATISTICS	
	B	Std. error				Tolerance	VIF
1	Constant	1.138	0.126		7.437	0.000	
	rewards and incentives	0.368	0.035	0.355	7.530	0.000	0.657
	managerial support	0.126	0.036	0.175	4.246	0.000	0.775
	internal communication	0.115	0.039	0.164	4.078	0.002	0.656
	training programs	0.211	0.034	0.201	6.053	0.001	0.338
	empowerment	0.194	0.035	0.189	5.987	0.001	0.506
Notes: R² = 0.499; Adj. R² = 0.249; Sig. F = 0.000; F-value = 63.564; dependent variable, organizational commitment p < 0.01							

The correlation of internal marketing practices and organizational commitment was positive ($r=0.499$, $p < .01$). Table 6 shows the regression analysis for internal marketing practices and organizational commitment. About 24.9% of the variance in organizational commitment can be explained by the five practices of internal marketing ($R^2 = 0.249$). The proposed model was adequate as the F-statistic = 63.564 were significant ($p < 0.01$). This indicates that the overall model was reasonable fit and there was a significant correlation between internal marketing practices and organizational commitment. The individual model variables revealed that rewards and incentives, ($\beta = 0.368$, $t = 7.530$, $p < 0.01$), managerial support ($\beta = 0.126$, $t = 4.246$, $p < 0.01$), internal communication ($\beta = 0.115$, $t = 4.078$, $p > 0.01$), training programs ($\beta = 0.211$, $t = 6.053$, $p < 0.01$), and empowerment ($\beta = 0.194$, $t = 5.987$, $p > 0.01$) were revealed to have a positive relationship with organizational commitment. So that rewards and incentives, managerial support, internal communication, training programs, and empowerment have high contributions in the research model.

Results Discussion

Results for the first hypothesis indicated that all internal marketing practices that have the effect of improving the organizational commitment of the employees of the insurance companies in Jordan, and was the highest-dimensional effect in terms of rewards and incentives, and internal communication and empowerment, and administrative support, and finally training programs. In view of this result, we find that there is an interest by these insurance companies managers in perpetuating the practice of incentives and rewards because of their importance in the promotion of work, and productivity, and appropriate capacity for the insurance companies, and the exercise of its operations, so the researchers

believes that this practice is one of the most important practices adopted by the insurance companies, as if this practice obviously have an impact on the overall activities of the companies operations.

With regard to the internal communication it is linked with the contact operations at all organizational activities and processes that allow for the completion of work, and administrative and service activities also linked with references of employees who have diverse experiences, and competencies and employee competence is required. Regarding empowerment This practice comes outcome of the dimensions of the assessment and management support and training in order to determine the internal marketing that can enable the reliable and give them confidence.

Recommendations

In light of the findings the researchers recommend management of insurance companies and decision-makers, including the following

1. Enhance training programs practice at the insurance companies by dispatching staff in the external and internal training programs and promotes the principle of the exchange of experiences between the old and new staff.
2. To activate empowerment systems at the insurance companies to promote and accelerate customer service, and transmit confidence in the hearts of employees, and enhance engagement force among the employees of the insurance companies in Jordan.
3. Adopt regulatory administrative support systems, to enhance organizational commitment of the employees of the insurance companies in Jordan.
4. Enhance working commitment principle because of its importance, especially in insurance companies being part of the ethics function, especially in the insurance industry.
5. Attempt to make a number of studies related to the variables of the study, especially to industry sector in Jordan.

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