



The Impact of Internal Marketing on Employee Brand Commitment in Sri Lankan Insurance Industry

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ABSTRACT

Internal marketing is one of the main strategies for service companies in which companies try to optimize the organizational environment to improve service quality. Berry and Gronroos introduced in 1980s for the first time internal marketing concept, in the heart of the internal marketing this point is that employees, domestic market within an organization. This thesis examines the depth of understanding and the applicability of internal marketing in the insurance industry which is not a conventional service industry. It also focuses on the relationship between perceptions of internal marketing and employee brand commitment in the Sri Lankan insurance industry. While considering and studying internal marketing and employee brand commitment in the Sri Lankan insurance industry context is one of the main purposes of this research. This is a quantitative method and data collect through questionnaire from 400 respondents. The quantitative data reveals that the influence of internal marketing on employee brand commitment is positive and significance. The results of this study will help the marketers to understand and develop this concept which can cater for the insurance companies. The results will also help the management staff of the insurance companies in the context of raising awareness in internal marketing as well as the Insurance Regulation Commission of Sri Lanka to regulate the internal marketing principles to the Sri Lankan insurance industry.

Keywords: *Affective Commitment, Continuance Commitment, Insurance Industry, Internal Marketing, Normative Commitment*

1. INTRODUCTION

1.1. Background of the Study

Internal marketing is one of the main strategies for service companies in which companies try to optimize the organizational environment to improve service quality. Berry and Gronroos introduced in 1980s for the first time internal marketing concept, in the heart of the internal marketing this point is that employees, domestic market within an organization. Internal marketing as an important concept where firms apply marketing tools to attract and retain the best employees which enhance the business performance. Internal marketing is a planned endeavor alike marketing to overcome intra-organizational resistant towards change, motivating and coordinating employees in order to operate corporate and functional strategies more effectively; customer's satisfaction is derived through the process of creating motivated and customer orientated employees (Ahmed and Rafiq, 2000). Internal marketing is a philosophy or a way of thinking, a strategic approach that can guide managerial decision making or a set of initiatives and activities for implementation (Huang & Rundle-Thiele, 2015). Every organization has a market that is an internal customers and distributors that is an internal security needs of the internal customers for the success is necessary. Real need to improve capabilities of the organization in providing services to customers with value commensurate with the needs of customer as based on competitive strategy and competitive advantage over the issue is very important in management level of literature has changed. Employees can serve as internal customers to have been; their job can be as product seen organization (Iliopoulos & Priporas, 2011).

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 (Bowen & Schneider, 2014).

Brand commitment is an attachment feeling resulting from a previous satisfactory interaction with a brand. According to the Srivastava & Owens (2010) brand commitment is the attitudinal dimension of loyalty. And other way brand commitment is an attitudinal as well as a behavioral disposition (Ashley & Leonard, 2009; Chaudri & Holbrook, 2002).

Taken together, the purpose of this study is to examine the impact of internal marketing on brand commitment.

1.2. Context of the Study

Insurance industry as one of the indicators of development on the one hand, as one of the major financial institutions and other organizations to support the activities (Agalliu, 2012). According to the annual report of Insurance Regulation Commission in Sri Lanka - IRCSL (2017), insurance industry consists

with 28 insurance companies and 60 companies registered as insurance brokers. Due to the nature of business, availability of widespread branches over the island plays an important role in distributing the insurance services to customers. Branches reported in 2017 are 1,151 life insurance branches, 765 general insurance branches and 163 composite insurance branches. Total numbers of agents servicing the industry are 44,866 in 2017. Total number of employees servicing the insurance industry amounted to 18,467 during the year 2017. However, insurance penetration in Sri Lanka is just about 1.24% of the GDP (IRCSL Report, 2017). This is quite low given that the population of Sri Lanka now stands at over 21.444 million. Consumer insurance penetration has been one of the biggest challenges in Sri Lanka as it denotes Rs. 164,623 million of contribution in the GDP representing both life and non-life segments (IRCSL Report, 2017). Industry is keen to enhance customers' satisfaction at cost savvy level in the competitive market place.

1.3. Problem Statement

1.3.1. Literature Gap

Financial service sector of Sri Lanka has been noted as a research scant in terms of internal branding on overall performance branding related practices (Nirmali et. al, 2018; Dissanayake & Ismail, 2015). Therefore, those empirical arguments support to confirm that Sri Lankan financial service sector needs to be examined on their practices of internal marketing and employee brand commitment related strategies to examine their relationship. Additionally, the concept of brand citizenship behavior is a wider subject arena and the perspective and opinion towards a brand might be different from person to person or time to time (Jayampathi & Dissanayake, 2018). Sri Lankan economy is largely depending on the service sector and most of the job opportunities are generated within the service sector industries which includes banking, insurance and financial services (Central Bank Report, 2017). Insurance sector in Sri Lanka is one of the significant contexts that demand empirical studies in par with the postulations proposed by Nirmali et. al (2018) and Dissanayake & Ismail (2015). Meanwhile, insurance sector has been referred as one of the significant contexts in Sri Lanka whilst research gaps related to branding perspectives are also highlighted in the same context (Dissanayake, 2015).

1.3.2. Theoretical Gap

Researcher has found few theories base on the research concepts. Organizational commitment theory talks more of the emotional connections (Edwards, 2005). Thus organizational commitment is considered as staff's emotional attachment to the organization (Meyer & Allen, 2002). O'Reilly & Chatman (1986) define that brand commitment is the psychological attachment or the feeling of belonging an employee has towards an organization's brand.

1.3.3. Practice Gap

When the modern context is being considered, both current and potential customers of the insurance industry of Sri Lanka are closely interacting and dealing with insurance companies. There are 28 insurance companies operating in the insurance industry. An intensive competition is noted among the non-banking finance institutions as well as banking institutions (Central Bank Report, 2017). As per the industry insights, retaining of best performing employees in the sales sector is extremely significant for the financial sector in order to build and maintain competitive advantage due to the increasing demand levels of customers, increase pressure from governing bodies as well as increased levels of industry rivalry among the competitors. Insurance sector recorded a strong performance in terms of asset growth and branch network expansion during past years amidst challenging business environment, while placing emphasis on gradually moving out from its core businesses (IRCSL Report, 2017). Therefore, in order to stand strong and sustain in the industry in the longer run, companies have to strengthen their work forces, for which employee retention is important. Internal marketing which is dealing with staff motivation has been claimed as critically important matter in Sri Lankan finance service sector (Nirmali, Khathibi & Azarn, 2018). Thus increased levels of competition as well as increasing opportunities for top talent employees, both retention and recruitment will be difficult for companies. Many companies initiated to retain the well performing employees and recruiting the best has become difficult, especially in the sales sector (Wimalana, 2017). Sales force turnover is the most challenging issue in Sri Lankan companies in overall (Wimalana, 2017). It indicates human needs and human psychology are the key matters that managers of all levels in companies should consider to motivate sales forces effectively. Meanwhile, internal marketing efforts related to appraisal and rewards have been claimed as vital factor to improve brand citizenship behavior amongst local financial service sector (Nirmali, Khathibi, & Azam, 2018).

Employee turnover is considered as a serious issue for many organizations. Thus, scholars view this phenomenon as a persistent problem for the organization (Ahmad & Omar, 2010; Wimalana, 2017). Employee turnover remains as one of the most widely researched topics in modern research context. However, a great deal of confusion still exists over the reasons causing employees to leave an organization including Sri Lanka whilst internal marketing tools are a need (Dissanayake & Ismail, 2015; Wimalana, 2017)., internal marketing and branding practices are noted as extended human resources practices to be applied addressing employee related issues in Sri Lankan finance sector (Dissanayake & Ismail, 2015; Nirmali et. al, 2018). The need to be customer-focused to the highly changing marketing environment has more important for insurance companies. However, under the present circumstances where customers are becoming more demanding and increasingly mobile between competing insurance providers, being customer-oriented is not enough. Therefore, examine the impact of internal marketing on brand commitment is an important notion in insurance industry in

Sri Lanka. Therefore, referring to practice related significance and locally found empirical sources, postulating research proposition for Sri Lankan insurance sector in a timely important notion (Dissanayake, 2015).

Alongside, this paper concludes the research gap and industry related significance of investigating how internal marketing building employee brand commitment in insurance industry in Sri Lanka. In line with the foresaid notions, this study figures out its research problem as **‘How does internal marketing influence employee brand commitment towards insurance industry in Sri Lanka?’**

1.4. Research Questions

- i. What does internal marketing influence affective commitment of employee towards brand in Sri Lankan insurance industry?
- ii. What does internal marketing influence normative commitment of employee towards brand in Sri Lankan insurance industry?
- iii. What does internal marketing influence continuance commitment of employee towards brand in Sri Lankan insurance industry?
- iv. What does internal marketing influence employee brand commitment in insurance industry in Sri Lanka?

1.5. Research Objectives

- i. To determine the influence of internal marketing on affective commitment of employee towards brand in Sri Lankan insurance industry.
- ii. To determine the influence of internal marketing on normative commitment of employee towards brand in Sri Lankan insurance industry.
- iii. To determine the influence of internal marketing on continuance commitment of employee towards brand in Sri Lankan insurance industry.
- iv. To analyze the impact of internal marketing on employee brand commitment in insurance industry in Sri Lanka

2. LITERATURE REVIEW

2.1. Internal Marketing

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 (Gary, 2009). Applying internal marketing practices in organization means that employees are regarded as internal customers (Alencar de Farias, 2010). Internal marketing 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 (Haji Abdul and Al-Dmour, 2010). 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 (Matahen, 2010). Internal marketing of great importance in a company and can be the outlook was cooperation win-win between employees and companies (Lin & Zhang, 2012). 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 (Hugn, 2012). Treating employees as internal customers motivate employees to give extra effort in order to reach for organization's goals, which is also one of the most important behavioral traits of an engaged employee (Vazifehdoost & Hooshmand, 2012). Internal marketing practices and engaged employees' behaviours, claiming that internal marketing is a core tool to create strong employee engagement (Shahzad & Naeem, 2013). 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). Internal marketing is a philosophy or a way of thinking, a strategic approach that can guide managerial decision making or a set of initiatives and activities for implementation (Huang & Rundle-Thiele, 2015).

2.2. Employee Brand Commitment

Thomson et al. (1999) argue that when employees are fully aware of and understand the brand values they become more committed to the brand and to practice on-brand behavior. Brand commitment has been considered as an important outcome of the dissemination of brand knowledge and also as resultant of organizational effectiveness and productivity (Fiorito et al., 2007, Meyer et al., 1993). Three dimensions of brand commitment –affective, continuance or calculative and normative commitment are usually recognized in the marketing literature (Evanschitzky et al., 2006; Gruen et al., 2000; Jones et al., 2010).

2.2.1. Affective Commitment

Affective commitment arises from a trusting and enjoyable business relationship (Fullerton, 2005 and Gilliland & Bello, 2002), which is based on principles of shared values, identification, attachment and trust (Bansal et al, 2004; Fullerton, 2005; Gruen et al, 2000 and Morgan & Hunt, 1994). The importance of congruency of organizational and individual objectives is emphasized in several definitions of affective commitment. Affectively committed consumers' relationship with the brand is broader because psychological emotions control the functional and economic factors, and deeper because the consumers identify themselves with the brand and become less sensitive to price or convenience (Mason and Simmons, 2012).

2.2.2. Normative Commitment

Normative commitment refers to feelings of obligation or duty towards an entity. Weiner (1982) defines normative commitment as 'the totality of internalized normative pressures to act in a way which meets organizational goals and interests', and argues that normative commitment to the organization develops during a socialization process for newcomers to the organization. Meyer & Allen (1991) argue that normative commitment motivates individuals to behave appropriately and do what is right for the organization. Social pressure, need for approval or motivation to comply with normative beliefs are the main characteristics of this dimension of commitment (Jones et al., 2010; Lariviere et al., 2014; Tuškej et al., 2013).

2.2.3. Continuance or Calculative Commitment

Continuance commitment refers to a position whereby one of the partners to the relationship, in either a C2B, B2B or employee/employer context, are bound to their relationship partner because either it is difficult to get out of the relationship, perhaps because of the cost associated with leaving or they perceive few alternatives outside the existing relationship or both (Kanter, 1968). The construct has its origins in economic and psychological switching costs and scarcity of alternatives (Bansal et al, 2004; Fullerton, 2005 and Gruen et al, 2000). An important characteristic in continuance commitment is the probability of losing something that adds value to the consumer (Fullerton, 2003). For instance, in the event of brand switching, the consumer loses personality fit and cultural fit with the regular brand (Fullerton, 2005). Another important motive of calculative commitment is a notably high perceived risk from the customer during purchase or use (Belaid and Behi, 2011).

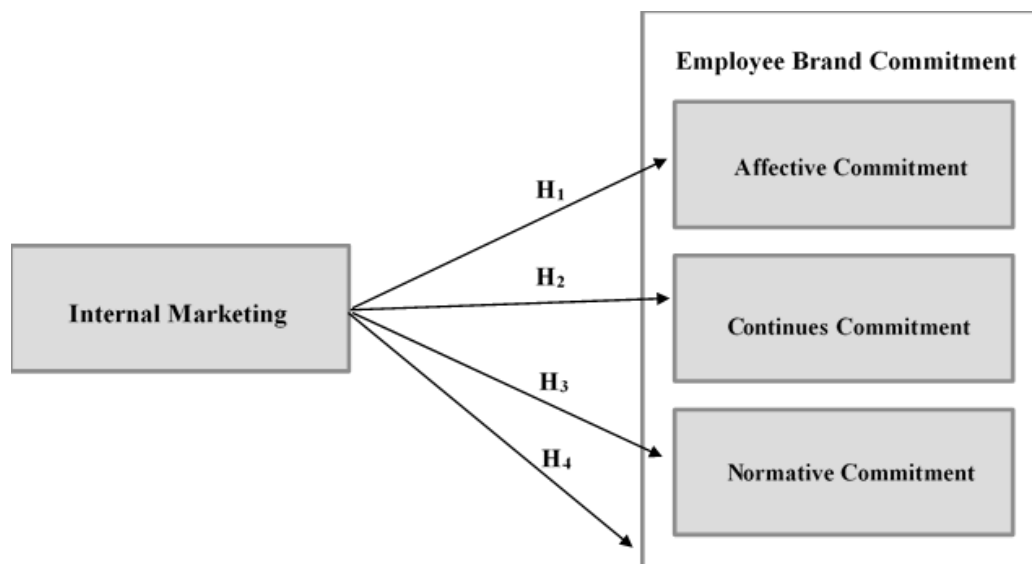
3. RESEARCH DESIGN AND METHODOLOGY

3.1. Research Philosophy, Approach and Method

This research is adhering to the positivism philosophy. This research is adhering to the positivism philosophy. As per philosophy, positivism philosophy view that only ‘factual’ knowledge gained through observation, including measurement is trust worthy. In positivism studies the role of the research is limited to data collection and interpretation in an objective way. Moreover, in positivism studies the research is independent from the study and there are no provisions for human interests within the study. Crowther and Lancaster (2008) argue that as general rule positivism studies usually adopt deductive approach.

Quantitative research method is selected to conduct this research, which aims to evaluate the impact of internal marketing on employee brand commitment in insurance industry.

3.2. Conceptual Research Model



Source: Compiled by Author, 2019

3.3. Hypotheses Development

- H₁: Internal marketing has a significant influence on affective commitment of employee toward brand in Sri Lankan insurance industry.
- H₂: Internal marketing has a significant influence on normative commitment of employee toward brand in Sri Lankan insurance industry.
- H₃: Internal marketing has a significant influence on continuance commitment of employee toward brand in Sri Lankan insurance industry.

- H₄: Internal marketing has a significant influence on employee brand commitment in Sri Lankan insurance industry.

3.4. Research Instrument

Research instrument is developed as a structured questionnaire based on three studies found in academic literature. The first part of the questionnaire is designed to gather demographic factors of respondents. And second part of the questionnaire is designed to evaluate internal marketing, employee brand commitment. The first part of the questionnaire consisted of control questions with the aim to define respondent's demographic factors. They are measured through multi chotomous items. The second part of the questionnaire are measured on five-point likert scale (from 1 – strongly disagree to 5 – strongly agree), which means that respondents are asked to express their level of agreement with a statement.

3.5. Sample

The target population here is the employees of insurance industry in Sri Lanka selected for their convenience to the study. According to the IRC SL report (2017) employees of insurance industry in Sri Lanka are around 18,467 of a total.

Due to the scattered distribution of the target population it is difficult to take much of them and therefore the study has used statistical sample calculation method with 95% confidence level of significance which stated the appropriate sample size for a population between to be 15,000 – 20,000 is 377. Using the limit, the study has tried to address 377 employees in insurance companies. The selection/sampling is stratified method to avoid any possible bias throughout the survey. The main input for this study is primary data collected through questionnaires of close ended questions distributed to the samples selected plus 25% reserve (377 + 95) questionnaires for replacing those unreturned and not properly filled ones. This study is quantitative in that it tried to test the existing theories of the relations between and among internal marketing; employee brand commitment and employee brand love through the use of questionnaires distributed for 472 employees of insurance industry. As such 436 are returned. But 36 questionnaires are rejected due to the errors and 400 questionnaires are properly filled and submitted.

The main input for this study is primary data collected through questionnaires of close ended questions distributed to the samples selected plus 25% reserve (377 + 95) questionnaires for replacing those unreturned and not properly filled ones (Takele & Abebe, 2013; Bojarskyte, 2017). Sample is distributed by weighting the number of employees in the province.

Researcher has selected 7 insurance companies to collect data.

- Sri Lanka Insurance Company

This is the state insurance company in Sri Lankan insurance industry and the composite insurance company (IRCSL, 2017).

- Ceylinco Life Insurance Company and Ceylinco General Insurance Company

This is the market leader in life and general insurance company (IRCSL, 2017).

- National Insurance Trust Fund

This is only re-insurance company in Sri Lanka (IRCSL, 2017).

- AIA Insurance Lanka

This is a multinational company. And it is in the top 3 life insurance company (IRCSL, 2017).

- SANASA Life Insurance Company and SANASA General Insurance Company

This is a corporative and micro insurance company which has large network in Sri Lanka (IRCSL, 2017).

Table 3.7: Sample Distribution

Province	Number of Employees	Sample Taken
Central Province	1,018	26
Eastern Province	652	17
North Central Province	724	19
North Western Province	1,116	28
Northern Province	547	14
Sabaragamuwa Province	822	21
Southern Province	1,470	38
Uva Province	583	15
Western Province	11,535	294
Total	18,467	472

Source: Compiled by Author, 2019

3.6. Data Analysis Methods

Analysis of the data obtained by means of data collection in the research, is carried out in a computer environment using SPSS package programs.

The data analysis will be performed in the following sequence:

- Descriptive analysis will be performed to summarize the basic data of the research.
- Reliability analysis will be done to test scales for internal consistency and reliability.
- Pearson correlation tests will be performed to test hypotheses depending on the normality of distribution.
- Regression analysis.

4. DATA ANALYSIS

4.1. Sample Profile

This resulted in a sample of 400 respondents, of which 48.75% are male and 51.25% female. 49% of the respondents' age varied between 26 years and 35 years. More respondents have 1 to 5 years work experience with company. Moreover, 76% of the respondents are an operational position in the company, and 24% of the sample works in management level.

4.2. Internal Consistency and Reliability Test Results

Scale	Number of Items	Cronbach Alpha
Internal Marketing	15	0.956
Affective Commitment	7	0.701
Normative commitment	3	0.695
Continuance commitment	5	0.703
Employee Brand Commitment	15	0.725

Source: Compiled by Author, 2019

Performing Cronbach alpha reliability test proved that all variables that measure internal marketing and employee brand commitment constructs are highly consistent and reliable. Internal marketing scale is measured through fifteen items in the questionnaire. The Cronbach alpha coefficient was sufficiently high – 0.956. As the value of Cronbach alpha above 0.70 can be used as a reasonable test of scale reliability, it confirmed that all items used to measure this variable are consistent and reliable. All variables measuring the affective commitment scored sufficiently high to fulfill the required value of Cronbach alpha which is scored 0.701. The normative commitment scored is not fulfill the required value of Cronbach alpha which is scored 0.695. The continuance commitment scored sufficiently high to fulfill the required value of Cronbach alpha which is scored 0.703. All variables measuring the employee brand commitment scored sufficiently high to fulfill the required value of Cronbach alpha which is scored 0.725.

4.3. Correlation Analysis

Correlations

		Internal Marketing	Affective commitment	Normative commitment	Calculative (continuance) commitment	Employee Brand Commitment
Internal Marketing	Pearson Correlation	1	.536**	.378**	.540**	.602**
	Sig. (2-tailed)		.000	.000	.000	.000
	N	400	400	400	400	400
Affective commitment	Pearson Correlation	.536**	1	.378**	.628**	.820**
	Sig. (2-tailed)	.000		.000	.000	.000
	N	400	400	400	400	400
Normative commitment	Pearson Correlation	.378**	.378**	1	.424**	.727**
	Sig. (2-tailed)	.000	.000		.000	.000
	N	400	400	400	400	400
Calculative (continuance) commitment	Pearson Correlation	.540**	.628**	.424**	1	.871**
	Sig. (2-tailed)	.000	.000	.000		.000
	N	400	400	400	400	400
Employee Brand Commitment	Pearson Correlation	.602**	.820**	.727**	.871**	1
	Sig. (2-tailed)	.000	.000	.000	.000	
	N	400	400	400	400	400

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

Source: Compiled by Author, 2019

After performing Pearson correlation test for all hypotheses and checking the significance of the relationship among variables, most of the hypotheses are accepted. Therefore, the conceptual research model is proved to be valid as the research results were highly consistent with the theoretical assumptions. Internal marketing is positively and significantly correlated to affective commitment ($r = 0.536$, $p < 0.01$), normative commitment ($r = 0.378$, $p < 0.01$) and continuance commitment ($r = 0.540$, $p < 0.01$). Internal marketing is positively and significantly correlated to both Employee brand commitment ($r = 0.602$, $p < 0.01$). These results indicate that internal marketing and employee brand commitment are strongly related to each other, meaning that when internal marketing is higher, employee brand commitment will be higher too.

4.4. Regression Analysis

R ²	F	Sig.	B	std. coefficient beta	T	Sig.
0.285	160.268	0.000	0.466	0.536	12.660	0.000

Source: Compiled by Author, 2019

The regression model is significant ($p < 0.01$) with R-square (adj.) value of 0.285. That is internal marketing has a significant ($p < 0.01$) impact on affective commitment with std. coefficient beta values of 0.536 ($t = 12.660$, $p = 0.000$). The proposed model is adequate as the F-statistic (160.268) is significant ($p = 0.000$). H_1 is accepted.

R ²	F	Sig.	B	std. coefficient beta	T	Sig.
0.141	66.225	0.000	0.333	0.378	8.138	0.000

Source: Compiled by Author, 2019

The regression model is significant ($p < 0.01$) with R-square (adj.) value of 0.141. Internal marketing efforts have a significant ($p < 0.01$) impact on normative commitment with std. coefficient beta values of 0.378 ($t = 8.138$, $p = 0.000$). The proposed model is adequate as the F-statistic (66.225) is significant ($p = 0.000$). H_2 is accepted.

R ²	F	Sig.	B	std. coefficient beta	T	Sig.
0.290	163.609	0.000	0.583	0.540	12.791	0.000

Source: Compiled by Author, 2019

The regression model is significant ($p < 0.01$) with adjusted R-square (adj.) value of 0.290. Internal marketing efforts have a significant ($p < 0.01$) impact on continuance commitment with std. coefficient beta values of 0.540 ($t = 12.791$, $p = 0.000$). The proposed model is adequate as the F-statistic (163.609) is significant ($p = 0.000$). H_3 is accepted.

R ²	F	Sig.	B	std. coefficient beta	T	Sig.
0.361	25.973	0.000	0.461	0.602	15.032	0.000

Source: Compiled by Author, 2019

The regression model is significant ($p < 0.01$) with adjusted R-square (adj.) value of 0.361. Internal marketing efforts have a significant ($p < 0.01$) impact on employee brand commitment with std. coefficient beta values of 0.602 ($t = 15.032$, $p = 0.000$). The proposed model is adequate as the F-statistic (25.973) is significant ($p = 0.000$). H_4 is accepted.

Internal marketing does influence on employee brand commitment in Sri Lankan insurance industry.

5. CONCLUSION

Results for the hypotheses indicated that all internal marketing practices that have the effect of improving the employee brand commitment of the insurance companies in Sri Lanka and is the highest-dimensional effect in terms empowerment, managerial support, training programs, internal communication and finally rewards and incentives.

The results of the regression analysis show that internal marketing has a significant positive effect on employee brand commitment ($\beta = 0.602$, $p < 0.01$) and explained 36.1% of the variance in employee brand commitment ($R^2 = 0.361$, $p < 0.01$). If employees perceive more internal marketing activities, their brand commitment is likely to increase. This means that companies still have to invest in internal marketing and try to communicate the brand promise to employees through trainings, internal communications, group meetings and workshops to make sure employees become more committed to the brand. Even though the amount of variance explained in employee brand commitment by internal marketing is not substantial, internal marketing does increase the brand commitment of employees. So the regression analysis finds support for hypothesis 1, since internal marketing influence on employee brand commitment. The results, however, show that internal marketing mechanisms are still effective in determining employee brand commitment and that this effect is significant. The results are in line with previous research of Punjaisri and Wilson (2011), Yang et al. (2015) and Burmann et al. (2009).

6. RECOMMENDATIONS

In light of the findings the researcher recommends management of insurance companies and decision-makers, including the following:

- i. 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.
- ii. To activate empowerment systems at the insurance companies to promote and accelerate customer service, transmit confidence in the hearts of employees and enhance engagement force among the employees of the insurance companies in Sri Lanka.
- iii. Adopt regulatory managerial support systems to enhance employee brand commitment of the insurance companies in Sri Lanka. Enhance working commitment principle because of its importance, especially in insurance companies being part of the ethics function, especially in the insurance industry.
- iv. Attempt to make a number of studies related to the variables of the study, especially to industry sector in Sri Lanka.

As it has been concluded above insurance companies are doing well with introducing the internal marketing concepts to the employees in that they are aware of their brand and committed to deliver its promises. This effort should not have to be the end and all the employees should have to be introduced with the brand behaviors to be capable of satisfying its customers in the long run.

Not only insurance industry but also other service industries should learn from such studies to let their employees be aware of their respective brands, which is helpful in helping one's brand promises be effectively delivered, developing the brand itself, understanding customer's needs and expectations as well as possessing an outstanding position in the market having best brand ambassadors. Generally, employees brand commitment should have to be the strategic deals on which every organizations focus on letting their customers get what they expect from the respective companies. On the other hand, since this issue is basic and newly emerging further studies should have to be made again and again to let it be clear to all employees of our environment.

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