



Internal Marketing Practices and Customer Loyalty of Healthcare Firms in South-South, Nigeria: The Moderating Role of Industry Policy

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Abstract: *This study ascertained internal marketing practices and customer loyalty of healthcare firms in South-South, Nigeria: The moderating role of industry policy. The study adopted an explanatory research design and collected data from eighty-five (85) staff and patients of the studied healthcare providers using a structured questionnaire. Spearman's Rank Order Correlation served as the test statistic relying on SPSS version 21.0. The study observed a significant relationship between internal marketing practices (work-life balance, rewards system, and recognition) and customer loyalty. Also, industry policy significantly influence the link between internal marketing practices and customer loyalty of healthcare firms in South-South, Nigeria. Based on the findings, the study concludes that there is a significant relationship between the variables of the study. Anchored in the study's findings, the following recommendations are made; healthcare firms that seek to improve customer loyalty should consider internal marketing practices as a strategy. Healthcare firms should consider work-life balance, rewards systems, and recognition as an imperative strategy to improve customer loyalty. Healthcare firms should always consider the industry policy in their business and marketing operations to derive its benefits.*

Keywords: *Internal Marketing Practices, Work-Life Balance, Rewards System, Recognition Industry Policy and Customer Loyalty.*

INTRODUCTION

The rapidly evolving value requirements of customers, globalization and innovations in technology, dynamic nature of the contemporary business environment coupled with new business concepts, formats, and activities of competitors have made it imperative for firms to look inward for strategies that elicit customer loyalty and confer sustainable competitive advantage. Customer loyalty is customers' predisposition to prefer one brand and its products

over those of competitors, based on the satisfaction they derive from using the brand's products (Idenedo & Ebinuwa, 2022; Idenedo & Goodie-Okio, 2022; Sima & Elham, 2015). It is the attitude of customers to prefer a brand due to satisfaction derived from using that brand or other psychological, economic, or social reasons (Otite & Didia, 2017).

Marketing indigenes use internal marketing with other ingredients of marketing strategies to improve customer loyalty and achieve competitive advantage; using different working systems that include employee involvement and participation in various business processes and activities (Mohammed et al., 2016). This implies that internal marketing is a strategy that requires investing in the organization's employees to improve job satisfaction and elicit commitment; both of which are deemed precursors of import to company performance (Bowen & Schneider, 2014). In healthcare, patients often interact with contact employees (nurse, administration, doctor, lab scientist, pharmacist, health assistant, paramedic, physiotherapy, optometry, etc.) whose role is an ingredient of differentiation.

Contact employees could influence service quality perception of the patient through their attitude (Bellaouaied & Gam, 2012), as such, they need to be well-trained on better ways to outsell their competitors through service delivery, product knowledge, and also be motivated to assist customers. Internal marketing practices in the healthcare sector create a positive work environment that results in the provision of higher quality care and concentrate on transforming promises made by service providers and their skills into highly efficient work performance that delights customers (Shekoofeh et al., 2019; Mazen et al., 2018).

The healthcare sector is made up of different institutions with a common objective of attracting potential customers, retaining existing ones, and expediting their progress on the loyalty ladder. With improved technology adoption among operators in the healthcare sector and globalization of shared healthcare knowledge, the challenge of achieving customers' loyalty ought to have been ameliorated. However, the quickly evolving value requirement of customers, coupled with fierce intra- and inter-industry competition has continually stretched the ability of healthcare providers, especially tertiary healthcare providers' in South-South, Nigeria, to win the loyalty of customers. This is despite these healthcare providers' deployment of novel service delivery strategies aimed at commanding customers' loyalty that engender sustainable competitive edge.

Besides, the notable competition among players in the healthcare sector, there are also indications of palpable dissatisfaction among patients in Nigeria, for the quality of services delivered by the healthcare providers. Ateke (2020) observes that healthcare providers are accused of "wrong diagnoses, mismanagement of health crises, delayed attention, and nonchalant attitude of service personnel and poor service provider-client relationship". These observations cohere with the way patients easily shift patronage from one hospital to another; and even resort to medical tourism in search of better healthcare (Taiye et al., 2017). The unending race for new customers by hospitals is a further demonstration of the suspicion that healthcare providers do not command the loyalty of customers (Sik et al., 2014). The

prevalence of disloyalty of healthcare customers may be attributed to the quality or absence of internal marketing practices among healthcare providers. A preliminary survey on internal marketing practices among healthcare providers' in South-South, Nigeria shows that tertiary hospitals regularly train their employees on better ways to serve customers but much is yet to be done on employee motivation through work-life balance, a reward system for excellent service delivery and recognitions.

Other scholars have examined the practice of internal marketing in healthcare at different levels/scopes of analysis and different dimensional viewpoints. For instance, Efthymios and Constantinos-Vasilios (2011) carried out a pilot study in public hospitals in Northern Greece to determine the effect of internal marketing on job satisfaction in health services. The predictor and criterion variables were used directly for the study. Daniela et al. (2012) explored internal marketing in Portuguese healthcare. The study adapted communication, leadership, benchmarking and job quality, and promotional activities as dimensions of internal marketing. Mazen et al. (2018) identified the impact of factors affecting internal marketing on the quality of health services provided by the public hospitals in Amman. Workers' competence and skill, employees' satisfaction, dissemination of marketing information among employees, internal interaction, and teamwork participation in decision-making and service culture were considered as factors affecting internal marketing. Nestor et al. (2018) incorporated the mediating role of key job characteristics to explore the nexus between internal marketing in hospitals and organizational commitment. Job security, salary, and employee empowerment were considered as internal marketing factors in their study. Shekoofeh et al. (2019) investigated the internal marketing activities in educational hospitals of Yazd, Iran through employee satisfaction, benchmarking, empathy and consideration, Job quality and reward system promotional activities, upward communication, and value, and information sharing.

From the empirical literature reviewed, two main gaps were identified. First, it was observed that a significant number of studies have been conducted on internal marketing practices but none of these studies related the concept to customer loyalty specifically; and none considered the moderating influence of industry policy on the relationship between internal marketing practices and customer loyalty. Secondly, it was observed that most of the studies conducted on internal marketing practices and other constructs in healthcare firms were not conducted in Nigeria and also that internal marketing practices adapted in those studies slightly differ from the ones adopted in the current study.

LITERATURE REVIEW

Theoretical Foundation

This study on the moderating role of industry policy on the interplay between internal marketing practices and customer loyalty of healthcare firms in South-South Nigeria is premised on the resource-based theory.

Resource-Based Theory: Resource-based theory was proposed by Wernerfelt (1984) specifically to ascertain an organization's resources that can be effectively and efficiently engaged to gain and sustain an edge over competing brands or companies (Maxwell et al., 2014) in an industry. The theory claimed that an organization's performance depends on its resource profile and further explained why some organizations outsmart others and distinctively maintain a prime place in competitive space (Winnie & Franciss, 2016; Didia & Idenedo, 2017). The theory assumed that; there may be variations in the resource profile of organizations within an industry and the resources may not be moveable across organizations as such, the variations could last long (Barney, 1991).

Resources according to Maxwell et al. (2014), are "all assets, capabilities, organizational processes, firm attributes, information, knowledge, controlled by a firm that enables the firm to conceive of and implement strategies that bestow on the firm a competitive advantage". Consequently, for firms to achieve a sustainable competitive edge (Baker & Sinkula, 2005), they must possess key resources, capabilities, and attributes that are valuable, rare, difficult to imitate, and not substitutable which are in turn effectively deployed in the chosen markets (Barney, 1991). Employees (internal customers) of an organization are bestowed with the intangibles capabilities and distinctive attributes naturally and through education that are valuable, rare, difficult to imitate, and in most cases not replaceable which gives credence to the suitability of this theory for the current study.

The current study adapted resource-based theory as a baseline theory considering healthcare firms where the study is domiciled. The healthcare's employees (internal customers) help to create or implement strategies that enhance its efficiency and effectiveness in the marketplace and utilize their capabilities in providing excellent customer service that in turn builds on the healthcare's reputation. This study proposed that contact employee motivation through due internal marketing practices such as reward systems, recognition, and work-life-balance will contribute to their job satisfaction and in turn enhance their service quality delivery to the customers premise on the notion that, satisfied and loyal customers will express their loyalty through repeat patronage, resistance to switching and positive word of mouth (Butcher et al., 2001).

Concept of Internal Marketing Practices

Internal marketing as a concept came into light in service marketing literature through the work of Berry et al. (1976) and Berry and Parasuraman (1992). In their work, emphasis was placed on employees as internal customers, their jobs as products, and the committed products were expected to satisfy the value requirement of the internal customer (Soheila et al., 2019). As such, internal marketing has been regarded as a service marketing instrument, a competitive strategy (Gounaris 2005) that motivates employees to work towards achieving organizational goals (Mohamed et al., 2002). The change in service quality and attitudinal change of customer-facing staff as observed by Papasolomou and Kitchen (2004), would equip the organization to

effectively compete in the competitive space which was the focal purpose for the launch of internal marketing within the healthcare sector (Abbas & Riaz, 2018).

Internal marketing as opined by Ahmed and Rafiq (2003) provides a comprehensible indication that the organization values its employees, and that building employee commitment requires the organization to understand its employee's needs and satisfy them. The assertion that "organizations should endeavor to deduce and apparently understand its employee's needs and satisfy them profitably entails a culture of customer orientation (Sasser & Arbeit, 1976; Ahmed & Rafiq, 2000; Ahmed & Rafiq, 2003; Ferdous & Polonsky, 2014) strategic implementation and change in management to achieve organization goals (Gronroos, 1981; Winter, 1985). However, the current study is anchored in the belief that internal marketing practices would lead to external customer loyalty among healthcare firms in South-South Nigeria; and that industry policy can hinder or enhance the strength of the relationship between internal marketing practices and customer loyalty.

Dimensions of Internal Marketing Practices

There are different views on what constitutes internal marketing by different scholars from different socio-cultural backgrounds with different industrial studies considering it from the earliest studies. For instance, Berry (1981) decomposed internal marketing using the application of marketing techniques, attracting and retaining employees, participative employees (participative management), and tasks as products (work importance). Grönroos (1985) looked at it in terms of attracting and retaining employees, participative employees (participative management), empowerment, teaching, and sharing information and tasks as products (work importance). Tansuhaj et al. (1987) conceptualized the concept as "attract and retain employees, teaching, sharing information and job satisfaction." Rafiq and Ahmed (2000) used empowerment and job satisfaction. Bansal et al. (2001) adopted empowerment, teaching, shared information, recognition, job security, and job satisfaction. Ahmed et al. (2003) utilized the application of marketing techniques/tools, empowerment, and recognition as dimensions. Ferdous et al. (2013) considered bonus and wage system, teaching, shared information, internal marketing research (research, segmentation, strategies for each segment, and tasks as products (work importance) as dimensions of internal marketing practices. Virtually all recent studies based on empirical literature reviewed, adopted, or adapted one or two of these dimensions. The current study adopts work-life balance, reward system, and recognition as dimensions of internal marketing practices.

Work-life Balance: The need to include work-life-balance as a dimension of internal marketing practices in healthcare firms spurs from the fact that the majority of nurses and other health workers are women that are known as a homemaker with primary responsibility for childcare, thus creating a need to balance work with this particular responsibility (Gattrell et al., 2013).

Work-life-balance practices are deliberate changes in programs or organizational culture that are designed by an organization to reduce work-life conflict and enable employees to be more

effective at work and in other personal responsibilities (Ioan et al., 2010). Employees feel satisfied, healthy, and successful when there is work-life balance and that has made it a big deal for employees desiring to have a good quality of life (Breitenecker & Shah, 2018). There is a consensus that a productive employee is a satisfied employee (Khaled, 2019; Joo & Lee, 2017).

The effective policy of work-life balance embraced by the healthcare service provider as an internal marketing practice, allows the employees to socialize with the community while assuring quality service delivery to customers (Helmle et al., 2014). A healthy work-life balance facilitates employees in performing their consigned tasks more effectively and efficiently (Khaled, 2019; Richert-Kaźmierska & Stankiewicz, 2016). According to Oludayo et al. (2018), work-life balance initiatives in organizations are concerned with employees' interaction between paid and unpaid work activities, and leisure and personal development. Work-life balance is achieved where there are shared benefits for employees and the organization (Mesimo-Ogunsanya, 2017); when organizations create a productive work culture where traces of work-life-conflict are minimized and effectively controlled (Kumar, 2015).

Reward System: Research has it that, employees expected level of performance can only be attained effectively and efficiently if they sense a corresponding level of motivation (Bayon, 2013; Muhammad & Md, 2019) which cohere with Walters et al. (2019) assertion that, having the best strategy in place and proper organizational structural design is not an assurance for organizational effectiveness that, it can only be complimented when the employees are motivated to perform at an optimum level. This implies that the healthcare's goal of customer loyalty can be achieved and sustained if the employees are motivated with an appropriate reward system and also gives credence to why Ahmed and Rafiq (2000) considered strategic reward as an essential ingredient of internal marketing practices. Loyalty behaviors expressed by customers are functions of satisfaction derived from the services offered by satisfied employees through internal marketing practices (Kukreja, 2017; Ali, 2016). As noted by Md and Dewan (2018), the imperative of internal marketing lies in motivating the employees and encouraging them to offer excellent services to customers to earn their repeat patronage and word-of-mouth marketing.

The Reward system as stressed by Bratton and Gold (2003), encompasses monetary, non-monetary, and psychological payments offered by an employer in return for an employee's services. Malhotra et al. (2007) considered reward as the determinants of job commitment and satisfaction while Gross and Friedman (2004) it consists of compensation in form of base pay, short and long-term incentives, benefits, career development, and career progression. The fundamental belief for the use of rewards according to Vera and Peter (2015) is to motivate or induce behaviors among employees which are considered beneficial for improved performance and retraining behaviors that are detrimental to the achievement of organizational goals and objectives. Consequently, the rewards system serves as an internal marketing ingredient for motivating desired behaviors (Eshun & Duah, 2011; Danish & Usman, 2010) from employees.

The Reward system is classified into three; intrinsic, extrinsic, and social rewards (Ishtiaq & Sadia, 2017). According to Ishtiaq and Sadia (2017), the intrinsic reward system is taken care of from the job such as self-sufficiency, and career development opportunities. The extrinsic reward system is based on physical benefits that an organization gives to its employee in the form of salary, bonus, promotion, and incentives while the social reward is derived from interaction and relationships between the members of an organization. According to Serena et al. (2012), there are other mediums like working conditions, worker and employer relationship, training and development opportunities, job security, and the company's overall policies and procedures for rewarding employees but the motivation that comes with rewards is of utmost importance.

Recognition: Employee recognition is an essential ingredient of internal marketing practices (Bansal et al., 2001) that entails the acknowledgment, appreciation, or approval of the positive accomplishments or behaviors of an individual or team (Mussie, Kathryn & Abel, 2013). Recognition is known to be praise or a personal note acknowledging achievements including small gestures that are important to employees (Gostick & Elton, 2007), and has been branded to be a motivational device that enriches employees' potency towards the attainment of organizational goals and objectives (Abena & Dorcas, 2016; Imran et al., 2014) and also have a significant positive relationship with employee service quality delivery (Rahim & Daud, 2013).

Employee recognition as considered by Harrison (2005) in Abena and Dorcas (2016) includes the appropriate, informal, or formal acknowledgment of an individual's behavior, effort, or accomplishment that is in harmony with the organization's goals and values, and which has been beyond normal expectations. The essence of recognition as expressed by Nyakundi et al. (2012) is to allow individuals to know and understand that their work is valued and appreciated, provides a sense of ownership and belongingness, improves morale, enhances loyalty, and increases employee retention rate in the organization (Abena & Dorcas, 2016). Besides, it has been empirically proven that employees who feel appreciated are more positive about themselves and their ability to offer customers a distinctive service delivery experience (Gostick & Elton, 2007). Given Nelson (2005), recognition ignites employees to offer their optimum in proffering solutions and novel ideas for a sustainable competitive edge, declined absenteeism, and exhibition of job satisfaction and loyalty behavior.

As noted by Mussie et al. (2013) employees can be recognized or appreciated through letters or postcards, memory items that last, nonmonetary awards (DeCenzo & Robbins, 2010) that have trophy value, symbolic gestures by managers (Nelson & Spritzer, 2002), a picture displayed in a prominent place, having a room or hallway named after the employee, posting names in the organization's notice board or website, a video rental certificate, a coffee card, an event ticket, or a candy bar (Nelson, 2005).

Concept of Customer Loyalty

Bagdonienė and Jakšaitė (2007, as cited in Khan, 2013) established that customer loyalty is the highest valuable result of marketing efforts, thus the improvement of customer loyalty has become an imperative focus of achievement for every organization. It is a win-win relationship for both the organization and the customer (Khan, 2013) if the organization can win the confidence of the customer through its product offering and service delivery quality.

Customers exhibit loyalty through certain behaviors (like resisting offers from the competition, sticking with the firm, recommending the organization and its offerings to others, and working with the organization when they experience a service breakdown) that benefit organizations in terms of reputation and improved revenue (AchieveGlobal, 2008). Besides, the organization also benefits in terms of lower price sensitivity (Khan, 2013) and reduced expenditure on attracting new customers. This gives credence to why customer loyalty has been one of the most recurrent topics of investigation (Didia & Idenedo, 2017; Adepoju & Suraju 2012) with regards to how firms can improve their performance to gain a sustainable prime place in a competitive space. This is also reflected in business practices such as internal marketing practices, as managers increasingly recognize the imperative of customer loyalty (Didia & Idenedo, 2017).

Customer loyalty is not won by chance; research has it that, it is a function of satisfying customer's expectations because customers compare their subjective perceptions after purchasing a product with their expectations before the purchase decision (AchieveGlobal, 2008; Kotler, Keller, 2008; Khan, 2013). This comparison according to Kotler and Keller (2008) leads to a situation of satisfaction if satisfaction exceeds expectations (customer enthusiasm). Though, the nexus between customer satisfaction and loyalty is not unswervingly comparative because the evaluation of satisfaction relative to the performance of the service provider or product offered differs with customers (Kotler & Keller, 2008). This implied that customers can be satisfied but for different reasons.

Similarly, Daffy (2009) stressed that customer loyalty does not result from strategies implemented by an organization or customer club but rather through a good understanding of customers' needs and behavior. As such, he defined loyalty as a physical and emotional commitment given by customers in exchange for meeting their expectations. Budică and Barbu (2010) explained the emotion mentioned in Daffy's (2009) definition of loyalty as the positive or negative feelings brought to mind by an object or idea.

Customer loyalty is customers' predisposition to prefer one brand and its products over those of the competitors, based on the satisfaction they derive from using the brand's products (Didia & Idenedo, 2017; Idenedo & Eбенуwa, 2022; Idenedo & Goodie-Okio, 2022) or other psychological, economic or social reasons. Customer loyalty encourages consumers to shop more frequently, consistently, and often inform increase in volume or value of purchases (Sima & Elham, 2015). Customer loyalty is the willingness of customers to purchase the company's

products, instead of those of competing brands; and to maintain a profitable relationship with the preferred brand (Kendal, 2012; Mohammad et al., 2012; Inamullah, 2012). This implies that there must be something attractive in a brand that motivates a customer to be consistent with the purchase of the brand's product over time without shifting to competing brands (Mohammad et al., 2012). Loyalty is, therefore, the result of customers' past positive experiences with the brand. Customers return to a company for further business based on these positive experiences; regardless of whether the firm has the best product, price, or service delivery (Singh & Khan, 2012; Ghavami & Olyaei, 2006).

Apart from the result of customers' past positive experiences with the brand as asserted by Singh and Khan (2012) and Ghavami and Olyaei (2006) as a possible function of customer loyalty, Daffy (2009) established an equation ($\text{Loyalty} = \text{Satisfaction} + \text{Affinity} + \text{Involvement}$) to explain loyalty. Daffy (2009) explained further that, to gain customer loyalty, an organization should make sure its products or services meet and exceed customer expectations. By involvement, Daffy implies a relationship between the organization and the customer that will enhance their decision quality based on feedback from customers while affinity occurs when there is satisfaction and involvement. Daffy's loyalty equation was premised on the notion that an increase in customer loyalty is possible if all resources and processes are focused on customers' needs and expectations and involving them in the process of discovering their needs and desires makes them feel appreciated (Kotler & Keller, 2008).

Industry Policy as a Moderator

Every industry has laid down policy that governs the activities of individual firms within the industry to prevent deviations from planned courses of action, ensures consistency of action, promote intelligent cooperation, facilitates coordination of action, fosters an intelligent exercise of initiative, furnishes a basis for judging the quality of executive action and provides a guide for thinking in future planning. A policy is either procedure or protocol (Saidi, 2012), a theory or rule to guide decisions and achieve rational outcomes, the process of making important organizational or industrial decisions, including the identification of different alternatives such as programs or spending priorities, and choosing among them based on the impact they will have (Ali, 2017). Policy as described by Micheal et al. (2007), is a statement, either expressed or implied, of those principles and rules that are set up by executive leadership as guides and constraints for the organization's or the industry's thought and action. This implied that industry policies are set to guide the industry's thinking concerning what should be done, how it should be done, who should do it, and where action should take place.

The healthcare industry has laid down guidelines, rules, and procedures through the Nigeria Health Insurance Scheme and others that govern their operation and service delivery to the public. Specific objectives of the Nigeria Health Insurance Scheme according to Toyin (2014) are to ensure that every Nigerian has access to good health care services; protect families from the financial hardship of huge medical bills; limit the rise in the cost of health care services; ensure equitable distribution of health care costs among different income groups; ensure high

standards of health care services delivery to Nigerians; ensure efficiency in health care services; improve and harness private sector participation in the provision of health care services; ensure appropriate patronage of all levels of health care, and ensure the availability of funds to the health sector for improved services. An industrial policy creates a high level of satisfaction and enables an environment for the employees and management to cooperate willingly for the organization's commercial objectives and the employees' benefits (Goodman et al., 2019).

Industrial policy is an environmental factor that impinges positively on the decision-making of individual firms and their business operation. Adherence to industrial policy, therefore, could foster a good relationship between employers and employees regarding the terms and conditions of employment in the workplace. The healthcare industry policy stated by NHIS (2011) requires that people in management understand their responsibilities and possess the requisite training and authority to discharge them. Also, employees must understand their duties and responsibilities to ensure that they honor agreements with employers (Mukoro, 2013) and be abreast with the organizational objectives and make progress towards achieving them.

In the health care sector, disregard for industry policy in internal marketing practices could have dire consequences such as the loss of lives of clients whose health have been decimated by illness and in turn, lead to the disloyalty of patron in form of customers switching among alternative healthcare and negative word of mouth

The hypotheses developed for this study were based on the assumptions depicted in the operational conceptual framework below.

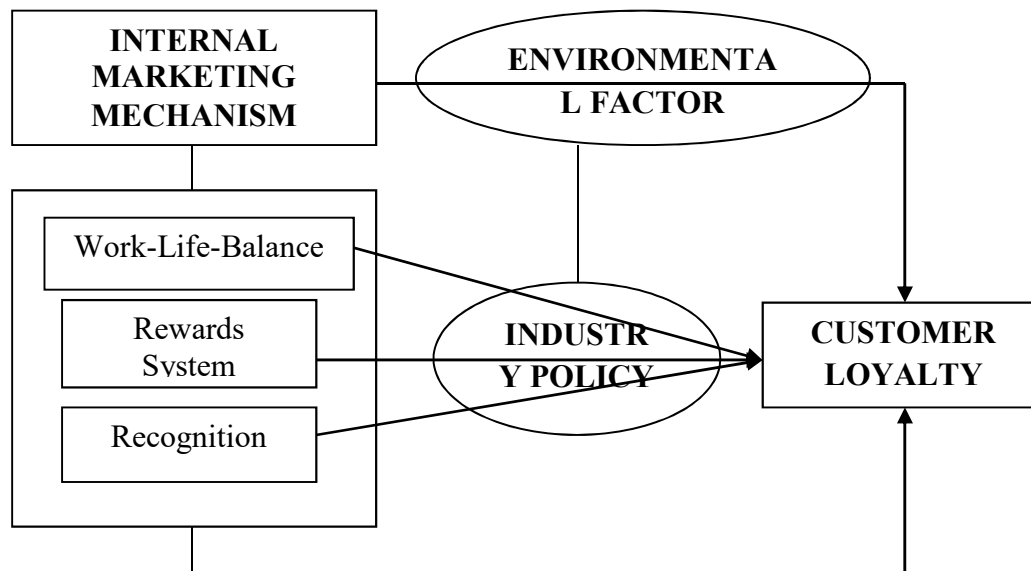


Figure 1.1: Operational Conceptual Framework of Internal Marketing Practices and Customers Loyalty: The Moderating Role of Industry Policy

Source: The study dimensions were adapted from Bansal et al. (2001).

Work-Life Balance and Customers Loyalty

To establish a hypothesized relationship between work-life balance and customer loyalty, the following empirical works were looked at.

Khaled (2019) studied the relation between work-life balance, happiness, and employee performance. Data was gathered from 289 employees' from the (Med Pharma) Pharmaceutical industries in Jordan. Hypotheses were tested with multiple regressions. The results indicated that work-life balance and happiness positively and significantly affect employee performance.

Mmakwe (2018) carried out a study on the relationship between work-life balance and employee performance in the banking sector in Port Harcourt, Rivers state. The population of the study consisted of 769 employees in 5 commercial banks in Port Harcourt City, which were randomly selected and the sample size was 400, derived from using the Taro Yamen formula. Data collected were analyzed with the spearman rank-order correlation coefficient. The findings revealed a strong correlation between the measures of work-life balance and the measures of employee performance. The study thus recommends that organizations in the banking sector should promote policies and structures which foster a balance between the personal commitments and responsibilities of an employee and his organizational roles and duties to effectively enhance employee performance.

Oludayo et al. (2018) ascertained the extent to which work-life balance initiative predicts employee behavioral outcomes in some selected commercial banks in Nigeria. The study adopted a survey research design for an accurate investigation. Three hundred and thirty-nine (339) respondents were surveyed across the top five (5) commercial banks with branches in Lagos State, Nigeria using stratified and simple random sampling techniques. A structural Equation Model (AMOS 22) was used for the analysis to find the resultant effects and the degree of relationship between the exogenous and endogenous variables. Results show that work leaves arrangement; flexible work arrangement, employee time out, employee social support and dependent care initiative are predictors of employee behavioral outcomes such as job satisfaction, employees' intention, and employee engagement. The study emphasized the need for top management to review the appropriateness and relevance of work-life balance programs, policies, and activities that support and encourage employees as regard to their personal and family life issues that are aimed toward inspiring acceptable workplace behavior.

Andrea et al. (2020) investigated the importance of other nonworking domains in the WLB with a particular focus on health. Moreover, the importance of the effects of the work-family balance (WFB) and the work-health balance (WHB) on job satisfaction was investigated. Finally, they also explored how the effects of the WFB and the WHB on job satisfaction change according to worker characteristics (age, gender, parental status, and workability). The study involved 318 workers who completed an online questionnaire. The importance of the nonworking domains was compared with a t-test. The effect of the WFB and the WHB on job satisfaction was investigated with multiple and moderated regression analyses. The results

show that workers considered health as important as a family in the WLB. The WHB explained more of the variance in job satisfaction than the WFB. Age, gender, and parental status moderated the effect of the WFB on job satisfaction, and workability moderated the effect of the WHB on job satisfaction. The study highlights the importance of the health domain in the WLB and stresses that it is crucial to consider the specificity of different groups of workers when considering the WLB.

Darko-Asumadu et al. (2018) explored the influence of work-life balance on employee commitment in the banking sector. The study employed a descriptive cross-sectional survey design and sampled 115 employees. The study found among others that unmarried employees balanced their work and family roles better than their married counterparts. Women also experienced more work-life conflict than men. There was a weak positive relationship between work-life balance and commitment among employees because they were not satisfied with paternity leave, study leave, and part-time work. The study concluded that work-life balance policies did not influence employee commitment that much. It was therefore recommended that bankers should benefit from paternity leave, study leave, and part-time work to enhance work-life balance. In addition, industrial social workers should educate bankers on how to balance their work and social responsibilities to manage both domains and perform efficiently and effectively in the workplace.

Premised on the above empirical works, the current study hypothesized that;

Ho1: Employees' work-life balance does not significantly relate to customer loyalty.

Reward System and Customers Loyalty

A proper reward system in healthcare firms is expected to elicit customer loyalty based on the extant literature reviewed. For instance, Walters et al. (2019) investigated the effect of a reward system on employee performance in selected manufacturing firms in the Littoral Region of Cameroon. A sample of 538 employees was drawn from a population of 5146 employees of ten selected manufacturing firms within the Cameroon Littoral Region. The findings revealed that the predictor variables significantly relate to the study's criterion variables. The study concluded that there is a positive link between reward systems and employee performance. Based on the findings, it was recommended amongst others that reward systems for manufacturing firms should be designed such that employees are entitled to percentages of profit earned by the firm as a means of promoting productivity and group cohesiveness amongst employees.

Ishtiaq and Sadia (2017) examined the relationship between rewards system and employee performance of private banks in Pakistan. A sample of 92 respondents in three districts (Lodhran, Vehari, Khanewal) of south Punjab, Pakistan was taken from HBL, ABL, MCB, UBL, and BOP banks. A structured Likert Scale format questionnaire was used for data collection. Regression was used to analyze the collected data. The result of this study reveals that there is the presence of a relationship between intrinsic and extrinsic rewards on employee

performance and has a significant effect of intrinsic and extrinsic rewards difference on employee performance in the banking sector in Pakistan.

Salah (2016) examined the influence of reward types (extrinsic, intrinsic, social, and rewards mix) on employee performance. Data was collected from 250 sampled respondents of a population of 513 people working for Unified Mining Companies located in the southern part of Jordan. The findings indicated that there is a statistically significant relationship between rewards types and employee performance. The study concluded that management should have a deep sense of commitment toward the issue of rewarding employees if performance levels are to be enhanced.

Vera and Peter (2015) explored the impact of reward and recognition on job satisfaction and motivation. The study employed a descriptive survey design in gathering data from 157 academic staff, from a total number of seven private tertiary institutions which were selected through stratified sampling. Respondents from these seven private tertiary institutions were conveniently and purposively selected. The study observed that rewards had a positive impact on work motivation but no significant relationship existed between reward and job satisfaction. Again, both academic staff and university administrators perceived rewards as fair.

Based on the above extant literature, the current study hypothesized that:

Ho2: Employees' reward system and customer loyalty have no significant relationship.

Recognition and Customers Loyalty

The following empirical literature was looked at to establish a hypothesized association between recognition and customer loyalty.

Abena and Dorcas (2016) examined employee recognition, its benefits, and the various types of employee recognition programs. They proposed that employee recognition looked at from the perspective of formal, informal, and day-to-day, could motivate staff to ensure high performance in Ghanaian universities. It is thus, recommended that the management of Ghanaian universities should commit credible resources to the design and implementation of employee recognition programs to yield the needed outcome.

Mussie et al. (2013) analyzed the effect of employee recognition, pay, and benefits on job satisfaction. The study surveyed and analyzed responses from university students in the U.S. (n = 457), Malaysia (n = 347), and Vietnam (n = 391). Employee recognition, pay, and benefits were found to have a significant impact on job satisfaction, regardless of home country income level (high, middle, or low income) and culture (collectivist or individualist). However, the effect of benefits on job satisfaction was significantly more important for U.S. respondents than for respondents from Malaysia and Vietnam. The authors conclude that both financial and non-financial rewards have a role in influencing job satisfaction, which ultimately impacts employee performance.

Baskar and Rajkumar (2014) studied the impact of rewards and recognition on employee motivation. A descriptive research design was adopted for this study. It was discovered that there is a direct and positive relationship between rewards and recognition and job satisfaction and motivation. It was recommended that, if rewards and recognition offered to employees were to be altered, then there would be a corresponding change in work motivation and satisfaction. The direct translation of this could be that the better the rewards and recognition, the higher the levels of motivation and satisfaction, and possibly, therefore, the greater the levels of performance and productivity.

Anchored in the above empirical works, the current study assumed that;

Ho3: The link between employee recognition and customers' resistance to switching is not significant.

The Moderating Role of Industry Policy on the Interplay between Internal Marketing Practices and Customers Loyalty

Conventionally, marketing has been mostly concerned with external customer satisfaction rather than the internal customer (employee satisfaction). But the rapidly evolving value requirements of customers, globalization and innovations in technology, dynamic nature of the contemporary business environment coupled with new business concepts, formats, and activities of competitors have made it imperative for firms to look inward (internal marketing) for strategies that elicit customer loyalty and confer a sustainable competitive advantage to the new business structure development, enhanced marketing effort towards services and highly competitive environment (Maryam et al., 2018).

Employees' performance has been strongly attributed to practices of internal marketing and its implication in that, internal marketing practices such as reward systems and recognition have been empirically proven to influence employees' job satisfaction and performance, and when job satisfaction increases employees' service delivery quality that elicit customer loyalty increases, especially in the services sector (Shabbir & Salaria, 2014). As suggested by Gounaris (2008), to obtain external customer satisfaction and loyalty, service firms should first concentrate on their internal customer (employee) satisfaction premised on findings that, internal marketing practices enhance employee job satisfaction and job satisfaction, in turn, brings about improve service quality delivery by employees and external customers satisfaction vis-a-vis loyalty.

Organizations do motivate their employees through a reward system, recognition, and work-life balance for their ability to meet the customer's needs in a timely and cost-effective manner. The success of service-based organizations (healthcare for example) is their ability to manage customer relationships (Maryam et al., 2018) effectively through nurturing the new and maintaining existing customer to earn their repeat patronage, resistance to switching, and word-of-mouth demonstrations of loyalty. As such, employees with high job satisfaction will

work diligently to satisfy their customers in an effort toward supporting and improving their organization (Maryam et al., 2018).

In this study, industry policy is assumed to have the capacity to moderate the interplay between internal marketing practices and customers' loyalty considering the impact of healthcare policy on healthcare operations in Nigeria and the world at large.

The Nigeria healthcare operation is governed by policies from different bodies such as the National Strategic Health Development Plan actively provides financial as well as technical support to Nigeria for the healthcare system, the United Nations Population Fund (UNFPA), and to develop and implement appropriate policies and programs as well as undertake other necessary actions that will strengthen the National Health System to be able to deliver effectively, quality and affordable healthcare services (Oyibocha et al., 2014). According to Oyibocha et al. (2014), the NSHDP was established following existing national health policies and legislation, and international declarations and goals to which Nigeria is a signatory to, namely; MDGs, Ouagadougou Declaration on PHC, and the Paris Declaration on Aid Effectiveness. Besides, there are other bodies such as the Federal Ministry of Health (FMOH), World Health Organization (WHO), Global Health Initiative (GHI), and Nigeria Health Insurance Scheme (NHIS). These different bodies with different objectives provide guidelines, rules, and procedures on healthcare practices in Nigeria. According to the National Health Policy NHP (2016), "the faithful adherence of the stated roles and responsibilities by all the health system actors will not only mainstream health in all sectors within the Nigerian economic space but will also assure adequate resourcing and achievement of the health-related SDGs, with emphasis on the achievement of UHC in the country". Founded on the above literature, the study presumed that;

Ho4: Industry policy does not impact the correlation between internal marketing practices and customer loyalty.

METHODOLOGY

This study explored the moderating role of industry policy on the interplay between internal marketing practices and customer loyalty of healthcare firms in South-South, Nigeria. The study adopted an explanatory research design. The population of this study comprised federal tertiary healthcare providers specifically in South-South, Nigeria, and all in-patients admitted into each of the teaching hospitals. This study was directed at the teaching hospitals because they provide the widest admittance to patients with the completeness of all cadres of healthcare workers. Based on information obtained from the Federal Ministry of Health, December 2020, there are currently four (4) approved university-based federal tertiary healthcare providers in South-South, Nigeria. Namely: University of Port Harcourt Teaching Hospital with staff strength of 2500 and 800 beds space for patients. This information was obtained from info@upth.com; the University of Benin Teaching Hospital has a staff strength of 3,840 and 850 beds space for patients. This information was obtained from info@ubth.com,

University of Calabar Teaching Hospital with a staff strength of 2,946 and 415 beds space for patients, and this information was obtained from info@ucth.com and University of Uyo Teaching Hospital with a staff strength of 2000 and 500 beds spaces for patients and this information was obtained from info@uuth.com. In determining the sample size for this study, a census was taken for the current study. Eighteen (18) different contact employees and five (5) in-patients of each of the federal university teaching hospitals in South-South, Nigeria formed the study's sample unit, thereby making a total of ninety-eight (98) respondents that participated in this study. The table below exhibits the breakdown of the sampled respondents.

Table 1: Categories of Respondents

S/N	Categories Of Staff Sampled	UPTH	UCTH	UBTH	UUTH
1	Nurse	2	2	2	2
2	Administration	2	2	2	2
3	Doctor	2	2	2	2
4	Lab scientist	2	2	2	2
5	Pharmacist	2	2	2	2
6	Health assistant	2	2	2	2
7	Paramedic	2	2	2	2
8	Physiotherapy	2	2	2	2
9	Optometry	2	2	2	2
	Total Sampled	18 Staff	18 Staff	18 Staff	18 Staff

S/N	Patients Sampled	UPTH	UCTH	UBTH	UUTH
1	In-Patients	5	5	5	5
	Total Sampled	5 In-Patients	5 In-Patients	5 In-Patients	5 In-Patients

These categories of employees were used for this study because they constitute service contacts of each of the federal universities teaching hospitals in South-South, Nigeria. In healthcare, patients often interact with contact employees (nurse, administration, doctor, lab scientist,

pharmacist, health assistant, paramedic, physiotherapy, optometry, etc.) whose role is an ingredient of differentiation. Contact employees could influence service quality perception of the patient through their attitude and service delivery while five in-patients were considered enough to provide the necessary information needed for the study.

A questionnaire was utilized as the instrument of primary data collection. Respondents were required to tick from 1-5 on a Likert scale, where 1= strongly disagree; 2= disagree; 3= neutral; 4= agree; 5= strongly agree. To justify the study instrument, a comprehensive reliability test was conducted, with a threshold of 0.7 set by Nunnally (1978); while the opinion of scholars and practitioners with relevant experience on the study constructs was used to validate the instrument. Table 2 below displays the summary of the test of reliability.

Table 2: Result of Reliability Analysis

Variables	Dimensions/Measures	No. Items	Cronbach's Alpha
Internal Marketing Practices	Work-Life-Balance	5	0.854
	Rewards System	5	0.967
	Recognition	5	0.943
Customer Loyalty		5	0.935
Industry Policy		5	0.987

Source: SPSS Output of Data Analysis on Work-Life-Balance and Customers Loyalty (2020).

DATA ANALYSIS AND RESULT

Table 3: Questionnaire Analysis

Numbers	Questionnaire	Percent
No. Sent out	98	100.0
No. Returned	85	87.0
No. Not Returned	13	13.0

Source: Field Survey Data 2020

Table 3 shows that a total of 98 copies of the questionnaire were distributed, out of which 85 representing (87%) were retrieved while 13 representing (13%) were not retrieved. However, 85 representing (85%) of the retrieved questionnaire were useful. The 13 (13%) of the not retrieved questionnaire were not correctly filled and were consequently discarded.

Having analyzed the questionnaire, the Spearman's Rank Order Correlation Co-Efficient Statistical Tool was employed to examine the association between the study's dimensions and the criterion variable while the influence of the moderator on the interplay between the predictor and the criterion variables was determined by Partial Correlation.

Table 4: Description of the Degree of Association between Variables

Correlation Coefficient (r)	Description/Interpretation
± 0.80 – 1.0	Very Strong
± 0.60 – 0.79	Strong
± 0.40 – 0.59	Moderate
± 0.20 – 0.39	Weak
± 0.00 – 0.19	Very Weak

Source: SPSS Output of Data Analysis on Work-Life-Balance of Contact Employee and Customers Loyalty (2020).

The positive (+) sign in the value of r indicates a direct/positive relationship while the negative (-) sign in the value of r indicates an indirect/negative or inverse relationship. Therefore, the sign of the r-value explains the direction of association or nature of the relationship between the variables.

Decision Rule

Reject the null hypothesis (H0) if $PV < 0.05$ for the 2-tailed test and conclude that a significant relationship exists.

Table 5: Correlation Analysis of Work-Life Balance and Customer Loyalty

Correlations			Work-Life Balance	Customer Loyalty
Spearman's rho	Work-Life Balance	Correlation Coefficient	1.000	.716**
		Sig. (2-tailed)	.	.000
		N	85	85
	Customer Loyalty	Correlation Coefficient	.716**	1.000
		Sig. (2-tailed)	.000	.
		N	85	85

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

Source: SPSS Output of Data Analysis on Internal Marketing Mechanism and Customers Loyalty (2020)

Table 5 above shows that Spearman's correlation coefficient (r) is = 0.716**, this value is high and shows that; a strong relationship exists between work-life balance and customer loyalty. The positive sign of the correlation coefficient shows that the relationship between the variables is positive. Therefore, an increase in loyalty behavior exhibited by the customers is a

function of the level of satisfaction derived by the service contacts of the studied healthcare provider firms through the firms' work-life balance practice. As shown in Table 5, the probability value is $(0.000) < (0.05)$ level of significance; hence the researcher rejects the null hypothesis and concludes that employees' work-life balance significantly relates to customer loyalty.

Table 6: Correlation Analysis of Rewards System and Customer Loyalty

Correlations

			Rewards System	Customer Loyalty
Spearman's rho	Rewards System	Correlation Coefficient	1.000	.690**
		Sig. (2-tailed)	.	.000
		N	85	85
	Customer Loyalty	Correlation Coefficient	.690**	1.000
		Sig. (2-tailed)	.000	.
		N	85	85

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

Source: SPSS Output of Data Analysis on Internal Marketing Mechanism and Customer Loyalty (2020)

Table 6 explains Spearman's correlation coefficient (r) is = 0.690**, this value is high, which means that a strong relationship exists between the rewards system and customer loyalty. The positive sign of the correlation coefficient connotes a positive relationship and that implies that an increase in customer loyalty of patients (customers) is associated with the level of satisfaction derived by the service contacts of the studied healthcare provider firms through the firms' rewards system. The probability value is $(0.000) < (0.05)$ level of significance; hence the researcher rejects the null hypothesis and concludes that the employee rewards system significantly relates to customer loyalty.

Table 7: Correlation Analysis of Recognition and Customer Loyalty

Correlations

			Recognition	Customer Loyalty
Spearman's rho	Recognition	Correlation Coefficient	1.000	.733**
		Sig. (2-tailed)	.	.000
		N	85	85
	Customer Loyalty	Correlation Coefficient	.733**	1.000
		Sig. (2-tailed)	.000	.
		N	85	85

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

Source: SPSS Output of Data Analysis on Internal Marketing Mechanism and Customers Loyalty (2020)

Table 7 above shows that Spearman's correlation coefficient (r) is = 0.733**, this value is high, implying that a strong relationship exists between recognition and customer loyalty. The positive sign of the correlation coefficient denotes a positive relationship that exists between the variables. Therefore an increase in the patient (customers) positive customer loyalty to the healthcare provider is a function of the level of satisfaction derived by the service contacts of the studied healthcare provider firms through the firms' employees' performance recognition practice. The probability value is $(0.000) < (0.05)$ level of significance; hence the researcher rejects the null hypothesis and concludes that employee recognition significantly relates to customer loyalty.

The Partial Correlation Decision Rule

There is a significant moderating influence if the variation between the Zero Order Partial Correlation (ZPC) and the Controlled Partial Correlation (CPC) $> (0.01)$.

Table 8: Partial Correlation of the influence of Industry Policy on the Relationship between Internal Marketing Mechanism and Customers Loyalty

Correlations

Control Variables			Internal Marketing Mechanism	Customers Loyalty	Industry Policy
-none ^a	Internal Marketing Mechanism	Correlation	1.000	.737	.601
		Significance (2-tailed)	.	.000	.000
		Df	0	84	84
	Customers Loyalty	Correlation	.737	1.000	.699
		Significance (2-tailed)	.000	.	.000
		Df	84	0	84
	Industry Policy	Correlation	.601	.699	1.000
		Significance (2-tailed)	.000	.000	.
		Df	84	84	0
Industry Policy	Internal Marketing Mechanism	Correlation	1.000	.688	
		Significance (2-tailed)	.	.000	
		Df	0	83	
	Customers Loyalty	Correlation	.688	1.000	
		Significance (2-tailed)	.000	.	
		Df	83	0	

a. Cells contain zero-order (Pearson) correlations.

Source: SPSS Output of Data Analysis on Internal Marketing Mechanism and Customers Loyalty (2022)

The information in the Table 8 established that, a strong significant and positive relationship exists between internal marketing practices and customers loyalty $r = (0.737)$, $PV = (0.000) <$

(0.05). The table also shows that industry policy also has a significant and direct relationship with internal marketing practices and customers loyalty $r = (0.601)$, $PV = (0.000) < (0.05)$, and with customers loyalty, $r = (0.719)$, $PV = (0.000) < (0.05)$ the positive sign of the r value is an indication that when industry policy is improved, internal marketing practices and customers loyalty also improves.

The Zero Order Partial Correlation (ZPC) = (0.737), Controlled Partial Correlation (CPC) = (0.688). The difference between the Zero Order Partial Correlation (ZPC) and the Controlled Partial Correlation (CPC) $(0.737 - 0.688) = (0.49 > 0.01)$ hence the null hypothesis was rejected and the researchers conclude that industry policy significantly influences the relationship between internal marketing practices and customers loyalty. The positive sign of the difference is an indication that industry policy asserts a positive influence on the relationship between internal marketing practices and customer loyalty.

Discussion of Findings

Strong Positive Relationship between Work-Life Balance and Customers Loyalty

The study hypothesized that employees' work-life balance does not significantly relate to customer loyalty. However, the tested hypothesis showed a strong positive relationship between work-life balance and customer loyalty.

In Table 5, Spearman's correlation coefficient (r) is $= 0.716^{**}$, this value is high and shows that; a strong relationship exists between work-life balance and customer loyalty. This result of the relationship between work-life balance and customer loyalty cohere with the results of previous studies on work-life balance. For instance, Khaled (2019) studied the relation between work-life balance, happiness, and employee performance. The results indicated that work-life balance and happiness positively and significantly affect employee performance. Mmakwe (2018) carried out a study on the relationship between work-life balance and employee performance in the banking sector in Port Harcourt, Rivers state. The findings revealed a strong correlation between the measures of work-life balance and the measures of employee performance. Oludayo et al. (2018) ascertained the extent to which work-life balance initiative predicts employee behavioral outcomes in some selected commercial banks in Nigeria. Results show that work leaves arrangement, flexible work arrangement, employee time out, employee social support and dependent care initiative are predictors of employee behavioral outcomes such as job satisfaction, employees' intention, and employee engagement. Andrea et al. (2020) investigated the importance of other nonworking domains in the WLB with a particular focus on health. Moreover, the importance of the effects of the work-family balance (WFB) and the work-health balance (WHB) on job satisfaction was investigated. The results show that workers considered health as important as a family in the WLB. The WHB explained more of the variance in job satisfaction than the WFB. Darko-Asumadu et al. (2018) explored the influence of work-life balance on employee commitment in the banking sector. The study found among

others that unmarried employees balanced their work and family roles better than their married counterparts.

Strong Positive Relationship between Rewards System and Customers Loyalty

The tested hypothesis on the relationship between rewards system and customer loyalty shows that employees' reward system and customer loyalty significantly relate. As demonstrated in Table 6, Spearman's correlation coefficient (r) is = 0.690**, this value is high; implying that a strong relationship exists rewards system and customer loyalty. This finding is in line with previous studies. Ishtiaq and Sadia (2017) examined the relationship between the rewards system and employee performance of private banks in Pakistan. The result of this study reveals that there is the presence of a relationship between intrinsic and extrinsic rewards on employee performance and has a significant effect of intrinsic and extrinsic rewards difference on employee performance in the banking sector in Pakistan. Salah (2016) examined the influence of reward types (extrinsic, intrinsic, social, and rewards mix) on employee performance. The findings indicated that there is a statistically significant relationship between rewards types and employee performance. Vera and Peter (2015) explored the impact of reward and recognition on job satisfaction and motivation. The study observed that rewards had a positive impact on work motivation but no significant relationship existed between reward and job satisfaction. Again, both academic staff and university administrators perceived rewards as fair. Nnaji-Ihedinmah and Egbunike (2015) determined the relationship between rewards system and employee performance. The findings revealed that there is a relationship between rewards and employee performance. Also, there is a significant difference in the effects of intrinsic and extrinsic rewards on employee performance. Also, Serena et al. (2012) examined the relationship between rewards and employee performance as well as identified the relationship between extrinsic and intrinsic rewards. The result indicates that there is a statistically significant relationship between all of the independent variables and dependent variables employee work performance and all the independent variables have a positive influence on employee work performance.

Strong Positive Relationship between Recognition and Customers Loyalty

This study also revealed that a strong relationship exists between employee performance recognition and customer relationship. In Table 7, Spearman's correlation coefficient (r) is = 0.733**, this value is high and it indicates that a strong relationship exists between the variables. This finding validated previous studies on recognition results. For instance, Abena and Dorcas (2016) examined employee recognition, its benefits, and the various types of employee recognition programs. The study revealed that employee recognition looked at from the perspective of formal, informal, and day-to-day, could motivate staff to ensure high performance in Ghanaian universities. Mussie et al. (2013) analyzed the effect of employee recognition, pay, and benefits on job satisfaction. Employee recognition, pay, and benefits were found to have a significant impact on job satisfaction, regardless of home country income level (high, middle, or low income) and culture (collectivist or individualist). Christiane et al. (2013)

investigated the causal effect of public recognition on employee performance. The results of the study were consistent with workers having a preference for conformity and being reciprocal at the same time. Also, Baskar and Prakash (2014) studied the impact of rewards and recognition on employee motivation. It was discovered that there is a direct and positive relationship between rewards and recognition and job satisfaction and motivation. Robberts (2005) investigated the impact of rewards and recognition on employee motivation. The results of the research indicated that there is a positive relationship between rewards, recognition, and motivation.

Industry Policy Positively and Significantly Influences the Interplay between Internal Marketing Practices and Customers Loyalty

This study hypothesized that industry policy does not influence the correlation between internal marketing practices and customer loyalty. However, the information in Table 8 established that a strong significant and positive relationship exists between internal marketing practices and customers loyalty $r = (0.737)$, $PV = (0.000) < (0.05)$. The table also shows that industry policy also has a significant and direct relationship with internal marketing practices and customers loyalty $r = (0.601)$, $PV = (0.000) < (0.05)$ and with customers loyalty $r = (0.719)$. The Zero Order Partial Correlation (ZPC) = (0.737) , Controlled Partial Correlation (CPC) = (0.688) . The difference between the Zero Order Partial Correlation (ZPC) and the Controlled Partial Correlation (CPC) $(0.737 - 0.688) = (0.49 > 0.01)$ hence the null hypothesis was rejected and the researchers conclude that industry policy significantly influences the relationship between internal marketing practices and customers loyalty.

CONCLUSION AND RECOMMENDATIONS

Based on the findings, the study, therefore, concludes that conclude that industry policy significantly influences the relationship between internal marketing practices (work-life balance, rewards system, and recognition) and customer loyalty, and customer loyalty depends on the internal marketing practices of the healthcare providers. Anchored in the study's findings, the following recommendations are made; the healthcare firms that seek to improve customer loyalty should consider internal marketing practices as a strategy. Healthcare firms should consider work-life balance, rewards systems, and recognition as an imperative strategy to improve customer loyalty. Healthcare firms should always consider the industry policy in their business and marketing operations to derive its benefits. This study does not exhaust all the internal marketing practices, as such, the researcher suggests that scholars should identify other internal marketing practices that were not adopted in this study and determine their relationship with customer loyalty. To attest to this study's findings, it is recommended that the topic should be researched in other industries in developed and developing nations.

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