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ENDOMARKETING AND JOB SATISFACTION IN CREDIT UNIONS¹

ENDOMARKETING E SATISFAÇÃO NO TRABALHO EM COOPERATIVAS DE CRÉDITO

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ABSTRACT

Purpose: This study aimed to analyze the relationship between endomarketing and job satisfaction in credit unions.

Method/Approach: The research employed a quantitative and descriptive approach, collecting data through a survey. Data analysis involved descriptive statistics, reliability assessment, and Pearson correlation coefficient calculation.

Main findings: The results revealed a positive correlation between implemented internal marketing strategies and the level of employee satisfaction in credit unions. Endomarketing demonstrated its ability to establish a direct relationship with job satisfaction through the implementation of marketing practices targeted at the internal audience.

Theoretical/Practical/Social Contributions: Endomarketing strategies and initiatives aim to promote the well-being of employees within the organizational environment, leading to a significant improvement in job satisfaction. Investing in endomarketing strategies is considered essential for fostering a healthy work environment in credit unions.

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Originality/Relevance: This study emphasizes the importance of endomarketing as an effective means to enhance job satisfaction in credit unions, contributing to the understanding and practical application of this relationship.

Keywords: Internal marketing. Job satisfaction. Credit unions.

RESUMO

Objetivo: Este estudo teve como objetivo analisar a relação entre endomarketing e satisfação no trabalho em cooperativas de crédito.

Método/Abordagem: A pesquisa adotou uma abordagem quantitativa e descritiva, e obteve dados através de uma survey. A análise dos dados incluiu estatística descritiva, avaliação de confiabilidade e cálculo do coeficiente de correlação de Pearson.

Principais Resultados: Os resultados revelaram uma correlação positiva entre as estratégias de endomarketing implementadas e o nível de satisfação dos colaboradores nas cooperativas de crédito. O endomarketing mostrou-se capaz de estabelecer uma relação direta com a satisfação no trabalho, através da implementação de práticas de marketing voltadas para o público interno.

Contribuições Teóricas/Práticas/Sociais: As estratégias e iniciativas de endomarketing visam promover o bem-estar dos colaboradores no ambiente organizacional, resultando em uma melhoria significativa da satisfação no trabalho. Investir em estratégias de endomarketing é considerado fundamental para a promoção de um ambiente de trabalho saudável nas cooperativas de crédito.

Originalidade/Relevância: Este estudo destaca a importância do endomarketing como meio eficaz para melhorar a satisfação no trabalho nas cooperativas de crédito, contribuindo assim para a compreensão e aplicação prática dessa relação.

Palavras-chave: Endomarketing. Satisfação no trabalho. Cooperativas de crédito.

1 INTRODUCTION

People management tends to be shaped by the organizational context. Aspects such as team composition and competence, union influence, government regulations, cultural and legislative factors are crucial to be considered. It is noteworthy that improving human skills plays an essential role in fostering harmonious relationships between the internal and external environments of organizations (Cysneiros et al., 2020). Therefore, these elements must have a significant impact on job satisfaction.

Job satisfaction, as highlighted by Marqueze (2005), plays a pivotal role in promoting health, while dissatisfaction can have adverse effects on physical, mental, and social well-being. This satisfaction is intricately linked to various elements, including general living conditions, workplace relationships, job characteristics, and the level of control individuals have over their lives and employment circumstances.

In this context, the application of endomarketing strategies emerges as a valuable tool for people management, contributing to the creation of a work environment that fosters employee satisfaction. Endomarketing, introduced by Saul Bekin in the 1970s, represents a marketing tool designed to integrate the internal public into organizational culture, aiming to establish a conducive organizational environment with shared objectives (Bekin, 1995).

According to Bohnenberger et al. (2019), the core concept of endomarketing revolves around viewing employees as internal customers, recognizing them as a strategic resource. This approach seeks to enhance employee satisfaction through various management

practices, ultimately aiming to improve external customer satisfaction and overall organizational performance.

Numerous prior studies have delved into the concept of endomarketing across diverse contexts, such as higher education institutions (Dias & Schröder, 2013; Cervi & Froemming, 2017), hotels (Marques et al., 2018), professional councils (Caldas, Trigueiro & Machado, 2022), vehicle dealerships (Maciel, Volpato et al., 2019), banks (Mainardes et al., 2019), and credit unions (Boff et al., 2019). While each of these analyses holds scientific and organizational value, credit unions stand out due to their distinctive characteristics.

As outlined by SESCOOP (2022), cooperativism spans seven distinct branches, including agriculture, consumption, credit, infrastructure, health, work, and transport. Globally, these branches comprise 2.6 million cooperatives present in 100 countries, engaging around 250 million people with a membership of 1 billion individuals. In Brazil alone, approximately 6,700 cooperatives generate 372,000 jobs and boast 13.2 million members. Within the credit sector, the country hosts 763 cooperatives, employing a total of 89,381 individuals (Anuário do Cooperativismo, 2022).

These statistics underscore the societal significance of cooperativism, offering benefits such as access to markets and products that might be scarce or challenging to attain individually, along with job creation, both directly and indirectly. Boff et al. (2019) note that the commendable performance of credit unions often stems from fostering a conducive work environment and implementing policies aimed at employee satisfaction. Consequently, endomarketing and job satisfaction emerge as pivotal elements warranting further exploration within this specific context.

Despite evidence linking internal marketing with job satisfaction (Mainardes et al., 2019), the comprehension of this relationship in credit unions remains limited. Although credit unions are acknowledged for providing a favorable work environment and employee-centric policies (Boff et al., 2019), delving into the elements underpinning job satisfaction represents strategic information integral to integrating into the organization's objectives and goals (Cruz et al., 2021). The literature gap lies in the scarcity of research into how specific internal marketing strategies contribute to job satisfaction in credit unions. Therefore, the imperative need to explore and understand how specific internal marketing practices positively influence job satisfaction in this context is justified, filling a substantial void in current knowledge.

Given this context, this research aims to analyze the relationship between endomarketing and job satisfaction in credit unions. To this end, quantitative research was conducted based on data obtained via survey with employees of credit unions. The main results suggest that there is an association between endomarketing and job satisfaction in credit unions. The results of this research offer theoretical contributions by expanding the understanding of the relationship between endomarketing and job satisfaction in the specific context of credit unions, filling a gap in the existing literature. By extending theoretical concepts to this environment, the research enriches the general understanding of endomarketing and job satisfaction. Furthermore, the results identify key elements, such as the strong association between information generation and response, which significantly impact employee job satisfaction. In managerial terms, the importance of effective communication and openness to discussions stands out. These findings offer specific guidance for managers to direct efforts and resources towards endomarketing practices that positively influence job satisfaction in credit unions.

2 LITERATURE REVIEW

This section presents the concepts essential to the current research. The discussion will cover the following topics: internal marketing, job satisfaction and a review of previous studies related to the subject of this investigation.

2.1 ENDOMARKETING

Endomarketing was initially conceptualized as a management philosophy aiming to treat employees as internal customers, framing work as a product, with the overarching goal of satisfying and motivating employees to deliver high-quality service (Qiu et al., 2022). This perspective seeks to attract, develop, motivate, and retain qualified employees, emphasizing a philosophy that addresses the human needs of employees as if they were customers (Berry & Parasuraman, 1991).

According to Nemteanu and Dabija (2021), endomarketing embodies the manner in which an organization can fulfill its employees' needs, contributing to enhanced performance and positively impacting them. Simultaneously, this approach aids in mitigating undesirable behaviors, detrimental attitudes, and negative effects associated with work. Al-Hazmi (2020) posits that endomarketing involves formulating policies and programs directed at internal customers, with the aim of achieving high satisfaction levels, ultimately leading to improved service quality for external customers.

In discussing endomarketing, Cerqueira (1994) establishes an intrinsic connection between this approach and the projects and actions adopted by the company. The overarching objective is to bolster the cultural foundation supporting employee commitment. These initiatives strive to create an environment conducive to valuing people, achieving higher productivity levels, and validating effective channels of interpersonal communication. Additionally, they aim to enhance relationships among employees, foster participatory management, and implement preventive management measures. Regarding the benefits of endomarketing, the author illustrates that these tools have the capacity to enhance communication, fortify relationships, and establish a motivational foundation for commitment, both between individuals and the organizational system.

In this vein, the role of endomarketing is to elucidate, through the organization's internal processes, the employee-client dynamic and their values. Consequently, it can be defined as the ability to execute marketing actions targeting the company's internal audience, promoting among its employees and departments the values oriented toward serving the customer (Bekin, 1995).

In summary, endomarketing emerges as a potent management philosophy designed to treat employees as internal customers and, thereby, stimulate them to deliver high-quality service. This approach not only aims to attract, develop, and motivate talent but also underscores the significance of addressing the human needs of employees as customers. However, it is imperative that this approach permeates the entire organization to gain a strategic advantage in constructing robust relationships and consistently delivering excellence.

2.2 JOB SATISFACTION

Job satisfaction is intricately linked to a positive evaluation that an employee holds regarding their work or the realization of their values through work activities, representing a state of well-being (Campbell et al., 1976; Locke, 1969). Fraser (1983) regards job satisfaction

as a complex phenomenon that is challenging to define due in part to its subjective nature. Satisfaction with a situation can vary from individual to individual, under different circumstances, and even over time for the same person. It is directly influenced by internal and external forces within the work environment (Fraser, 1983).

According to Sant'Anna et al. (2005), specific characteristics present in job tasks can foster critical psychological states determining motivation and job satisfaction. These critical states include: i) the significance attributed to the work, assessing its importance, value, and relevance within an individual's value system; ii) the perceived responsibility of the worker concerning their work; and iii) awareness of the results of the work. The dimensions of the task in their model - variety of skills, task identity, task significance, autonomy, and feedback - are posited to induce these critical psychological states.

In the professional realm, job satisfaction is intertwined with how an individual positively perceives their accomplishments (Zhang et al., 2013). Work environment satisfaction can be viewed as the emotional state arising from the conditions and surroundings in which employees engage in their activities, playing a pivotal role in determining organizational efficiency and effectiveness (SandaliKa & Jayasekara, 2018). The analysis employees conduct of the work environment, as highlighted by Saridakis et al. (2020), significantly impacts their task performance and, consequently, influences their job satisfaction.

Moreover, there is widespread recognition that job satisfaction correlates positively with individual outcomes, including job retention, job performance, emotional rewards, and effective commitment (Mahmood et al., 2018). Satisfied employees tend to exhibit positive attitudes and behaviors toward the organization, contributing to the alignment of organizational actions with desired objectives (Altenburger, 2021).

2.3 RELATED STUDIES

Given the increasing significance of comprehending phenomena like endomarketing and job satisfaction, the literature encompasses a range of studies investigating diverse organizational contexts. Dias and Schröder (2013) explored employee perceptions within a higher education institution regarding the endomarketing process. Employing qualitative research methods, including interviews with endomarketing management personnel and a questionnaire administered to technical-administrative employees in the financial sector, the study revealed the institution's potential to develop an endomarketing program, attributing it to quality education and market credibility.

Cervi and Froemming (2017) shed light on endomarketing practices in a community higher education institution in Rio Grande do Sul. Through bibliographic and documentary research, along with semi-structured interviews with program leaders, the authors underscored the vital role of continuous alignment between senior management and other levels for endomarketing program success. They emphasized that the legitimacy of endomarketing lies not in its method but in its purpose.

In a related study, Silva and Estender (2018) conducted 20 qualitative and exploratory interviews to discern stakeholders' perceptions of marketing and human resources for practical applications in endomarketing. The study aimed to investigate the influence of marketing and emphasize the benefits of this approach within an organization. Results indicated that the implementation of endomarketing strategies correlated with lower turnover, enhanced accessibility to technical information, reduced course costs, and successful implementation of a tool for easy access to information.

Marques et al. (2018) analyzed the impact of endomarketing practices on employee engagement and satisfaction in high-end hotels in Northeast Brazil. Utilizing structured questionnaires with 138 operational and intermediary managers from four hotels, the study quantified measures of orientation towards endomarketing and job satisfaction. The results of the structural equation model confirmed the positive effect of endomarketing on employee retention and satisfaction.

Boff et al. (2019) investigated the impact of endomarketing practices in a unit of credit, savings, and investment cooperatives in Rio Grande do Sul and Santa Catarina. Through quantitative and descriptive research, the study aimed to determine whether such practices contributed to strengthening commitment. Employee perceptions revealed a sense of pride in cooperative membership, but improvements were identified in specific areas, including interpersonal relationships, communication, interaction channels, exchange of experiences, and joint planning among colleagues.

In a descriptive case study, Maciel et al. (2019) sought to identify the strategic tools that a company provides for its employees and understand how employees perceive them. The study utilized 24 responses from employees at tactical and operational levels and responses from two managers at the strategic level. The company offered endomarketing tools as part of its employee incentives, and positive perceptions were reported, emphasizing employee satisfaction.

Mainardes et al. (2019) investigated the relationship between job satisfaction in the banking sector, its antecedents (financial and psychological rewards), and the mediating role of endomarketing. Using a quantitative, descriptive, and cross-sectional approach with 355 bank employees, the study applied partial least squares structural equation modeling. The results suggested that endomarketing tends to mediate the relationship between financial rewards and job satisfaction, as well as between psychological rewards and job satisfaction. Furthermore, endomarketing plays a moderating role in the relationship between job satisfaction and work engagement.

Caldas et al. (2022) analyzed the influence of endomarketing on perceptions of organizational culture and job satisfaction in professional councils in Mato Grosso. Based on a quantitative survey completed by 52 employees, the authors found that endomarketing practices tend to influence job satisfaction and employees' perceptions of organizational culture.

These studies collectively underscore the significance of organizational alignment for the success of endomarketing, emphasizing its positive impact on employee satisfaction and retention. However, the lack of a comprehensive analysis of specific implementation methods, the absence of cross-industry comparisons, and the lack of ongoing evaluations indicate gaps that necessitate future investigation to enhance the understanding and effectiveness of endomarketing over time. Despite these gaps, the diversity of these investigations highlights the continued relevance of the topic and offers valuable opportunities for future research, particularly in specific contexts such as credit unions.

3 METHOD

This research is characterized as quantitative in nature, with descriptive objectives. The survey research technique was used to collect data, focusing on evaluating the relationship between internal marketing and job satisfaction in credit unions in Brazil. The research instrument, adapted from Marques et al. (2018), was a structured questionnaire sent to credit union employees via Google Forms. The first part of the instrument presents variables that

describe the profile of employees (i.e., gender, age, education, income, family structure), while the second part highlights items that measure job satisfaction, as well as their beliefs about employees' positioning in relation to the organization's internal marketing. The elements that make up this instrument, including the constructs and assertions, can be seen in Table 1.

Table 1
Constructs and assertions.

Endomarketing – Information Generation
Management knows the work-related needs and expectations of its employees.
Management knows the labor needs of each category of employees.
Human resources policies take into account the characteristics of each category of employee.
Endomarketing – Disclosure of Information
Leaders are willing to listen to employees discuss the problems they face.
Information about employee problems is shared among leaders.
Management is informed about the problems and difficulties that employees have in performing their duties.
Endomarketing - Response to Information
The credit union operates based on the understanding that employees are its main resource.
Human resources policies actively seek to improve working conditions and employee satisfaction.
Employees receive training according to their needs.
Job satisfaction
What is your level of satisfaction with your work?
What is your level of job satisfaction compared to your expectations?
How satisfied are you with this job compared to what it would be like at your ideal credit union to work for?

Source: adapted from Marques et al. (2018).

For measuring endomarketing, a traditional three-dimensional model encompassing data generation, internal dissemination of information, and management's response to endomarketing information was employed. Satisfaction items were adapted for a work context from the Portuguese version of the European Customer Satisfaction Index (Fornell & Larcker, 1981). The rating scale for endomarketing dimensions ranged from 1 ("totally disagree") to 5 ("totally agree"), while job satisfaction used a dissatisfaction/satisfaction scale ranging from 1 ("completely dissatisfied") to 5 ("completely satisfied"). The non-probabilistic target population consisted of all employees working in credit unions in Brazil.

Data collection was conducted during the first semester of 2023, primarily through social media, with LinkedIn serving as the main platform. A non-probability snowball sampling technique was employed, which encourages initial respondents to refer new participants, thereby progressively expanding the study's reach. After data collection, three stages of analysis were carried out. Descriptive statistics (mean and standard deviation) were initially calculated. Then, Cronbach's Alpha was used to evaluate the reliability and internal consistency of the measurement instruments. Finally, the Pearson Correlation coefficient was calculated to establish associations between internal marketing and job satisfaction. The Pearson correlation coefficient, ranging from -1.00 to +1.00, measures the linear association between two metric variables. According to Hair et al. (2009), variations in the correlation coefficient are classified as very low (0.01 to 0.2), low (0.2 to 0.39), moderate (0.4 to 0.69), high (0.7 to 0.89) or very high (0.9 to 1). IBM SPSS Statistics Subscription software was used for these analyses.

4 ANALYSIS AND DISCUSSION OF RESULTS

The findings of this study were categorized into four sections: i) sociodemographic profile of the surveyed credit union employees, ii) evaluation of the scales' reliability, iii) descriptive statistics pertaining to the levels of endomarketing and job satisfaction among respondents, and iv) the correlation between endomarketing and the level of job satisfaction.

4.1 SOCIODEMOGRAPHIC PROFILE OF CREDIT UNION EMPLOYEES

The survey garnered 101 responses, revealing diverse demographic characteristics of credit cooperative employees. In terms of gender, 53 respondents (52.5%) identified as male, and 48 (47.5%) as female. This distribution is similar to national data reported in the Anuário do Cooperativismo (2022), which indicated 57% female and 43% male representation among credit union employees in 2021.

Table 2
City of respondents

City	Frequency	Percentage
Belo Horizonte (MG)	2	2%
Cascavel (PR)	2	2%
Chapecó (SC)	4	4%
Dois Irmãos (RS)	2	2%
Florianópolis (SC)	2	2%
Francisco Beltrão (PR)	2	2%
Ivorá (RS)	2	2%
Juína (MT)	2	2%
Miraguaí (RS)	4	4%
Passo Fundo (RS)	7	7%
Porto Alegre (RS)	4	4%
Santa Maria (RS)	26	25,7%
São Sepé (RS)	2	2%
Others	39	39,3%
Total	101	100%

Note: the other group included all municipalities with a respondent, which include the cities of Alfredo Wagner (SC), Almirante Tamandaré (PR), Araxá (MG), Boa Vista do Cadeado (RS), Bocaiúva do Sul (PR), Bom Jesus do Sul (PR), Cachoeira do Sul (RS), Carazinho (RS), Carlos Barbosa (RS), Cerro Grande do Sul (RS), Chapadão do Sul (MS), Chopinzinho (PR), Contagem (MG), Coxilha (RS), Cruz Alta (RS), Guarapuava (PR), Imbituba (RS), Jaraguá do Sul (SC), Lajeado (RS), Laranjeiras do Sul (PR), Maringá (PR), Paraisópolis (MG), Peabiru (PR), Pelotas (RS), Pouso Alegre (MG), Reserva do Iguaçu (PR), Salgado Filho (PR), Salto do Lontra (PR), Santa Cruz do Rio Pardo (RS), Santa Cruz Do Sul (RS), Santiago (RS), Santo Ângelo (RS), Santo Cristo (RS), Schroeder (SC), Tupanciretã (RS), Videira (SC), Vila Nova do Sul (RS), Vitorino (PR) and Xavantina (SC).

The geographical distribution of respondents, detailed in Table 1, demonstrates a varied representation across cities. Notably, Santa Maria has the highest concentration at 26 (27.7%), followed by Passo Fundo, Porto Alegre, Chapecó, Belo Horizonte, Cascavel, Dois Irmãos, Florianópolis, Francisco Beltrão, Ivorá, Juína, and São Sepé, indicating a prevalence in the southern region of the country.

In relation to the age group, the predominance is between 32 and 37 years old, with 29 respondents (28.7%), 25 are between 26 and 31 years old (24.8%), 27 are between 18 and 25 years old (26, 7%), 14 are between 38 and 43 years old (13.9%), and only six are over 44 years old (5.9%). Regarding religious confession, the majority of collaborators 67 identify themselves as Catholics (66.3%), 16 are evangelicals (15.8%), eight are spiritualists (7.9%),

seven do not have a religious confession (6.9%), followed by: an Umbanda (1%), a Methodist (1.1%), and a Christian (1.1%).

Regarding the race/ethnicity of the employees, the majority—93 individuals (92.1%)—are white, followed by seven employees (6.9%) who identify as mixed race, and one employee (1%) who identifies as black. In terms of education level, 54 employees (53.5%) have a specialization or MBA, 17 (16.8%) have completed higher education, 17 (16.8%) have incomplete higher education, and 13 (12.9%) hold a postgraduate degree. Regarding marital status, the majority—52 employees (51.5%)—are single, while 46 (45.5%) are married. Additionally, one employee (1%) is separated, one (1%) is divorced, and one (1%) is widowed.

As for financial dependents, 63 employees responded that they did not have dependents (62.4%). Of the employees who have dependents, 23 have only one dependent (22.8%), followed by 13 with two dependents (12.9%), and only two with three dependents (2%). Regarding the type of housing of employees, 66 live in their own home (65.3%), 34 live in rented housing (33.7%), and only one lives in a borrowed home (1%).

According to their own average monthly income range, 31 of the respondents have income between R\$ 3,992.01 and R\$ 5,988.00 (30.7%), followed by 22 who have income between R\$ 5,988.01 and R\$ 8,982.00 (21.8%), therefore 15 who receive between R\$ 2,994.01 and R\$ 3,992.00 (14.9%), subsequently: 12 with income between R\$ 8,982.01 and R\$ 11,976.00 (11.9%), 10 have between R\$ 1,996.01 and R\$ 2,994.00 (9.9%), 10 have an income greater than R\$ 11,976.00 (9.9%), and only one has income between R\$ 998.01 and R\$ 1,996.00 (1%).

Considering the total average monthly income from all family sources, 34 employees (33.7%) reported earning between R\$ 5,988.01 and R\$ 8,982.00, followed by 27 employees (26.7%) with an income above R\$ 11,976.00. Additionally, 19 employees (18.8%) reported earning between R\$ 8,982.01 and R\$ 11,976.00, nine (8.9%) between R\$ 3,992.01 and R\$ 5,988.00, seven (6.9%) between R\$ 2,994.01 and R\$ 3,992.00, and four (4%) between R\$ 1,996.01 and R\$ 2,994.00.

In summary, the sample in this study is predominantly male (52.5%), aged between 32 and 37 years old (28.7%), white (92.1%), single (51.5%), Catholic (66.3%), have a specialization or MBA (53.5%), have no financial dependents (62.4%), live in their own home (65.3%), work in the South region of the country, with an average monthly salary between R\$ 3,992.01 and R\$ 5,988.00 (30.7%) and the family's total average monthly income is around R\$ 5,988.01 and R\$ 8,982.00 (33.7%).

4.2 ASSESSMENT OF THE RELIABILITY OF THE SCALES

Cronbach's alpha coefficient was employed to assess the reliability of the scales. Following the guidelines of Hair et al. (2009), a satisfactory level of reliability indicates that respondents' answers demonstrate consistency across the respective scales. The author considers a variation in Cronbach's alpha between 0.7 and 0.8 as indicative of a good association, while a value exceeding 0.9 is deemed excellent. The proximity of the coefficient to 1 reflects increasing reliability of the measurement tool.

Table 3
Reliability assessment using Cronbach's Alpha coefficient.

Construct	Alpha de Cronbach	Number of items
Endomarketing - Information Generation	0.855	3
Endomarketing - Disclosure of Information	0.820	3
Endomarketing - Response to Information	0.883	3
Job satisfaction	0.921	3

Table 3 displays the obtained coefficients for the endomarketing constructs (generation of information, dissemination of information, and response to information), as well as job satisfaction, confirming a satisfactory level of internal consistency and reliability of the data.

4.3 LEVEL OF ENDOMARKETING AND JOB SATISFACTION

After establishing the respondents' profile and confirming the instrument's validity, our focus turned to assessing the levels of endomarketing and job satisfaction among credit cooperative employees, aligning with the constructs and assertions outlined in Table 1. The data in Table 4 reveals that the average of responses related to endomarketing reached (4.130), demonstrating a significant increase compared to the average identified by Caldas et al. (2022), which was (2.56). Notably, within the context of endomarketing, the construct of response to information exhibited the highest average at 4.175, followed by the generation of information at 4.152, and the dissemination of information at 4.063. These findings underscore a positive and effective response to the analyzed endomarketing practices, particularly with respect to the response and generation of information.

Table 4
Descriptive statistics of the endomarketing and job satisfaction constructs.

Constructs	Variables	Mean	Standard deviation
Endomarketing – Information Generation	Management knows the work-related needs and expectations of its employees.	4.257	0.808
	Management knows the labor needs of each category of employees.	4.207	0.840
	Human resources policies take into account the characteristics of each category of employee.	3.990	1.034
	Mean	4.152	0.894
Endomarketing – Disclosure of Information	Leaders are willing to listen to employees discuss the problems they face.	4.327	0.873
	Information about employee problems is shared among leaders.	3.911	1.077
	Management is informed about the problems and difficulties that employees have in performing their duties.	3.950	0.983
	Mean	4.063	0.978
Endomarketing - Response to Information	The credit union operates based on the understanding that employees are its main resource.	4.089	1,049
	Human resources policies actively seek to improve working conditions and employee satisfaction.	4.227	0,947
	Employees receive training according to their needs.	4.207	0,983
	Mean	4.175	0.993
Endomarketing mean		4.130	0.955
Job satisfaction	What is your level of satisfaction with your work?	4.326	0.736
	What is your level of job satisfaction compared to your expectations?	4.069	0.839
	How satisfied are you with this job compared to what it would be like at your ideal credit union to work for?	4.019	0.969
	Mean	4.139	0.848

When examining the first construct of endomarketing (generation of information), it becomes apparent that employees perceive cooperative management as cognizant of work-related needs and expectations. Furthermore, they acknowledge that management is attentive to the labor demands of each category and that human resources policies consider the specific peculiarities of each group of cooperative employees.

Turning to the second construct (disclosure of information), it is evident that employees perceive an openness on the part of leaders to listen and discuss the problems they face. Moreover, they observe that information related to employee difficulties is shared among leaders, and management is informed about obstacles faced by employees in carrying out their duties.

Concerning the third construct (response to information), it is observed that employees perceive cooperatives as recognizing employees as their primary resource. They feel that human resources policies are geared toward continually enhancing their working conditions. Additionally, they recognize the organization's commitment to training to address individual needs, ensuring employees are updated and qualified to perform their functions efficiently.

In terms of job satisfaction, the results indicate an average of 4.139. This outcome suggests that credit union employees are content with their work, supporting the notion that these organizations foster a conducive work environment and implement policies aimed at enhancing employee satisfaction (Boff et al., 2019).

4.4 CORRELATION BETWEEN ENDOMARKETING AND THE LEVEL OF JOB SATISFACTION

To analyze the relationships among various elements within each construct, considering the perspectives of credit union employees, a correlation analysis was conducted between the constructs. The Pearson Correlation coefficient, assessing the degree of linear association between two metric variables (Hair et al., 2009), was employed, and the results are detailed in Table 5.

Table 5
Correlation between the constructs.

	Information Generation	Disclosure of Information	Response to Information	Job satisfaction
Information Generation	1			
Disclosure of Information	0.674	1		
Response to Information	0.780	0.705	1	
Job satisfaction	0.742	0.628	0.774	1

Note: The constructs were calculated based on the averages of the variables that compose them; all correlations were significant at the 0.01 level.

The correlations suggest an association between job satisfaction and specific internal marketing constructs, in line with previous studies (Marques et al., 2018; Mainardes et al., 2019; Caldas et al., 2022). The high correlation of (0.742) with the information generation construct implies an association between employees' perception of management's understanding of their work-related needs and expectations and their overall job satisfaction. Likewise, a high correlation of (0.774) with the response to information construct indicates

that the way cooperatives regulate and respond to information about their employees is strongly linked to job satisfaction.

Conversely, a moderate correlation of (0.628) with the information disclosure construct suggests that employees' perception of leaders' openness to listen and discuss problems, as well as sharing information about difficulties faced by employees, is positively related, albeit to a lesser extent, to job satisfaction. In summary, these correlations underscore the significance of endomarketing practices, particularly those associated with the generation and response of information, in fostering employee satisfaction at work.

These findings are consistent with existing literature. The substantial correlation between job satisfaction and the constructs of information generation and response to information aligns with the emphasis on understanding and effectively responding to employees' needs (Berry & Parasuraman, 1991; Nemteanu & Dabija, 2021). Furthermore, the moderate correlation with information disclosure is supported by the importance of effective communication and openness to discussing problems (Cerqueira, 1994; Silva & Estender, 2018). In summary, the identified correlations align with the literature, emphasizing the relevance of endomarketing practices in promoting job satisfaction and highlighting specific areas for improvement to strengthen internal relationships.

5 FINAL REMARKS

This research aimed to examine the association between internal marketing and job satisfaction in credit unions. Using a quantitative and descriptive research approach, data were collected through a survey completed by over 100 employees of credit unions. The research instrument, adapted from Marques et al. (2018), encompassed constructs related to internal marketing and job satisfaction. The results revealed that credit unions employ internal marketing strategies, which are seemingly associated with a high level of employee satisfaction. Among the most notable results, it was observed that effective communication, transparency in the dissemination of information, and responsiveness to that information are key factors that positively impact employee satisfaction.

This study contributes theoretically by enhancing the understanding of the relationship between internal marketing and job satisfaction within the specific context of credit unions, addressing a noticeable gap in the existing knowledge. By extending theoretical insights into these concepts within the credit union environment, this study contributes to the literature on internal marketing and job satisfaction. Notably, the results identify key elements within the internal marketing constructs, such as the substantial impact of information generation and response on job satisfaction.

The managerial implications of the results are significant. The moderate correlation identified in the construct of information dissemination highlights the importance of effective communication and openness to discussions. Cooperative organizations can improve their internal communication, promote information sharing, and foster a culture of openness to enhance the work environment and employee satisfaction. This specific guidance enables managers to focus their efforts and resources on internal marketing practices that have a more pronounced impact on job satisfaction. Furthermore, the results suggest that investing in more transparent internal communication and creating effective feedback channels can lead to significant improvements in employee well-being and motivation, which could be an important factor to consider in the formulation of internal policies.

However, this study has limitations related to the sample size and the non-probability sampling method chosen. These limitations may have influenced the representativeness of

the results, and it is important to consider that a larger sample and a probabilistic sampling method could provide greater generalizability of the findings and improve the reliability of the data. As a recommendation for future research, it is advisable to expand the sample size to obtain a more comprehensive representation and increase the reliability of the results. Additionally, it is suggested to develop more comprehensive surveys on internal marketing that incorporate variables such as training and development, recognition and rewards, and organizational culture, to facilitate the identification of a broader range of factors in factor analysis and establish more robust relationships in regression analysis. These methodological improvements could significantly contribute to a deeper and more reliable understanding of the investigated relationships.

Regarding future research directions, in addition to expanding the scope of internal marketing, it would be interesting to explore the relationship between these practices and aspects such as employee mental health, considering that pressure for targets and the work environment in credit unions may have similarities with the banking sector, where disorders such as anxiety and depression are frequently reported. Furthermore, analyzing how internal marketing variables affect not only satisfaction but also performance and organizational health may open new perspectives for developing more effective strategies.

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