The Effects of Internal Marketing and Organizational Commitment on Bank's Success

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Abstract
The propose of this paper is to provide a model to explore the effects exerted by internal marketing, and employees organizational commitment as antecedents of market orientation over Iranian private banks' financial performance with regard to mediating role of market performance in these banks. We designed a frame work to show how private banks use internal marketing, market orientation and employees organizational commitment to increase their market and organizational performance. Empirical findings confirmed that internal marketing, organizational commitment and market orientation have positive direct and indirect effects on bank's both market performance (customer satisfaction and customer loyalty) and financial performance. Iranian private banks should convert internal marketing as a strategy into their core operations and systems to meet employees' demands and the banks goals. This conversion shall make employees show their sincere organizational commitment that is beneficial for the banks' market orientation which has a significant impact on market and financial performance. The paper introduces a new perspective of the interactions that take place between marketing, organizational behavior concepts which affect market and financial performance. This paper is one of few papers that focus on internal marketing in Iran banking sector.
Keywords *Internal marketing, Market Orientation, Organizational Commitment, Market Performance, Financial Performance, Private Banks, Iran*

1. Introduction

Banking industry and banking services are key factors to develop businesses, industries and countries. This sector is face to face with severe competition in global financial markets. Leader banks in developed countries, using up to date and accurate information about financial markets and preparing appropriate antecedents are able to be responsible to demands of these markets and as a result have a considerable share of market. Despite, private banks development activities in Iran, their international activities in global financial market are too small.

With regard to thirty three years old vision of economic, social and cultural emphasis on development in Middle East, forth development plan had focused on interactions with global economy and forty fourth law in constitutional law has emphasized on private sector development.

All these plans and activities are signs of movements to development and globalization. So Iran private banking sector improvement for beaning compatible in global markets has 2 main reasons: (1) To support financial base of countries' businesses and industries international activities, (2) As banking services' suppliers and sellers in global markets.

This paper argues that market orientation, both as a culture and a behavior, con not be manifested without organizational commitment not only by top management, but also by all employees within the organization. Caruana and Calleya (1998) have underlined that lack of commitment from employees can be harmful to an organization, resulting in poorer performance arising from inferior service offerings and higher costs. Hence, lack of employees' commitment might negatively affect an organization's market orientation. Accordingly, for Iranian banks to succeed in their market-oriented endeavors, employees' commitment must be guaranteed. One way of achieving such commitment is the application of internal marketing programs (Cauana and Calleya, 1998; Farzad et al., 2008).

Market orientation and performance are correlated, but it is more important to know how they are related. Homburg and Pflesser (2000) separate market performance from financial performance; while the former includes customer satisfaction and loyalty, the latter can be measured in ROA. Using their dichotomy, argue that market orientation as strategic marketing should influence market performance, which in turn impacts financial performance.

2. Literature Review

2.1. Market Orientation (MO)

There are several variations of market orientation definitions. Kohli and Jaworski (1990, p.6) defined market orientation as "the organization wide generation of market intelligence pertaining to current and future customer needs, dissemination of the intelligence across departments, and organizations wide responsiveness to it" (known as MARKOR scale) . In addition, they identified three elements of market orientation: intelligence generation, dissemination, and response. Using the overall measure of market orientation, Jaworski and Kohli(1993) found that market orientation was positively related to the firm's self-reported performance measure.

Narver and Slater (1990, p.2) defined market orientation as "the organization culture that most effectively and efficiently creates the necessary behaviors for the creation of superior value for buyers and, thus, continuous superior performance for the business" (known as MKTOR scale). They include three elements in their market orientation measure: customer orientation, competitor orientation, and inter functional coordination. They found that market orientation was positively related to the firm's self-evaluative ROA.

A third definition of market orientation was provided by Deshpande et al.(1993, p.27). They defined customer orientation, which in their view is equivalent to market orientation, as "the set of beliefs that puts the customer's interest first, while not excluding those of all other stakeholders such as owners, managers, and employees, in order to develop a long-term profitability enterprise". They found that customer orientation was positively related to a self-reported performance measure.

2.2. Internal marketing (IM)

People are critical to the success of organizations. Organizations that select, develop, manage and motivate their workforce to produce outstanding business results have an extraordinary competitive advantage that others cannot copy (Nalbantian et al., 2004). The objective of internal marketing is to get motivated and customer conscious employees in order to achieve service excellence. The use of marketing in the IM context suggests an emphasis on the application of marketing techniques, approaches, concepts, and theories aimed at achieving customer satisfaction in the context of internal customers, in order to achieve success in the external market (Gro¨nroos, 1985). Drake et al. (2005) suggest that the effective implementation of marketing techniques internally can create significant bottom-line results.

The IM perspective holds that, by treating both employees and customers with the same total dedication to satisfy their needs, the organization can inspire employees to do extra work beyond the call of duty and help to build and sustain a great organization. IM can perhaps be defined as a mechanism for instilling a "people" orientation within an organization as a prerequisite for instilling and strengthening the service, customer, and marketing orientation among organizational personnel.

Ahmed and Rafiq (2004) criticised the notion of "employee as customer" since it raises the question of whether the needs of external customers have primacy over those of employees.

2.3. Organizational commitment (OC)

Organizational commitment has been variously and extensively defined, measure and researched, but it continues to draw criticism for lack of precision and concept redundancy (Roja and Roast, 2007). Meyer and Allen's (1991) three-component model of organizational commitment has been the dominant frame work for organizational commitment research in the past decade because it is based on a more comprehensive three-component model consist of:

- Affective commitment – refers to employee state of emotional attachment to the organization and is especially sensitive to work experiences such as organizational support (Griffin and Hepburn, 2005; Erdheim et al., 2006). This emotional response has also been described as a linking of individual identity with the identity of organization and as an attachment to the organization for its' own sake, apart from its purely instrumental worth; it results in a situation where the employee wants to continue his or her association with the organization (Dawley et al., 2005).
- Normative commitment – refers to an employees' belief that he or she ought to stay with the organization and develop, because of socialization experiences that emphasize the appropriateness of remaining loyal to one's employer (Griffin and Hepburn, 2005).
- Continuance commitment – might consist of two sub-construct- one based on the degree of personal sacrifice associated with leaving the organization (Dawley et al., 2005), and the other based on individuals' recognition of the availability of alternatives if they were to leave the organization, often referred to as sunk costs (Namasivayam and Zhao, 2007).

2.4. Organizational Performance

Organizational performance comprises the actual output or results of an organization as measured against its intended outputs (or goals and objectives).

According to Richard et al. (2009) organizational performance encompasses three specific areas of firm outcomes: (a) financial performance (profits, return on assets, return on investment, etc.); (b) product market performance (sales, market share, etc.); and (c) shareholder return (total shareholder return, economic value added, etc.). The term Organizational effectiveness is broader.

3. Hypotheses Development and Proposed Model

3.1. Internal Marketing and Market Orientation

Researchers suggest that there are relationships between internal marketing and three dimensions of market orientation: general intelligence, dissemination intelligence and responsiveness (e.g. Lings, 2000). In addition, Souchon and Lings (2001) believe that the adoption of internal marketing practices has been proposed as a key means of ensuring the levels of staff retention, market orientation, customer satisfaction and ultimate profitability. Furthermore, Voola et al., (2003) found that there is a positive relation between internal marketing and market orientation, and internal marketing has been considered as an antecedent of market orientation. Kyriazopoulos et al., (2007) also examined the adoption of the internal marketing concept from bank branches' employees and found that internal marketing has a positive effect on market orientation. Zepf (2008) suggested that internal marketing must precede external marketing; it makes no sense to promise excellent service before the company's staff is ready to provide it.

$H_{1:}$ The level of internal marketing implementation has a significant positive effect on bank's market orientation.

3.2. Internal Marketing and Financial Performance

Internal marketing aims to improve customer consciousness by changing the beliefs of the front line employees (Ahmed, Rafiq and Saad, 2003). Helman and Payne (1992) believe the objectives of marketing depend on the reason it is being implemented. Internal marketing may be concerned with improving employee routines through internal motivation. Internal marketing may be concerned with ensuring the entire organization understands each department's function within the organization. The internal marketing function may be aimed at marketing the organizations product or services to customers.

Internal marketing aims to improve the overall business process within an organization to ensure that resources to progress the organizations aspiration are made available to the internal customer (Joesph, 1996).

Management need to be aware of motivations exact connotation to comprehend its use to their business. Motivation can be defined as "the development of a desire within an employee to perform a task to his/her greatest ability based on that individual's own initiative" (Rudolf and Kleiner, 1989, p. 1). By analyzing the definition, one can ascertain, motivation to be the level at which an employee will perform a specified activity for the company, an imperative function for success.

The definitions of motivation, lead an organization to believe their employees will perform their specified tasks better than the norm and will genuinely wish to do so, while this is important for the business, motivation can also have other benefits. Carlsen (2003) believes a motivated workforce is essential, as the complete participation of employees will inevitably drive the profitability of the organization. Another paramount concern for management is, motivating their employees relates directly to the perceived increase in performance the employees with deliver from managements' participation in the exercising of motivation techniques, therefore, there is a direct result between the levels of motivation and management's participation (Tyagi, 1982).

H$_{2:}$ The level of internal marketing implementation has a significant positive effect on bank's financial performance.

3.3. Internal Marketing and Organizational Commitment

There is a relationship between internal marketing and organizational commitment, as Caruana and Calleya (1998) assured that. Souchon and Lings (2001) have also suggested that internal marketing practices have been proposed as a key means of increasing staff motivation, organizational commitment and employee satisfaction. Additionally, Lings (2004) believes

H$_{3:}$ The level of internal marketing implementation has a significant positive effect on organizational commitment.

3.4. Market Orientation and Market Performance

The third set of consequences of a market orientation identified by the respondents involves customer attitudes and behavior. The thrust of the comments is that a market orientation leads to satisfied customers who spread the good word to other potential customers and keep coming back to the organization (Kohli&Jaworski, 1990). This idea also reflectKotler's (1988) assertion that a market orientation is likely to lead to greater customer satisfaction and repeat business.

H$_{4:}$ Bank's market orientation has a significant positive effect on bank's market performance.

3.5. Market Performance and Financial Performance

A large body of research has found a strong, positive relationship between customer satisfactions and repurchases intentions (Anderson and Sullivan, 1993; Bolton, 1998; Boulding et al., 1993; Mittal and Kamakura, 2001; Oliver, 1980; Zeithaml et al., 1996). The links between customer satisfaction and financial performance have drawn some recent attention in the academic literature. Srivastava et al. (1998) suggested that high customer satisfaction leads to an acceleration of cash flows, an increase in the volume of cash flows, and a reduction in risk associated with those cash flows. Gruca and Rego (2005) also found that increases in customer satisfaction lead to increases in cash flow and a reduction in risk associated with those cash flows. Others have also found a positive relationship between customer satisfaction and overall revenues (Anderson and Sullivan, 1993; Kerin et al., 1990; Loveman, 1998; Reichheld and Teal, 1996; Reichheld and Sasser, 1990).

At the aggregate level, there appears to be strong evidence that customer satisfaction is positively linked to loyalty, revenue, and profitability. Logically, highly satisfied customers will be more loyal and, hence, stay longer and spend more (Paul Williams and Earl Naumann, 2011).

H$_{5:}$ Bank's market performance has a significant positive effect on bank's financial performance.

3.6. Organizational Commitment and Market Orientation

Caruana et al. (1997) examined the relationship between market orientation and organizational commitment through using the three components of organizational commitment (affective commitment, normative commitment, and continuance commitment) and the three dimensions for market orientation (information generation, information gathering and responsiveness). He found that there is a direct link between market orientation and organizational commitment and more direct link between the responsiveness dimension of market orientation and the effective component of organizational commitment. Jones et al. (2003) believe that a firm's market orientation as, perceived by salesperson, would increase the salesperson's organizational commitment. Waris (2005), who examined market orientation and organizational commitment in general, found that there is a positive relationship between the two variables. Lings (2004) also suggested that internal aspects of organizational performance (employee satisfaction, employee retention and employee commitment) have a direct effect on external market orientation.

$\mathbf{H_{6:}}$ Organizational commitment has a significant positive effect on bank's market orientation.

3.7. Organizational Commitment and Market performance

All units of the company shared a common commitment to satisfying customers. Improving customer satisfaction was one of three key strategic goals for the company. There was a customer satisfaction component in the Balanced Scorecard performance evaluation of senior executives. Customer satisfaction was also a performance evaluation component for many managers throughout the corporation. Weacknowledge that we do not have data for all business units.However, the data collected from the business unit studiedhere are considered representative of other business units inthe firm, and are also reflective of the overall company as ithad a common commitment to improving customersatisfaction across all business units (Paul Williams and Earl Naumann, 2011).

$\mathbf{H_{7:}}$ Organizational commitment has a significant positive effect on bank's Market performance

4. Methodology

4.1. Data collection and Sample Selection

Owing to time and cost constrains, a convenience sample of a private bank's branches (Parsian bank) was selected from 154 branches. We tested our hypotheses by means of questionnaire which contained 42 items to assess the constructs. It was distributed to 1000 sampled employees by hand. Of the distributed questionnaires, 720 were successfully delivered. After the data cleaning process, 120 cases were deleted because the banks' employees hadn't completed the questionnaire properly. Finally, 600 effective questionnaires were analyzed in this study, at 60 percent response rate, which consider a large sample size based on Waris (2005).

4.2. Instrument Reliability and Validation

After pre-testing questionnaire in one branch, it was assessed using Cronbach's coefficient alpha. The alpha values in for all constructs in our study are greater than the guideline of 0.70, so it can be concluded that the scales can be applied for analyses with acceptable reliability. After obtaining experts' viewpoints about face validity of questionnaire, examination of face validity, inter item, and item-to-total correlations resulted in the construction of the scales described above.

Next, the unidimensionality of the constructs, reflected by the extent to which a single construct underlies a set of measures (items), was explored by means of a set of confirmatory factor analyses (CFA). The overall fit of the model is good. The comparative Fit Index (CFI=0.975) is well above the recommended threshold of 0.90 for satisfactory goodness of fit (Bentler, 1992). Also the parsimonious fit measure x^2/df (847.3/338) is below the recommended threshold of 2.0 (2.51) and the root mean square error of approximation (RMSEA) is below the recommended 0.08 level (0.002). Therefore we can conclude that the unidimensionality criterion is satisfied.

Then we used correlation and linear regression analyses to exam the hypothesizes and the relationships between components of study model (see Table 1, Table 2 and figure2).

5. Data Analyses and Findings

The relationship between the various constructs in the conceptual model is shown in figure2. The path coefficients and t-values for direct, indirect, and total effect are shown in Table 3.

H1 specifies that internal marketing has a positive effect on market orientation. This hypothesis is verified (with path coefficient =0.370; t =20.21). It shows that the higher the positive the positive internal marketing philosophy adopted within the bank, the higher would be their market orientation. As a result, H1 was accepted.

H2 specifies that internal marketing has a positive direct effect on organizational commitment, this hypothesis is verified (with the path coefficient =0.855; t =33.047). It shows that the higher the positive internal philosophy adopted within the bank, the higher the commitment of employees will be. As a result, H2 was accepted.

H3 specifies that internal marketing has a positive direct effect on financial performance, this hypothesis is verified (with the path coefficient =0.511; t =48.491). It shows that the higher the positive internal marketing adopted within bank, the higher the financial performance will be. As a result, H3 was accepted.

H4 specifies that market orientation has a positive effect on market performance of the bank (customer satisfaction and customer loyalty), this hypothesis is verified (with the path coefficient =0.807; t =11.142). It shows that the higher the positive market orientation adopted within bank, the higher the market performance will be. As a result, H4 was accepted.

H5 specifies that market performance has a positive effect on financial performance of the bank, this hypothesis is verified (with the path coefficient =0.355; t =20.535). It shows that the policies which are adopted within bank to increase the market performance will cause to increasing financial performance at the same time. As a result, H5 was accepted.

H6 specifies that organizational commitment has a positive effect on market orientation, this hypothesis is verified (with the path coefficient =0.259; t=3.429). It shows that the higher the commitment of employees, the higher would be the banks' market orientation. Thus, H6 was accepted.

H7 specifies that organizational commitment has a positive effect on market performance, this hypothesis is verified (with the path coefficient =0.101; t=7.300). It shows that the higher the commitment of employees, the higher would be the financial performance of the bank.

A summery is presented on Table3.

6. Discussion

Internal Marketing – Market Orientation.

Some researchers (Lings, 2000; Bouronta et al., 2005) support the hypothesis that internal marketing has a positive effect on market orientation. This study found that internal market has indirect effects on market orientation through organizational commitment, too. Also, Voola et al. (2003) mentioned that a number of variables could likely moderate the internal marketing-market orientation relationship. These may include: the affective commitment of the employees and organizational learning capability. So, internal marketing appears to be means of developing and maintaining a market oriented culture in a bank.

Internal Marketing – Organizational Commitment.

It was found that internal marketing has a positive direct effect on organizational commitment. This finding is similar to what other previous studies have found (Caruana and Calleya, 1998; Tsai and Wu, 2006; Kyriazopoulos et al., 2007; Hung and Lin, 2008; and Farzad et al., 2008). When the banks provide effective training, a fair reward system, a positive interaction between employees within the bank and sharing vision among them, this creates more emotionally attached employees with their bank who want to remain employed. Therefore, if the commercial banks want to ultimately provide a better service experience for their customers, it is recommended that more attention be directed toward enhancing organizational commitment among personnel, with a focus on the effective criteria of internal marketing (Ahmed et al., 2003). Tsai and Wu (2006) suggested, through the design and implementation of human resource management systems for internal marketing, that internal marketing is available to enhance employees' job satisfaction, motivate employees to achieve organizational goals and promote employee perceptions regarding organizational commitment.

Internal Marketing – Financial Performance.

As it mentioned before, market orientation causes to develop profitability in each organization and internal marketing as an antecedent of market orientation will affect profitability and in return financial performance of the bank will be better.

Market Orientation – Market performance.

Customer "satisfaction" means the satisfaction of the customer during or after the purchase of a product or service, interaction with service personnel, and entire experience provided by the company compared to other companies (Selnes, 1993). Westbrook (1980) pointed out that satisfaction is a recognition and evaluation process in which customers compare their actual experience with their previous expectations. If a product meets or exceeds these expectations, the customer feels satisfied. Bearden and Teel (1983) and Oliver et al. (1997) thought that customer satisfaction means the level of like or dislike after consumption, which is an attitude based entirely on experience.

Customers' "commitment" is very important to maintaining a relationship with the other side. Commitment to the relationship on the part of both partners is a key factor to successful RQ in the long run, and helps to enhance long-term benefits (Morgan and Hunt, 1994). Moorman et al. (1993) and Goodman and Dion (2001) thought that commitment occurs when one of the partners wants to continue and reinforce the relationship. Anderson and Weitz (1991) proposed that commitment includes the desire to develop a stable relationship, the willingness to make short term sacrifices for a long-lasting relationship, and having confidence in the stability of the relationship. Both of these characteristics as components of market performance will be developed with market orientation, because an organization is market oriented, its' customers and their needs are as important as anything.

Market Performance – Financial Performance.

In marketing, a fruitful stream of research has identified and documented a strong positive relationship between customer satisfaction, market share and profitability (Anderson and Fornell 2000; Anderson et al. 1994; Anderson et al. 1997; Anderson and Mittal 2000; Capon et al. 1990). This linkage has been found to be stronger for services than goods (Edvardsson et al. 2000; Johnson and Fornell 1991).

Research has also identified a significant relationship between customer satisfaction and customer loyalty (Gronholdt et al. 2000; Oliver 1999)). In turn, customer loyalty has been shown to have a significant impact on future costs and revenues (Reinartz and Kumar 2000).

Research in accounting and operations management has demonstrated a significant linkage between operational measures of performance, customer satisfaction and financial performance (Banker et al. 2000; Behn and Richard A. Riley 1999). However, research conflicts as to whether nonfinancial variables are contemporaneous measures (Behn and Riley 1999) or leading indicators of financial performance (Ittner and Larcker 1998). This study approved the relationship between these two kinds of performance. We defined market performance based on two factors called customer satisfaction and customer loyalty, as we know if customer satisfaction and as a result his/her loyalty increase, he/she will have more relationship with the bank and in return bank's financial performance will be better.

Organizational Commitment – Market Orientation.

Existing literature seems to disagree on what role organizational commitment plays in the market orientation of a firm. Some researchers suggested that market orientation is an antecedent to organizational commitment, such as (Caruana et al., 1997; Jones et al., 2003; Waris, 2005). However, Sivaramakrishnan et al. (2008) suggested that market orientation is a consequence of organizational commitment.

Sivaramakrishnan et al. (2008) suggest that committed employees are likely to be more willing and more able to implement and/or adopt a market orientation culture than less committed employees. This study argues that organizational commitment is an important antecedent to market orientation, rather than a consequence, as proposed by Kohli and Jaworski (1990). The previous studies supported Kohli and Jaworski's (1990) proposal, but Sivaramakrishnan et al. (2008) used Narver and Slater scale to measure market orientation and found that organizational commitment is antecedent to market orientation. Concerning this point, the question that arises is: Does the scale used to measure market orientation (MARKOR or MKTOR) cause the results' deviation? Despite the fact that the examination of the validity of the two scales needs to be investigated in a Iranian context, the researchers used Kohli and Jaworski's (1990) scale and found results similar to those of Sivaramakrishnan et al. (2008), who used the Narver and Slater

(1990) scale. So, whether market orientation is a consequence or antecedent to organizational commitment can depend on which scale is used to measure market orientation. Although, Sivaramakrishnan et al. (2008) have not found an explanation to the perspectives conflict on the nature of the relation between organizational commitment and market orientation, they said that this relation seems to be a "chicken-and-egg" problem. As Sivaramakrishnan et al. (2008) say, organizational commitment is an employee-based input to create a firm's market orientation culture.

Organizational Commitment – Market Performance.

Caruana et al. (1997) examined the relationship between market orientation and organizational commitment through using the three components of organizational commitment (affective commitment, normative commitment, and continuance commitment) and the three dimensions for market orientation (information generation, information gathering and responsiveness). He found that there is a direct link between market orientation and organizational commitment and more specifically between the responsiveness dimension of market orientation and the affective component of organizational commitment. Jones et al. (2003) believe that a firm's market orientation, as perceived by the salesperson, would increase the salesperson's organizational commitment. Moreover, Waris (2005), who examined market orientation and organizational commitment in general, found that there is a positive relationship between the two variables. Lings (2004) aslo suggested that internal aspects of organizational performance (employee satisfaction, employee retention and employee commitment) have a direct effect on external market orientation. From Narver and Slater (1990) viewpoint market orientation has 3 dimensions (customer orientation, competitor orientation and inter functional coordination), so organizational commitment has significant effects on customer oriented culture. High committed employers would cause to satisfy and eventually loyal customers, means organizational commitment will have important effects on market performance.

7. Future Research

This study was based on a single service industry (Banking sector) with its own peculiar characteristics. It is not clear to what extent the substantive results of this study can be generalized to other industries. Future research should apply the study's model on a larger population of other types of banks and other service and manufacturing industries. We measured market orientation using MARKOR scale; future researchers can measure this factor with MKTOR scale and attend to behavioral insight of market orientation.

Organizational citizenship behavior as a variable which has a significant impact on organizational commitment can take place in future researches.

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H4

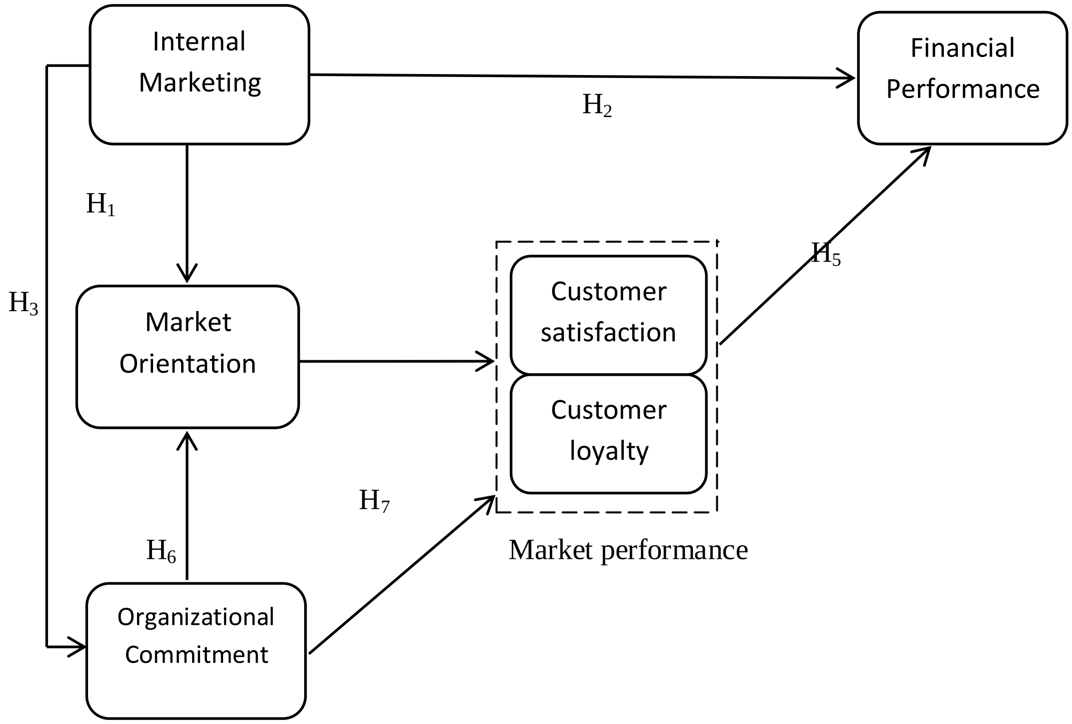

Figure 1:

The study model

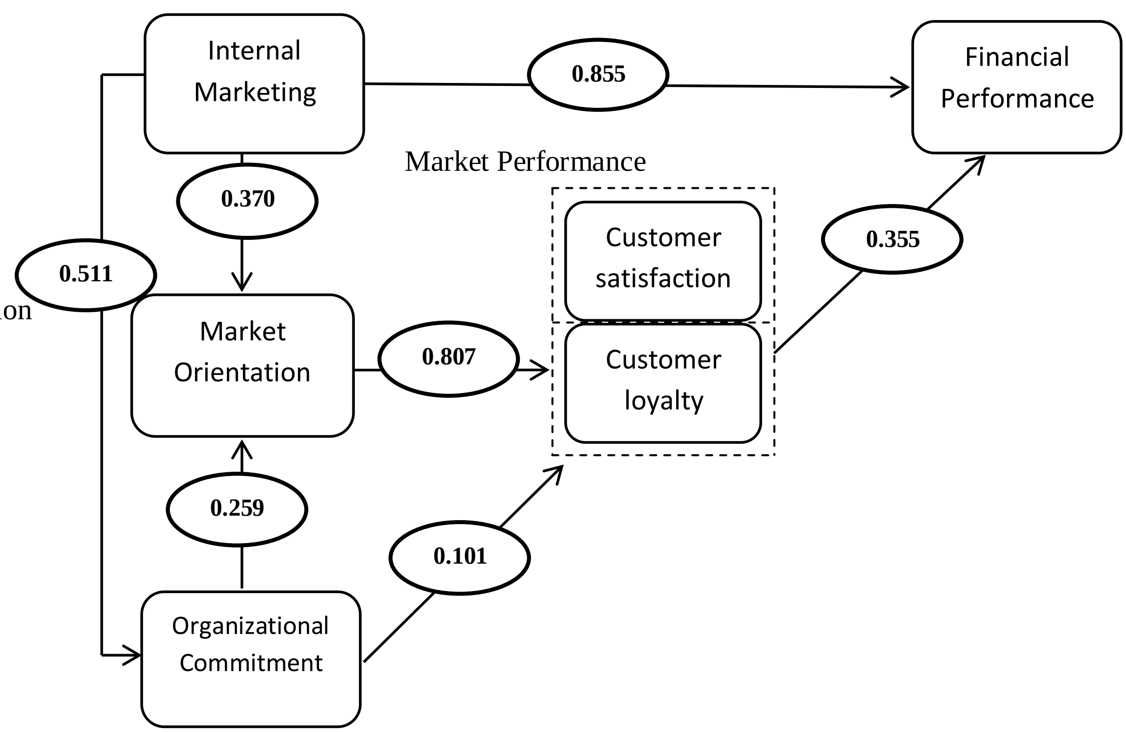

Figure2.
Regression
Model

Hypothesis	Sig.	T	Standardized Coefficients	Un Standardized Coefficients	correlation
1. The effects of internal marketing implementation on bank's market orientation.	0.004	20.216	0.370	0.276	0.725
2. The effects of internal marketing implementation on bank's financial performance.	0.000	33.047	0.855	0.684	0.587
3. The effects of internal marketing implementation on organizational commitment.	0.000	48.495	0.511	0.476	0.689
4. The effects of Bank's market orientation on bank's market performance.	0.000	11.142	0.807	0.437	0.756
5. The effects of Bank's market performance on bank's financial performance.	0.000	20.535	0.355	0.339	0.830
6. The effects of Organizational commitment on bank's market orientation.	0.005	3.429	0.259	0.196	0.658
7. The effects of Organizational commitment on bank's market performance.	0.000	7.300	0.101	0.109	0.592

Table 2. Results of regression and correlation analyses

1)	he level of internal marketing implementation has a significant positive effect on bank's market orientation.	Accepted
2)	he level of internal marketing implementation has a significant positive effect on bank's financial performance.	Accepted
3)	he level of internal marketing implementation has a significant positive effect on organizational commitment.	Accepted
4)	ank's market orientation has a significant positive effect on bank's market performance.	Accepted
5)	ank's market performance has a significant positive effect on bank's financial performance.	Accepted
6)	rganizational commitment has a significant positive effect on bank's market orientation.	Accepted
7)	rganizational commitment has a significant positive effect on bank's market performance.	Accepted

Table3. Summary of results