

Internal marketing, service quality and customer satisfaction: an Islamic banking perspective

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Abstract

Purpose – The study explores the extent to which internal marketing influences employees' perceived ability to deliver service quality in the Islamic banking industry in Oman. Additionally, the influence of perceived service quality on customer satisfaction is established.

Design/methodology/approach – Data was obtained from retail banking branch employees at the customer front line of Islamic banks in Oman using electronic and person-administered surveys, and 272 responses were deemed suitable for data analysis. The measurement and structural models were measured through Structural Equation Modelling.

Findings – The findings show that internal promotion, internal process and internal purpose are enablers of employees' perceived ability to deliver service quality in the Islamic banking industry of Oman. In addition, service quality was found to have a strong positive influence on customer satisfaction in Islamic banks.

Research implications – This study demonstrates that internal product, internal price, internal promotion, internal process and internal purpose are influencers of service quality, and the latter has a direct relationship with customer satisfaction in Islamic banking.

Managerial implications – The findings can guide the Islamic banking sector in Oman on how internal marketing can foster service quality, ultimately leading to positive customer satisfaction experiences.

Originality/value – The internal marketing mix model is predominately a western model, which has been tested primarily in mature western markets. This study reflects on 10 internal marketing mix elements, which have been tested for the enablement of service quality and customer satisfaction in Oman.

Keywords internal marketing, service quality, customer satisfaction, Islamic banking, Oman

Paper type Research paper

Introduction

Due to the growth of the service sector globally, there is a continual demand for superior service quality and customer satisfaction, specifically within the banking industry (Loungani *et al.*, 2017). Competitive pressures in the banking sector as a result of changes in government regulation, advancements in technology and more intense competition are driving banks to find new ways to remain competitive. An approach that banks can consider to enhance their competitiveness is through the power of people and the use of internal marketing practices to satisfy and enable employees to deliver superior service quality and customer satisfaction (Alhakimi and Alhariry, 2014; Ozuem *et al.*, 2018). This could be relevant in the Islamic banking industry, which is centred around the community and governed by strong social principles (Zebal, 2018).

Previous research studies have investigated the interrelationships between internal marketing, service quality and customer satisfaction across conventional banking (Alhakimi and Alhariry, 2014; Bailey *et al.*, 2016; Ghoneim and El-Tabie, 2014). However, these studies have predominately focused on conventional banking within western markets, with very little research examining the influence of internal marketing on service quality and customer satisfaction in Islamic banking and the Middle Eastern market (Hasen, 2014; Ismail and Sheriff, 2016). Internal marketing is a novel construct for Middle Eastern markets and has received little attention as an enabler of service quality and customer satisfaction in this region's Islamic banking industry. To address this gap, a research model is proposed that explores the interrelationship between selected internal marketing mix elements, service quality and customer satisfaction in the Islamic banking industry of Oman.

The research contributes to theory since there has been no study in Oman that investigates employees' perspectives of their ability to deliver service quality within the Islamic banking industry of this Middle Eastern market. Furthermore, the internal marketing mix is a new concept in Middle Eastern business markets, and no previous research study has tested the internal marketing mix, with specific reference to the newly added Ps – namely internal performance management, internal purpose, internal political power, and internal procurement – for the enablement of service quality within Islamic banking in Oman. Therefore, a model is proposed and validated illustrating the relationships between the internal marketing mix elements and service quality, and between service quality and customer satisfaction. In terms of the managerial contribution, the study potentially assists Islamic banks in understanding how the internal marketing mix elements can be leveraged to enable employees to deliver higher levels of service quality and, in turn, secure customer satisfaction. The importance of relationship marketing as a strategy in the Middle East has been emphasised by Abbas and Riaz (2018). These researchers argue that that the banking industry in the Middle East has become a sector where the importance of relationship marketing has been growing since the dawn of the new millennium and that need for internal marketing should be understood through the development of clearly developed policies.

The paper first introduces the theories applied to the research. From this discussion, the different hypothesised relationships are theoretically validated and a model is proposed. The paper concludes with a discussion of the methodology applied to the study, the results and the managerial implications proposed.

Theoretical framework

Theories grounding the study

The study is founded on two theories, the relationship marketing theory and the social exchange theory. The rationale of relationship marketing is to improve productivity and enhance mutual value in the customer-employee exchange (Schultz *et al.*, 2017). Relationship marketing theory relates to the distinction between a discrete transaction and relational exchange (Madhavaram *et al.*, 2014). Discrete transactions are shorter-term transactions with a distinct beginning and end. In contrast, relational exchanges are longer, reflecting an ongoing process in which social aspects of the relationship become important (Beltagui *et al.*, 2017; Concha, 2013). Evolving “dominant logic” in relationship marketing theory is moving away from tangibles such as skills and knowledge towards intangibles, such as interactivity, connectivity and ongoing relationships between employees and customers (Madhavaram *et al.*, 2014). Internal marketing within relationship marketing can provide the logic, legitimacy and motivation for internal collaboration, and the sharing of intellectual tools and capabilities to enhance the external relational exchange (Ballantyne, 2003; Wulf and Butel, 2017).

Relationship marketing theory is closely linked to social exchange theory (Lioukas and Reuer, 2015; Maki, 2018). The social exchange theory serves as a model for explaining the exchange between parties as a succession of interactions based on estimates of rewards and punishments, resulting in positive or negative emotions (Yin, 2018). Flexible relationships between internal customers and suppliers are essential for creating positive interactions and emotions. Only when strong internal relational exchanges have been established can the external relationship requirements be met (Dodd, 2018). Internal marketing as a concept emphasises the importance of internal relationships between internal suppliers and internal customers as a strategy for success (Choi *et al.*, 2014). The exchange between internal customers and suppliers allows for the transfer of knowledge and the generation of new ideas so that the organisational culture can be improved. In this way, employees perceive themselves as contributing to a team and making a valuable contribution, which translates into positive emotions like employee satisfaction, thus resulting in service excellence (Biswas and Kapil, 2017; Yin, 2018). Therefore, the concepts of service quality and customer satisfaction are grounded in social exchange theory.

Considering the above, this study is founded on these two theories to hypothesise the relationships between the different variables in the research regarding Oman’s Islamic banking industry. No former research study in the Islamic banking industry of Oman has applied the relationship marketing and social exchange theories to obtain an understanding of the internal marketing mix elements that influence employee service quality, thereby impacting customer satisfaction.

Internal marketing

Internal marketing is perceived as a philosophy where employees are regarded as an organisation's internal customers and treated as such. As a strategy, internal marketing is geared towards the attraction, development, retention and inter-functional coordination of employees, with the objective of enhancing employee satisfaction whilst creating service quality and satisfaction for the external customer (Güven and Sadaklioğlu, 2012; Sousa *et al.*, 2018; Qayum and Sahaf, 2013). Internal marketing activities have traditionally centred on the four Ps – internal product, internal price, internal distribution, and internal promotion. The traditional mix was more transactional in nature and did not accentuate the significance of the entire relationship, which is imperative for services marketing (Marcarno, 2015). The intangible nature of the “product” being marketed in the internal marketing context, and the simultaneous production and consumption of internal services create a void for customers. Consequently, customers are compelled to search for evidence of service in their engagements with service organisations and their employees (Afridi, 2009; Constantinides, 2006; Pomeroy, 2017; Salman *et al.*, 2017). Since the traditional 4Ps model was unable to provide such evidence, three additional elements – internal people, internal process and internal physical evidence – were incorporated to create the services mix. Considering the unique challenges faced in the Omani banking market because of economic isolation over the past two decades, selected additional internal marketing mix elements have been identified as recent Ps of the internal marketing mix. If managed professionally, these recent Ps – internal performance management, internal purpose, internal political power, and internal procurement – can be used to strengthen the internal environment and help in the development and sustainability of internal relationships (Sousa *et al.*, 2018; Mutharasu *et al.*, 2013). Since each of these recent Ps impacts employee satisfaction and employees' ability to deliver on service quality, they have been added to the extended services mix to make 10 internal marketing mix elements relevant to this study.

Theoretical model development

The interrelationship between internal product and employee perceived ability to deliver service quality

Internal product relates to employees' jobs and comprises the elements of learning and development, career advancement and role fit (Yang, 2017). When the fit between employees and their jobs is right, when they are trained and provided with knowledge to serve customers well, and when promotional opportunities exist and employees are empowered to manage their careers, they experience higher levels of satisfaction (Salehzadeh *et al.*, 2017). Furthermore, employees are enabled to serve customers well, and go above and beyond to create superior value for clients, resulting in satisfaction (Atan *et al.*, 2015; Güven and Sadaklioğlu, 2012; Van Tonder *et al.*, 2018).

The relationship between internal price and perceived employee ability to deliver service quality

Internal price relates to the total compensation paid (salary, bonus and benefits) to employees less the cost of working for the organisation (psychological and opportunity costs) (Reynolds-De Bruin, 2013; Wilson, 2012). When rewards are attractive, aligned with performance and perceived to be fair, employees feel satisfied and motivated to serve customers well (Yu *et al.*, 2017). Furthermore, when psychological costs like work-life balance and stress are managed

well, employees are better able to manage their emotions, resulting in superior service quality and customer satisfaction (Medler-Liraz and Seger-Guttmann, 2015; Şchiopu, 2014). Therefore it is imperative to understand that satisfied employees can produce satisfied customers (Abbas & Riaz, 2018).

The interrelationship between internal promotion and perceived employee ability to deliver service quality

Internal promotion refers to the internal communication strategies. When organisations communicate their purpose, vision and objectives through various channels, employees feel more informed and secure, and better equipped to serve customers well (Al-Tokhais, 2016; Gummesson *et al.*, 2010). Previous research shows that internal communication and the channels used affect employees' attitudes and behavioural intentions, which impact internal service quality and thus external service quality (Cooper *et al.*, 2017; King and Lee, 2016; Ventola, 2014). Improved communication reinforces internal relations and knowledge sharing, enabling collaboration across departments for the benefit of the collective, ultimately procuring an improvement in internal service quality and external service quality (Bruhn and Schnebelen, 2017; Steingrímisdóttir, 2011).

The interrelationship between internal people and perceived employee ability to deliver service quality

The internal people element recognises the importance of the human element (referring to relationships between supervisors and co-workers) in all aspects of service delivery and the importance of internal relationships in the delivery of service quality and customer satisfaction (Salman *et al.*, 2017). When relationships with supervisors are strong and supervisors are seen as supportive and communicative, employees are better enabled to produce service quality (Kanyurhi and Akonkwa, 2016). Similarly, when relationships between co-workers are strong, supportive and collaborative, employees experience higher levels of satisfaction, resulting in higher levels of service quality (Ghoneim and El-Tabie, 2014; Lumley *et al.*, 2011). This argument is echoed by Abbas, Afshan, Haq and Aslam (2018) stating that internal marketing as a strategy develops an internal understanding for the roles and functions of employees at all levels, thereby enhancing employee acknowledgement, and employee satisfaction in the long term. The latter stimulates employee productivity, resulting in an increased employee ability to deliver service quality.

The interrelationship between internal process and perceived employee ability to deliver service quality

When the internal service process is efficient and effective, processes are mapped, visible and automated, and checklists are in place (Chan and Tay, 2018; Kaur and Sharma, 2015), employees feel more confident and supported, securing increased satisfaction levels (Pomering, 2017). Due to increased levels of employee satisfaction, higher internal service quality can be achieved, resulting in elevated levels of external service quality (Salman *et al.*, 2017).

The interrelationship between internal physical evidence and perceived employee ability to deliver service quality

Internal physical evidence relates to the internal service environment and the availability of the right tools and equipment (Johnson, 2016; Pantouvakis, 2011). When employees have the correct tools and a satisfying environment, they are able to deliver higher levels of service quality to customers, which translates into elevated levels of satisfaction (Pomeroy, 2017).

The interrelationship between internal performance management and perceived employee ability to deliver service quality

Internal performance management relates to clearly defined KPIs, visual metrics and regular performance feedback (Laisasikorn and Rompho, 2014). When employees are aware of how they are performing relative to their objectives, they are able to manage their performance and improve, resulting in higher levels of satisfaction and performance results (Boak *et al.*, 2017). In this way, service quality can be enhanced, securing increased levels of customer satisfaction (Stelson *et al.*, 2017; Tricomi and DePasque, 2016).

The interrelationship between internal performance management and perceived employee ability to deliver service quality

Internal purpose relates to the alignment of individual purpose to organisational purpose, meaning at work and corporate social responsibility (CSR) (NHS Leadership Academy, 2014). Employees who experience more meaning at work, feel proud of the organisation they work for, and go above and beyond to deliver service quality to customers, secure higher levels of customer satisfaction (Deloitte, 2015; NHS Leadership Academy, 2014).

The interrelationship between internal political power and perceived employee ability to deliver service quality

Internal political power relates to the impact of “wasta”, a form of favouritism commonly accepted as a Middle Eastern practice (Al-Enzi, 2017). If such political power (or wasta) is not professionally managed, employees may perceive promotions or placements to be unfair, resulting in dissatisfaction. This, in turn, impacts employees’ ability to deliver service quality and satisfy customers (Brandstaetter, 2011; Loots, 2017).

The interrelationship between internal procurement and perceived employee ability to deliver service quality

Internal procurement relates to the recruitment and selection of customer-orientated employees (Argue, 2015). If the right employees are not recruited at the correct times, the internal value chain is impacted and internal suppliers are unable to meet internal customer needs (Anil and Satish, 2017; Argue, 2015). This results in external service delivery problems and customer dissatisfaction (Sheikholeslam and Emamian, 2016).

The interrelationship between service quality and customer satisfaction

Service quality is defined as “whatever the customer perceives it to be”, thereby transitioning the service perspective on quality progressively towards understanding customer needs and responding to customers, both internal and external to the organisation (Dauda and Lee, 2016, p. 842; Longbottom and Hilton, 2011, p. 43). Customer satisfaction encompasses the extent to which organisations are able to fulfil their customers’ needs, desires and expectations (Al Kharim and Chowdhury, 2014; Wu, 2014). Literature on service quality and customer satisfaction proves there is a causal relationship between service quality and customer satisfaction. This implies that perceived service quality is a precursor to customer satisfaction (Izogo and Ogba, 2015). Service quality in banking influences customers’ behavioural intentions, such as cross-buying, price sensitivity, willingness to purchase more and positive word of mouth (Ramanathan *et al.*, 2018). Numerous studies (Adeola and Adebisi, 2014; Singh, 2016; Thusyanthy and Tharanikaran, 2017; Yuen and Thai, 2015) have shown service quality is considered the primary driver of customer satisfaction.

Based upon these findings, the following hypotheses can be formulated for the study:

H₁₋₄: There is a positive relationship between the internal product, internal price, internal promotion and internal people elements of the traditional marketing mix and the perceived ability of employees to deliver service quality.

H₅₋₇: There is a positive relationship between the internal process, internal physical evidence and internal performance elements of the extended marketing mix and the perceived ability of employees to deliver service quality.

H₈₋₁₀: There is a positive relationship between the internal purpose, internal political power and internal procurement as new elements of the extended marketing mix and the perceived ability of employees to deliver service quality.

H₁₁: There is a positive relationship between service quality and customer satisfaction.

Figure 1 depicts the proposed theoretical model for this study, indicating the different constructs of the study and the hypothesised relationships between these constructs.

INSERT FIGURE 1 HERE

Methodology

A positivistic paradigm was applied to the study, as verifiable knowledge is possible in social sciences through the formulation and testing of hypotheses relating to distinguishable and measurable variables. Furthermore, the study also followed a descriptive research design when considering the nature of the research problem (Saunders and Lewis, 2012). The study flows from the Doctorate thesis of Leigh de Bruin, published at the University of Johannesburg under the title ‘Internal marketing and the delivery of service quality and customer satisfaction in the Omani banking industry’.

Population, procedure and sample size

The target population of the study was employees of Islamic retail banks in Oman. The sampling frame and sampling units selected to achieve the research aim included customer-facing employees of selected Islamic banks in Oman. A census approach was used to survey the sample frame, given that the customer facing branch employee population in the selected banks is relatively small and each of these employees could be contacted with ease at a low cost. Three Islamic banks opted to participate in the study, and were considered as representative of the Islamic banking market as they collectively hold 57.38% of Oman's Islamic banking market share (Bank Muscat, 2018; De Bruin, 2018; The Business Year, 2015). The study aimed at generating quantitative data to provide results that could be generalised and flows from the PhD degree thesis of Leigh de Bruin, published at the University of Johannesburg under the title 'Internal marketing and the delivery of service quality and customer satisfaction in the Omani banking industry (The co-authors on this article were the supervisors of the thesis).

Measures

A structured questionnaire was developed to obtain data and employees at the customer interface were asked to rate the extent to which they agreed or disagreed with statements pertaining to the core constructs – namely, internal marketing, service quality and customer satisfaction. The survey was designed relevant to the problem statement and research objectives, with a five-point Likert scale ranging from 1 (strongly disagree) to 5 (strongly agree) being used. The questionnaire was structured based on the research objectives of the study and was divided into four sections. The first section dealt with the demographic information to classify the participants. The second section measured the extent to which the internal marketing mix elements are present in the bank. The items used to measure the different internal marketing constructs were adapted from Demo *et al.* (2012); US Office of Personnel Management (2017); Alwerthan (2016); Sharma *et al.* (2016); Reynolds-De Bruin (2013); Karatepe (2013); Steger *et al.* (2012); and Burin (2011). The third section measured employees' perceived ability to deliver service quality, with the items used to measure service quality being adapted from Mohd-Shariff (2013). The fourth section measured the perceived ability of employees to deliver customer satisfaction. This construct contained items adapted from Anaza (2010) (refer to Annexure 1). All 510 customer-facing employees of the selected banks in the sample frame were invited to participate in the questionnaire. A combination of person-administered and electronic surveys was used in accordance with the requirements of the participating banks. A total of 272 usable questionnaires were realised for the study, representing a response rate of 53.3%. Since ethical considerations are an important part of research, participants were assured of anonymity and confidentiality in terms of the information solicited from them.

Data analysis

Once the data had been collected, edited and cleaned it was entered in SPSS 23.0. Using SPSS 23.0, frequencies and descriptive statistics were calculated to gain insight into the respondents' demographic profile (e.g. nationality, employing bank, age range and number of years with employer), their awareness of the internal marketing mix implementation, and perceived ability

to deliver service quality and customer satisfaction. The measurement model and structural model were assessed using Amos 25.0.

Empirical findings

Respondent profile

The average respondent was aged 31-35 (25.8%), with 24.5% falling into the 26-30 age category, making up a youthful composition of employees. The majority of respondents were female (41%), and 89.5% were Omani nationals. Most of the respondents have been employed with their bank for one to five years (43.5%), while 24.3% have been employed for six to 10 years.

Descriptive statistics

Descriptive statistics were used to test the degree to which employees perceive the internal marketing mix elements to be implemented and the degree to which they perceive themselves as equipped to deliver service quality and customer satisfaction. The results in terms of the perceived internal marketing mix implementation produced an overall mean score of 3.73, implying that employees perceive that the internal marketing mix elements are partially implemented in Oman's Islamic banks. Employees' perceived ability to deliver service quality generated an overall mean score of 4.53, indicating that they perceive themselves as able to provide service quality to customers. Finally, employees' perceived ability to deliver customer satisfaction yielded a mean score of 4.17. This implies that the majority of respondents agree they have the ability to provide customer satisfaction.

Measurement model assessment

With the aid of Amos 25.0, a confirmatory factor analysis (CFA) was conducted on the 42-item 12-construct model to determine its psychometric properties. The model was specified and adjusted based on modification indices calculated to improve the model fit, in this instance, the normed chi-square (X^2/df) (Jöreskog and Sörbom, 1993). The adjustments made to the model can be supported by the literature, since covariances were only included between errors in terms of items measuring the same construct (Wang *et al.*, 2014).

Table 1 indicates that the final model displayed satisfactory fit indices. From this table, it is clear all goodness-of-fit measures fall within the limits prescribed by Hair *et al.* (2014). The normed chi-square is less than 3; the NFI, TLI and CFI are above the 0.9 cut-off; the RMSEA is less than 0.05; and the AGFI is above the 0.8 cut-off.

INSERT TABLE 1 HERE

Reliability analysis, convergent and discriminant validity assessment

Table 2 provides insight into the factor loading, corrected item-correlations, the means and standard deviations of the items used to measure the constructs of the study, the Cronbach alpha score and the average variance explained (AVE). Considering descriptive statistics for the items,

it is evident that the mean scores vary between 2.17 and 4.16, and standard deviations vary between 0.81 and 1.21. This is indicative of regularity between the items measuring the constructs of the study.

The Cronbach alpha scores varied between 0.698 and 0.938, exceeding the cut-off value of 0.60, as stipulated by Hair *et al.* (2014). The composite reliability (CR) scores for all constructs (internal marketing, service quality and customer satisfaction) varied between 0.791 and 0.937, exceeding the 0.7 cut-off. The results for Cronbach and CR indicate that scores ranged from permissible to good, concluding acceptable levels of reliability. The validity of the constructs used in this study's model was assessed by investigating convergent and discriminant validity through CFA. All items pertaining to the exogenous constructs (internal marketing mix) and the endogenous constructs (service quality and customer satisfaction) held factor loading values of above 0.5, as stipulated by Hair *et al.* (2014), suggesting convergent validity. The AVE was also calculated as an additional assessment of convergent validity. The AVE scores for all constructs exceeded the 0.5 threshold, thus confirming convergent validity for these scales (Hair *et al.*, 2014).

INSERT TABLE 2 HERE

Discriminant validity was also assessed by determining whether the AVEs of the constructs exceed the corresponding inter-construct correlations. Table 3 provides insight into the correlation and square root of AVE matrix. The results show that the square root of all the AVEs for all constructs are greater than their correlations with other constructs, hence confirming discriminant validity.

INSERT TABLE 3 HERE

Linearity and multicollinearity

The relationships between pairs of constructs linked to one another in the structural model (internal marketing constructs, service quality and customer satisfaction) were found to be linear, as the F-values for the respective linear models all exceed the F-values of other models considered (Gaskin, 2013a). Multicollinearity between constructs on the same level (internal marketing constructs) influencing another variable (service quality or customer satisfaction) was not an issue, as the variance inflation factor was less than 3 (Gaskin, 2013b).

Structural model assessment

Once the psychometric properties of the model had been assessed and underlying assumptions checked, the structural properties of the model had to be assessed. As with the measurement model, the following goodness-of-fit measures were assessed: chi-square, the normed chi-square (X^2/df), GFI, AGFI, TLI, CFI, NFI, and RMSEA. The values for the NFI, RFI, IFI, TLI and CFI are all above the 0.9 cut-off, and the RMSEA value is below 0.08. It is evident from Hair *et al.* (2014) that although a goodness-of-fit measure might exceed the cut-off – as is the case with normed chi-square (X^2/df), in the structural model, considering the goodness-of-fit measures in combination – adequate model fit is evident.

INSERT TABLE 4 HERE

The results matched those in the final measurement model, except for a slight variation in the AGFI. Therefore, it could be concluded that the structural model fits the data in a satisfactory manner and the hypotheses testing could be performed. As shown in Table 5, many hypotheses could not be accepted. It should be noted that Oman is considered to be a frontier market with a limited understanding of internal marketing. No studies on the topic have been conducted in Oman or in the GCC region as all research and theory on internal marketing has been developed in more western, mature markets based on market efficiency and effectiveness. Although the theories could work well in the Omani market, there must be an understanding that the theories are being applied to a somewhat inefficient localised market. Since Oman is a late mover in internal marketing strategy, the internal marketing mix elements are in a different stage of their life cycle compared to developed markets (Hasen, 2014; Ismail and Sheriff, 2016). This impacts their ability to influence service quality and customer satisfaction and hence there are hypotheses rejected in the study.

Table 5 provides the outcome of the hypotheses formulated for the study.

INSERT TABLE 5 HERE

Discussion and conclusion

The purpose of the study was to investigate the extent to which employees perceive themselves as enabled to deliver service quality through the internal marketing mix elements, thus influencing customer satisfaction. The research concluded that employees are enabled to deliver enhanced levels of service quality through the internal marketing mix elements of internal promotion, internal process and internal purpose elements. Furthermore, the research demonstrates that service quality is a strong influencer of customer satisfaction in Islamic banking in Middle Eastern markets, such as Oman. The results concluded that that internal promotion, internal process and internal purpose are regarded as enablers of service quality. Internal process was identified as the strongest enabler of service quality. The positive relationship between internal promotion, internal process, internal purpose and service quality is supported by previous studies conducted by Quaratino and Mazzei (2018), Longo and Narduzzo, (2017), Al-Tokhais (2016), Proctor (2014), and Imankhan and Charakdar (2013). Although a positive relationship exists between internal promotion, internal process, internal purpose and service quality, these relationships require strengthening.

The empirical findings revealed that internal product, internal price and internal political power have a significant relationship with service quality. However, these relationships are negative which is contradictory to previous studies. The negative relationship between internal product and service quality may be due to the fact that since inception, Islamic banking in Oman is further down the experience curve when it comes to designing, implementing and evaluating training programs. When the Islamic banks were first established, the Central Bank of Oman subsidised training programs for the Islamic banks (Central Bank of Oman, 2015). To date the

Islamic banks have not implemented their own in-house training centres. Challenges occur in that some of the training is repetitive and no new knowledge is coming through, furthermore, the knowledge is not been applied effectively due to misconceptions and no proper follow up or coaching. Due to limited capacity in the branches it is difficult to take employees out of office, this if further exacerbated if employees from the interior are required to travel to Muscat (the capital city) for training purposes. Furthermore, since Islamic banks are still in the infancy phase career advancement opportunities are limited. HR practices are still in the process of being defined and developed within the Islamic banks and at this point employees are not provided with career development plans. The findings concluded that internal price is currently a hindrance to service quality. The negative relationship between internal price and employee's ability to deliver service quality is due to the infancy stage of Islamic banking in Oman. Islamic banks have just achieved break-even point, but profits are still lacking and hence there are currently no bonus pay-outs (De Bruin, 2018). For this reason, employees do not feel motivated to go the extra mile to create superior service experiences for customers. The negative relationship between internal political power and service quality is possibly due to more hierarchy in the organisational structure of Islamic banks and performance metrics not as established as they could be due to the early development of these banks. When the Islamic banks were first founded managers brought in employee from various other banks mainly as a result of their previous working relationships with these individuals. This has resulted in teething issues and a number of internal conflicts due to personal relationships and perceived favouritism (Al Zadjali, 2018; Loots, 2017).

Due to the infancy stage of Islamic banking within Oman, the elements of internal people, internal physical evidence, internal performance management and internal procurement were not found to be enablers of service quality. A strong positive relationship was revealed between service quality and customer satisfaction, suggesting that any improvements made to service quality through the internal marketing mix elements will in turn have a significant impact on customer satisfaction.

In conclusion, the internal marketing mix, as traditionally perceived and researched in western markets and conventional banking, is currently not effective in Islamic banking in Oman due to the infancy stage of Islamic banks and internal marketing in the country (De Bruin, 2018). Furthermore, a traditional blanket approach to internal marketing cannot be applied within Islamic banking since different elements influence service quality differently within Islamic banks, for instance, internal process has a much stronger influence on service quality in Islamic banking due to Sharia Law similarly internal purpose has a stronger influence due to a greater focus on community in Islamic banking (Al Zadjali, 2018). The internal marketing mix elements however, still require further development in Islamic banking in order to drive service quality and customer satisfaction.

Theoretical implications

The findings of the study represent an advancement in the study of internal marketing in the Islamic banking environment of the Middle East. Firstly, the findings validate that the measurement scales used to explore the internal marketing, service quality and customer satisfaction variables are reliable and valid. The proposed model in the study has been validated,

confirming the relationships between the internal marketing mix elements, service quality and customer satisfaction in a Middle Eastern market context. Furthermore, the study contributes to relationship marketing and services marketing literature by proposing useful measurement dimensions that can be used in Islamic banking, specifically within Middle Eastern markets.

Secondly, the level of service quality delivered by Islamic banking employees to external customers in a developing Middle Eastern market leads to positive customer satisfaction. Consequently, it can be argued that the service quality, claimed in theory to drive customer satisfaction, as hypothesised in the study, is also relevant to a Middle Eastern banking market. Therefore, an understanding of the internal marketing mix elements that drive service quality to enhance external customer satisfaction in the Islamic banking environment of the Middle East is a new theoretical area of exploration (De Bruin, 2018). Considering this, the findings of this study are important as they illustrate what constitutes service quality to enhance customer satisfaction from a Middle Eastern Islamic banking employee perspective. Thirdly, the paper provides an improved understanding of the influence of the internal marketing mix on service quality and customer satisfaction from the perspective of a frontier Middle Eastern market and a competitive industry, such as the Islamic banking industry. The research proposes an Islamic banking model that outlines the most important elements influencing employees' ability to deliver service quality within Islamic banks in a Middle Eastern market.

Practically, the study contributes by guiding Islamic banks in the Middle East to obtain an improved understanding of how internal marketing is important to strengthening service quality. Mbengo and Chinakidzwa (2014) stated the importance of internal marketing as a strategy in which employees are treated with the same importance as customers to achieve the internal and external service quality objectives. Internal marketing elements, such as internal promotion, internal process, internal performance management and internal purpose, are regarded as enablers of service quality, which in turn strengthen customer satisfaction. Internal product, internal price and internal political power are seen as significant dis-enablers of service quality, but if these negative relationships were reversed, superior levels of service quality could be achieved, leading to improved external customer satisfaction. Islamic banks will be required to put increased emphasis on these internal marketing variables to enhance service quality amongst employees. This study highlights how a stronger understanding of internal marketing is needed in Islamic banking and in frontier economies of the Middle East. The internal marketing mix elements in general are currently not operating as part of a formal programme, nor leveraging off one another in value-adding ways. Hence, this study can guide the Islamic banking industry in the Middle East on how to enhance their competitive advantage through an internal marketing approach that focuses on understanding Islamic banking employee needs and enabling employees to deliver higher levels of service quality and, in turn, elevated levels of customer satisfaction

Implications for marketing practitioners

Considering the results of the study, it can be concluded that Oman's Islamic banks should focus on enabling employees through the internal marketing mix elements to create superior levels of service quality and experiences that result in high customer satisfaction. Islamic banks should foster strong internal environments centred around employee needs, so that employees are

enabled to create a strong service culture that exceeds customer expectations. Employees want to experience internal service value that not only satisfies but exceeds their needs.

Greater employee satisfaction and enablement can be created by implementing a formal internal marketing programme that centres on the internal marketing elements deemed to be the most significant influencers of service quality and customer satisfaction within Islamic banking – namely, internal product, internal price, internal promotion, internal process, and internal purpose. Focus should be given to internal product to reverse its negative relationship with service quality. Service quality gaps and training needs must be assessed and in-house programmes developed to address these needs. Quizzes could be introduced to test knowledge and team leaders could shadow employees to ensure that learnings are applied, and if these are not being applied correctly, the team leader could provide immediate coaching to enhance knowledge transfer. Online training programmes could be developed so that employees can attend training outside of working hours, and travel time and out-of-office time can be reduced. When more practical training is required, training providers could travel to the interior to minimise the impact to capacity. Going forward, it would be beneficial to provide employees with formal career plans that can be developed collectively between employees and their line managers.

To reduce the negative influence of internal price, there must be a strong focus on communication (the internal promotion element) in terms of motivating employees to perform well so that profits can be achieved and cementing the importance of investing in other areas, such as learning and development, at this stage of the Islamic banking life-stage. If the Islamic banks present how they are performing to employees in a transparent way, employees will have a deeper understanding of why bonuses are not possible at this point and may be more supportive. Furthermore, it could be agreed at the board level that when profits are realised, an apportioned part of the profits will be paid to employees. This communicates that “we are all in this together”, which will encourage employees to work together to achieve higher levels of service quality and customer satisfaction so that greater profitability can be realised. To enhance the internal promotion element, Islamic banks must communicate a strong purpose and vision through quarterly face-to-face events, such as town hall meetings, to keep employees motivated, especially whilst the banks are not profitable. Social platforms like Facebook at work and Yammer create opportunities for employees to connect and share service and customer satisfaction stories across the bank, motivating one another and celebrating successes, such as the empowerment of customer employees who are enabled to move beyond the process in need to serve customers well. The focus must also be on strengthening the internal process element and continuous improvement efforts so that when failures or challenges occur, the root cause of these issues is identified immediately and corrective actions are taken.

From an internal purpose perspective, it is important to note that employees working within Islamic banking display strong levels of pride. There tends to be a stronger focus on connecting objectives to the economic objectives of the country, which further links employee purpose to the organisational purpose and an understanding that they are contributing to something greater. According to Al Mughairi (2018), this creates more meaning at work and higher levels of ownership. To further strengthen internal purpose, it is important for Islamic banks to focus on CSR initiatives, for instance through the sponsorship of social causes like breast cancer, blood drives and beach clean-ups, and to encourage employees to volunteer their time and skills to

these initiatives. In this way, employees connect to the organisation on an emotional level and feel proud of the bank they work for, which results in greater meaning, improved performance and the achievement of service quality objectives. To reverse the negative relationship between internal political power and service quality, attention can be paid to the internal people internal process and internal performance management elements. When leaders portray ethical behaviours and refrain from using *wasta*, deeper levels of trust can be established. Clearly defined processes and procedures and visible performance metrics aid in the curtailment of *wasta* practices. Furthermore, through the internal people element, employees are enabled to develop internal relationships and collaborate better, which reduces the need to exercise *wasta* to get things done.

Finally, customer satisfaction is enhanced when service quality is improved through the implementation of and enhancement of an internal marketing programme. Employees' needs can be met in that they can receive the appropriate training and map out their careers, communication can be enhanced, processes and performance improved, internal relationships strengthened and a stronger sense of purpose instilled, all of which enable and empower employees to better serve customers. In this way, higher levels of assurance, reliability, responsiveness and empathy can be achieved, causing stronger levels of customer satisfaction. In conclusion, the internal marketing strategy enables, empowers and motivates employees to deliver superior levels of service quality, which will positively impact customer satisfaction.

Limitations and areas for future research

The study is limited as the research exploring the influence of internal marketing on employees' perceived ability to deliver service quality was only conducted in the Islamic banking sector and within the context of Oman. Future studies could focus on conventional banking, other financial institutions, and other service industries in the Middle Eastern region and beyond.

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