

# The Role of Internal People in the Service Quality-Customer Satisfaction Link

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## Keywords

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## Abstract

The study investigates internal people's influence on employees' perceived ability to secure service quality for external customers in the Islamic banking sector of Oman. Furthermore, the influence of perceived service quality on customer satisfaction is explored. Data were collected from respondents through online and in-person administered questionnaires, with 272 questionnaires collected and analysed through structural equation modelling. The results indicate the limited ability of Islamic bank leadership to empower employees and develop them through service skill development. Yet, employees perceive themselves as being able to deliver on external customers' service needs through their current performance. The results inform Islamic banking leadership of the need to become more informed of internal marketing as an employee development strategy and to empower employees to better deliver on the service expectations of external customers. Through such an approach, the overall experience of customers with the banking brand can be enhanced. The study contributes to knowledge on internal marketing through an in-depth focus on internal people and their influence on service quality and customer satisfaction, especially since limited research on employee empowerment and its importance in the service quality-customer satisfaction chain has been explored in Oman, as a Middle Eastern emerging market.

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# 1. Introduction

In an evolving world where customer service needs are consistently changing, customer expectations of service quality deliverables include a stronger focus on value-adding services. These services include faster processing of service enquiries, increased professional management of customer service interactions, and training and development of employees to manage customer interactions in an efficient and engaging manner. Through employee development and empowerment, service providers like banks are enabled to deliver on these customer expectations more successfully. As such, the implementation of an internal marketing strategy can assist service providers to be better enabled to deliver on the constantly changing service needs of customers through employees as a service delivery tool (Gera, 2018). Yet, in a country like Oman, there is still limited understanding of the importance of internal people as a critical internal marketing element that adds significant value to the external customer management strategy of a service provider (e.g., a bank) (Maki, 2018, personal communication, 18 March; A. Loots, 2017, personal communication, 3 March).

Scholars (e.g., Ozuem, Limb & Lancaster, 2018) argue that service providers, such as banks, serve two types of markets in an evolutionary world: employees as internal customers of the service provider; and the outside customer segments of the provider, who represent the external market. Since employees are internal to the service provider chain of the bank, it is imperative for employees to have a co-operative working relationship that could positively impact the external service quality being delivered to external customer segments (Kaurav, Prakash & Baber, 2018). This is especially important to note considering that banking sector in Oman is currently the second largest contributor to the economy after oil and gas, contributing 37% to the country's GDP. Islamic banking was first introduced into the country in 2012, and since its inception, the Islamic banking has been growing significantly faster than conventional banking, currently reflecting a market share of 16.4% of total sector assets at the end of 2022 (Mendoza, 2023; Fitch ratings, 2023).

As such, Islamic banks in Oman will be required to focus more on the delivery of high service quality levels by employees to stimulate external customer satisfaction as a means to positively drive further market share growth in the country in the future. Therefore, a deeper understanding of internal people, as a key internal marketing element, is key to influencing the overall satisfaction experience of employees, thereby stimulating their level of motivation and their ability to deliver external customers' service expectations. This is especially required as published research has predominantly focused on the effect of internal marketing as a broad strategy on outcomes, such as service satisfaction, employee retention, and employee happiness (Sarker & Ashrafi, 2018; Helmi et al., 2022). To address this research gap, the study explores the relationship between internal people (as an internal marketing element), service quality and customer satisfaction in an Islamic banking industry context in Oman.

The theoretical contribution made to the field of marketing is twofold. First, the focus on internal marketing, as an employee relationship building strategy, has not been broadly theoretically explored from a Middle

Eastern perspective. Theoretical knowledge obtained from this research makes a theoretical contribution to literature on internal marketing from this emerging market perspective of the world. Second, 'internal people', as a foundational element of an internal marketing strategy, and their impact on service quality and customer satisfaction have not been explored from an employee perspective in Oman as a Middle Eastern emerging market. Internal marketing is a new phenomenon in the business sphere of the Middle East, with limited exploration of the internal people element specifically in a relationship marketing context in the region.

Almost a decade ago, scholars (e.g., Elshenawy, 2016) promulgated the need for an in-depth exploration of internal marketing elements and their value add to the relationship building practices of banks with stakeholders. Demir (2022) concurred, stating that employees have become an increasingly valuable tool in a bank's relationship building strategy, which requires further exploration in terms of the role of employees in strengthening internal relationship-building initiatives first before external relationships can be developed. As such, this study proposes a model to Islamic banks on the relationships between internal people, service quality, and customer satisfaction in an Omani banking context.

The study makes numerous academic and industry contributions. For example, the study provides an alternative approach to the capture of service quality and customer satisfaction data through the use of employee opinion. Although service quality and customer satisfaction have been studied extensively in academic literature, there is very little empirical evidence regarding the employees' perceived ability to deliver service quality and customer satisfaction (Sohail, 2018). Specifically, from a Middle Eastern perspective, no studies could be found pertaining to Oman. As such, it is worthwhile exploring how accurately employees are able to assess their ability to deliver service quality and customer satisfaction in a Middle Eastern Islamic banking context such as Oman. Furthermore, since no studies have been conducted in the area of internal marketing with a specific focus on the linkage between internal people, service quality and customer satisfaction, the study aims to provide a better understanding of how employees can be enabled to deliver service quality and customer satisfaction through an internal people strategy. Thus, the customers' experience of service quality and satisfaction is achieved through the management of the employees' ability and their experience within their organisation (Zygaris et al., 2022).

Secondly, research on internal people (as an internal marketing mix element) has been predominately conducted from a Western perspective, and primarily in mature Western markets. Internal people is a new concept in the Middle Eastern market, as there is limited research exploring how employees (as internal customers of an Islamic bank in Oman) perceive their service quality ability to enhance external customer satisfaction in a service orientated context in Oman. Finally, the research will validate the proposed model within Islamic banking in Oman. Islamic banking is built on the fundamental principles of religion, and is strongly governed by Sharia law. As a result, strong values are created internally, resulting in a strong internal focus and the creation of a positive internal society in order to create a positive external society. There is very limited research globally that has explored the internal people element in a Middle Eastern context such as Oman. As such, to

the knowledge of the researcher, no research could be found exploring the influence of internal people per se (as an internal marketing element) on service quality and customer satisfaction in an Islamic banking context in Oman or in the Middle East.

In terms of the industry contribution made by the study, the study proposes a deeper understanding of the role of internal people in securing the delivery of high levels of service quality that could enhance external customer satisfaction in an Islamic banking context in Oman. The study makes valuable recommendations to industry on the importance of developing internal people strategies that could stimulate the delivery of high levels of service quality by employees to external customers, thereby enhancing their overall level of service delivery in Oman. Furthermore, considering that Oman is a frontier economy, the study could also hold value for other frontier and emerging economies such as South Africa, which has the potential to position itself as a leading hub of Islamic finance on the African continent. The study assists in establishing whether the traditional internal people strategies generally applied to Western mature markets will work within a frontier market such as Oman, and how these can be better adapted and strengthened to increase service quality and customer satisfaction. This is specifically for Islamic banks operating in both frontier and emerging markets.

The paper starts with an introduction of the need for the research, followed by an in-depth theoretical foundation confirming the proposed hypotheses. Thereafter, the methodology followed in the study, the results secured as well as the practical solutions proposed are presented.

## **2. Problem Statement**

Scholars (e.g., Das & Ramalingam, 2022; Lee et al., 2022) state that previous marketing studies have emphasised the internal people element of the internal marketing mix and its value add to the fields of human resources, marketing management or psychology from a Western perspective. Furthermore, exploring the internal people element of marketing has predominantly been secured from a conventional banking perspective, without a focus on Islamic banking in Middle Eastern markets, such as Oman. Additionally, the concept of internal people is not well researched in the Middle East region and its impact on service quality and customer satisfaction remains unclear from an Islamic banking perspective in a country like Oman. As such a deeper exploration of the internal people concept and its relationship to service quality and customer satisfaction in an Islamic banking context Oman is required.

## **3. Research Objectives**

Against the background to the problem discussed above, the primary objective of the study was to explore the influence of internal people on service quality, and the impact of the latter on customer satisfaction in an Islamic banking context in Oman. The following secondary objectives were formulated to assist in addressing the primary research objective:

- To theoretically validate the proposed hypotheses formulated for the study.

- To determine the influence of internal people (as an internal marketing element) on service quality in the Islamic banking sector of Oman.
- To assess the influence of service quality on customer satisfaction in the Islamic banking sector of Oman.
- To make recommendations that can secure enhanced knowledge of the relationship between internal people, (as an internal marketing element), service quality and customer satisfaction in the Islamic banking sector of Oman.

## **4. Theoretical Framework**

### **4.1. Theories Grounding the Study**

Relationship marketing is the grounding theory for the study. This theory centres on developing long-term relationships with customers by developing mutual value (Salem, 2022). Through an emphasis on relationship marketing theory, a service supplier is enabled to focus on the development of relationships with a long-term intent that are founded on mutual respect and retention (Rooney, Krolikowska & Bruce, 2021). Service suppliers, such as banks, are moving away from a short-term focus on customer management, relying more on customer management from a long-term customer retention perspective (Shalan et al., 2021). This focus includes the concept of internal marketing, where the employees of a business are perceived as important role players in the management of external customers (Bansal et al., 2022). Internal marketing departs from the understanding that external customer satisfaction cannot be secured if the satisfaction of employees (as internal customers) is not secured (Bansal et al., 2001). Therefore, it becomes imperative for service providers to become increasingly aware that securing external customer satisfaction is only possible if employees' needs are managed in a professional and engaging manner, resulting in their satisfaction as well (Jawaid et al., 2023; Kadic-Maglajlic, Boso & Micevski, 2018).

### **4.2. Exploring Islamic banking in Oman**

Since the inception of Islamic banking in the Oman banking market at the end of 2012, Islamic banking has grown significantly faster than conventional banking. Between 2021 and 2022, Islamic banking assets showed a compounded annual growth rate (CAGR) of 12,2%, whilst conventional banking assets showed a growth of 3.42% over the same period (FitchRatings, 2023). Culturally, there is a need for Islamic banking, stemming from religious beliefs, and Omani customers have put pressure on the government to provide these services. Due to the growth in this market, conventional banks are setting up Islamic windows as part of a defense strategy (Belwel & Maqbali, 2019).

Islamic banking in Oman is positioned as a complete financial system, in which profits may be earned in a socially responsible manner, but without the compromise of justice, equity and fairness. Through this approach, Islamic banks in the country must preserve their commercial objectives such as the offering of competitive products, the enhancement of service quality, and the reduction of operational costs, whilst simultaneously

contributing to the development of the economy and society as a whole (Iqbal, Nisha & Rasid, 2018). Also, Islamic banks in Oman have become increasingly aware that loyal customers generate more profit for the bank. As such, through the provision of quality services, the sale of Islamic finance can be increased, whilst the cost of attracting new customers is reduced (Khamis & Abrashid, 2018). Considering that the demand for Islamic banking and Sharia compliant instruments continues to grow in Oman, there is the possibility that the growth rate going forward may not be as strong due to a number of factors such as enhanced competition from international banks entering the Islamic banking market in Oman, low levels of employee skills in securing enhanced service quality delivery to external customers, and customer churn (Daou, 2021; De Bruin, 2018).

#### **4.3. A perspective on the influence of employee-customer relationships on service quality and customer satisfaction within the Omani retail banking market**

Omani retail banking customers are demanding more than a variety of products. They are searching for superior customer experiences that meet or exceed their basic expectations, whilst providing added value (Famiyeh, Asante-Darko & Amoako, 2018). In a global study conducted by Deloitte's, customer experience, with specific reference to emotional engagement through employee-customer relationships, was rated as the most common reason for opening and closing accounts, surpassing increased fees, location and convenience (Deloitte, 2023). Although banks in Oman are aware of the need for stronger employee-customer relationships and emotional engagement, there is a lack of skills and understanding regarding how to execute this. In Oman, there is a tendency for retail banks to focus on transactional relationships, as opposed to deepening their relationships with customers.

Employees seem to behave as order takers as opposed to managers of their core relationships, and there is a perception that customer trust is not as strong as it could be (Alam & Al-Amri, 2020). Trust is a key driver in employee-customer relationships that transforms static sources of revenue into advocates for the bank. When customers trust their bank, they are more likely to make referrals and consolidate their banking needs with a single financial service provider (Kethan & Basha, 2022). However, banking customers in Oman seem to patronise a number of banks as opposed to maintaining loyalty to one primary bank (Loots, 2017). Employee-customer relationships could be further compounded by a shortage of skilled, service-minded employees. In most instances, both front-line and back-office employees do not have the support and capabilities to meet their customer demands (Daou, 2021). Policy requirements in Oman, as is the case with many Gulf Cooperation Council countries (GCC) and states, place an emphasis on the mandatory hiring of local talent through a localised employment agency. This scenario, in conjunction with a floating expatriate population presents many unique risks for banks in Oman (The National, 2021).

#### **4.4. The Importance of Internal Marketing as an Employee Management Strategy**

Internal marketing is founded on the principle that employees' satisfaction directly impacts the overall service satisfaction experience of external customers. Consequently, it is argued that internal marketing can be

perceived as a foundation for the delivery of a successful external marketing experience (Pinar et al., 2016). For decades, however, internal marketing has been neglected by corporate business worldwide due to a lack of knowledge and understanding by the human resources division of a company and company executives of the importance of internal marketing as an employee management strategy. To strengthen employee commitment to a brand in an evolving competitive business environment, the leadership of companies needs to develop an enhanced understanding of the positive impact that internal branding could have on the productivity, commitment and overall service delivery of employees both internally and externally to the company (Kunsman, 2022; Ku, 2020). As such, for internal marketing to be successful, an in-depth understanding of internal people is required, since it forms the key foundation of an internal marketing strategy (Pavlidou & Efstathiades, 2021).

In addition, scholars (e.g., Huang, 2020; Mohammad et al., 2020) argue that through the development and implementation of a strong focus on internal people, service providers (e.g., banks) are more enabled to enhance employees' service quality delivery ability, thereby enhancing external customer satisfaction. The internal people element of the internal marketing mix is broadly linked to service quality and customer satisfaction, where the emphasis is on employee development and empowerment to positively impact internal and external service quality to enhance external customer satisfaction (Rihayana, Salain & Rismawan, 2021).

#### **4.5. Understanding the Internal People Element of Internal Marketing**

As an element of internal marketing, internal people are the human part of the service delivery process and encompass the employees of an organisation and their interaction with the external customers of the service provider (Khalaf, Hmoud & Obeidat, 2019). Employees are critical stakeholders in the service delivery process, as their ability to deliver on the service expectations of external customers is guided by their own service experience internal to the organisation (Selvakumar, 2015). The internal marketing concept views employees as internal customers and how they view internal service quality is guided by role players (e.g., internal suppliers), leadership approach towards management, and interactions with other employees in the internal service delivery process (Lee & Lee, 2022). As such, fellow employees and line managers are perceived as important elements in the internal people element of internal marketing. Therefore, each of these components of internal people are crucial to impacting the attitude and behaviour of employees, which directly influence their ability to perform their respective tasks and secure internal satisfaction (Al Shabani, 2017, personal communication, 17 November).

#### **4.6. The Relationship between Service Quality and Customer Satisfaction**

In a banking context, scholars (e.g., Alarifi & Husain, 2023) have confirmed the impact of service quality on the behavioural intention of external customers. Such intentions encompass aspects such as the desire to increase purchases, cross-buying, lower levels of price sensitivity, and spreading positive word of mouth (Alarifi & Husain, 2023). Moreover, through the delivery of exceptional service quality levels, banks secure a competitive advantage, lower levels of customer churn, and the recruitment of new customers based on a

perception of high service quality levels through word-of-mouth communication (Ayinaddis, Taye & Yirsaw, 2023). Therefore, banks are continuously focused on lowering the discrepancy between internal service performance and external service performance. They are also consistently investigating new approaches towards employee development and empowerment to enhance internal and external customer satisfaction (Di Pietro et al., 2015). Multiple marketing scholars have explored the internal and external service quality and internal and external customer satisfaction relationships. These studies found that through a focused internal marketing approach, internal service quality can be enhanced, which could positively impact external service quality and customer satisfaction expectations (Huang, 2020; Musella et al., 2017; Sohail & Jang, 2017).

## **5. The Development of the Theoretical Model**

### **5.1. The Interrelationship between Internal People and Service Quality**

According to previous scholarly research, providing high levels of service quality to customers is closely linked to internal people, specifically when considering the relationship with direct line managers and colleagues (Helmi et al., 2022; Setyadi, Helmi & Mohamad, 2022). The disposition of these relationships encompasses both the leadership style used by direct line managers and their know-how to motivate and influence their employees (Pasamehmetoglu et al., 2017). Effective direct line managers, such as supervisors, who ensure a harmonious alignment between individuals and the organisation clearly communicate their organisation's purpose and vision and translate organisational goals and objectives into implementable strategic plans (Khan, Alheety & Bardai, 2020).

Accordingly, they are more equipped to motivate employees to provide better levels of service quality (Hajjiali et al., 2022). Furthermore, adopting participative leadership styles promotes cross-functional integration and employee involvement, aiding all employees to comprehend the complexity of the service process. This understanding empowers employees to perform more effectively and provide better levels of internal and external service quality (Mohamed & Sankar, 2019; Velu et al., 2017). Drawing from relationship marketing theory, employees who receive information from their managers are more willing and able to share knowledge with their co-workers. This mutual exchange of knowledge strengthens internal relationships, fosters knowledge dissemination, and enhances group performance (Jawaid et al., 2023). Consequently, this facilitates the rapid exchange of information and leads to best practice, enabling more responsive, emphatic, compliant, and reliable solutions to challenges encountered. This approach enables employees to provide higher levels of internal and external service quality (Lin et al., 2023). Considering the above, the following hypothesis:

- H<sub>1</sub>: A significant positive relationship exists between internal people as an element of the service marketing mix and the perceived ability of employees to deliver service quality at retail banks in Oman.

### **5.2. The Relationship between Service Quality and Customer Satisfaction**

In assessing the level of a bank's service quality, customers evaluate the bank's reliability in terms of the service offering. A service that is considered reliable will create a favourable perception of a bank (Narteh, 2018;



Ahmed et al., 2022). Moreover, reliability results in higher levels of customer satisfaction when customers perceive bank employees to have the commitment to deliver high levels of service within predetermined time frames (Kamarudin & Kassim, 2020). Assurance – a critical component of service quality – can only be provided when employees possess the required knowledge to demonstrate the ability to instil trust and confidence in their dealings with customers (Van Esterik-Plasmeijer & Van Raaij, 2017). For customers to experience high levels of satisfaction with the overall quality of the services received, they need to feel assured of the competence, knowledge, and skill set of the bank employees providing the service (Rahaman et al., 2020; Khan et al., 2023).

As per the principles of relationship marketing theory, developing and maintaining long-term customer relationships require trust and commitment, which is dependent on one party in the relationship bringing a positive outcome for the other party (Jawaid et al., 2023). In the context of overall service quality, transactional efficiency, speed, friendliness, courtesy, and employee willingness to assist customers will lead to positive outcomes, such as customer trust and commitment and heightened levels of customer satisfaction. Accordingly, customers will exhibit increased levels of loyalty, which will cultivate stronger relationships with the organisation (Ahmed et al., 2022). Hence, the strong relationship between service quality and customer satisfaction will emerge, leading to the development of the following hypothesis:

- H<sub>2</sub>: A significant positive relationship exists between service quality and customer satisfaction at retail banks in Oman.

Considering the discussion above, the following model is proposed. Figure 1: Proposed theoretical model for the study.



**Figure 1: Theoretical model for the study**  
Source: Researcher's own construct

## 6. Methodology

### 6.1. Research Contextualisation and Sample Selection

A quantitative approach was followed and the study flows from the PhD thesis of Leigh de Bruin at the University of Johannesburg, titled *Internal marketing and the delivery of service quality and customer satisfaction in the Omani banking industry*. The co-authors on the paper are the supervisors on the thesis. The

study's population included customer-facing employees working for Islamic banks in Oman. A census approach was applied to the study, considering that the total population for the study (namely customer-facing branch employees at the selected banks) was small and the response rates for respondents participating in studies in Oman is traditionally low. Through a census approach, it was possible for the researchers to contact each customer-facing bank employee to participate in the study without much difficulty. It is important to specify that the researcher collaborated with the HR director and his/her HR team of each selected Islamic bank who participated in the study to identify customer-facing branch employees who could participate in the study. Three banks participated in the study, which were considered to be representative of the Islamic banking industry in Oman, as they had an overall market share of 59% of the country's banking industry.

Data were collected via a structured questionnaire. Respondents were requested to indicate their agreement or disagreements with items relating to the core constructs – namely internal people, service quality, and customer satisfaction. A five-point Likert scale ranging from 1 (strongly disagree) to 5 (strongly agree) was used to collect data from respondents. The research instrument applied to the study represented four sections. Section one focused on the collection of the respondents' demographic information, while section two obtained information relating to the internal people. Table 1 illustrates the different items used in the study. The items for internal people were obtained from Burin (2011) and Reynolds-De Bruin (2014). Section three gathered information relating to employees' perceived ability to deliver service quality. The items to measure this construct were secured from Mohd-Shariff (2013). Section four related to the measurement of employees' perceived ability to deliver customer satisfaction, using items borrowed from Anaza (2010).

**Table 1: Constructs and items**

<b>Internal Marketing Mix Element</b>	<b>Sources</b>
Internal people	Burin (2010); Reynolds-De Bruin (2014)
<b>Service Quality</b>	<b>Sources</b>
Service quality	Mohd-Shariff (2013)
<b>Customer Satisfaction</b>	<b>Sources</b>
Customer satisfaction	Anaza (2010)

Source: Researcher's own construct

Five-hundred and ten customer-facing employees working at the selected banks participated in the study. The study applied person-administered and electronic surveys to collected data from these respondents. In total, 272 questionnaires were realised and could be used for data analysis purposes in the study.

## **6.2. Data Analysis**

After data cleaning was secured, results were obtained regarding the descriptive statistics of respondents. The SPSS software package (through the application of AMOS) was used to measure the hypotheses and to secure the development of the measurement and structural models for the study.

## 7. Empirical Findings

### 7.1. Respondents' Profile

Of the study's respondents, 25.8% were aged 31–35 (25.8%), 41% were female (41%), and 89.5% were Omani citizens. In addition, most respondents (43.5%) had been working for the bank for longer than five years.

### 7.2. Reliability

Table 2 outlines the factor loading, item-total correlations, means, standard deviations of the items applied to measure the constructs of the study, *p*-values, Cronbach's alpha scores, and average variance explained (AVE). As per Table 2, the mean scores range between 3.89 and 4.56, and the standard deviations vary between 0.64 and 1.04, indicating uniformity between the items measuring the study's constructs.

**Table 2: Factor loading, item-total correlations, means, standard deviations, *p*-values, Cronbach's alpha scores, and average variance explained**

Construct	Items	Factor loadings	Item-total correlation	Mean	STD deviation	<i>p</i> -value	Cronbach's Alpha	CR	AVE
Internal people	PEO1	0.92	0.87	3.89	1.04	0.01	0.938	0.937	0.789
	PEO2	0.87	0.83	3.94	0.96	0.01			
	PEO3	0.88	0.85	4.11	0.95	0.01			
	PEO4	0.88	0.85	3.93	1.03	0.01			
Service quality	SQU1	0.84	0.76	4.51	0.64	0.01	0.909	0.914	0.680
	SQU2	0.80	0.76	4.51	0.65	0.01			
	SQU3	0.80	0.76	4.48	0.66	0.01			
	SQU4	0.84	0.77	4.56	0.64	0.01			
	SQU5	0.84	0.79	4.56	0.62	0.01			
Customer satisfaction	SAT2	0.77	0.70	4.32	0.69	0.01	0.855	0.854	0.661
	SAT4	0.87	0.78	4.24	0.71	0.01			
	SAT5	0.80	0.71	4.33	0.64	0.01			

The Cronbach's alpha scores were 0.855–0.938, which is in excess of the cut-off value of 0.60, as promulgated by Hair, Black, Babin and Anderson (2014). The composite reliability (CR) scores for internal people, service quality, and customer satisfaction ranged from 0.854 to 0.937, exceeding the 0.7 cut-off. The outcome of the Cronbach's alpha and CR scores pointed to very good levels of reliability. The validity of the constructs applied to the proposed model were evaluated by investigating convergent and discriminant validity through confirmatory factor analysis (CFA). The different items relating to internal people, service quality, and customer satisfaction reflected factor loading values in excess of 0.5, as promulgated by Hair et al. (2014), purporting convergent validity. The calculation of the AVE was applied as a further measure of assessment for

convergent validity. The AVE scores for all three constructs exceeded 0.5, reflecting convergent validity for the items applied to the study (Hair et al., 2014).

In terms of discriminant validity, the AVE results of all three constructs used in the study exceeded the corresponding inter-construct correlations. Table 3 provides insight into the correlation and square root values of the AVE matrix. The outcome is that the square roots of all the AVEs for the three constructs applied to the study were greater than their correlations with other constructs, indicating discriminant validity. Conclusively, composite trait reliability was determined by establishing if the cut-off value of 0.7 was exceeded. As can be noted from Table 3, composite trait reliabilities exceed the minimum value of 0.7, with a range of 0.803–0.934. This resulted in composite trait reliability being secured.

**Table 3: Average variance extracted, squared inter-construct correlations, and composite trait reliability**

Variable	Internal people	Service Quality	Customer satisfaction
Internal people	<b>0.888</b>		
Service quality	0.529	<b>0.825</b>	
Customer satisfaction	0.358	0.311	<b>0.813</b>
Composite trait reliability	0.803	0.923	0.934

### 7.3. Measurement Model Assessment

CFA was secured through the application of the AMOS. 25 software on a 16-item, three-construct model to determine its psychometric properties. Table 4 indicates that the measurement model displayed satisfactory fit indices. All goodness-of-fit measures fell within the limits prescribed by Hair et al. (2014). The normed chi-square was less than 3; the normed fit index (NFI), Tucker-Lewis index (TLI), and comparative fit index (CFI) were above the 0.9 cut-off; the root mean square error of approximation (RMSEA) was less than 0.05; and the adjusted goodness-of-fit index (AGFI) was above the 0.8 cut-off.

**Table 4: Measurement model fit indices**

DF	P	$\chi^2/df$	NFI	AGFI	TLI	CFI	RMSEA	GFI
75	0.000	2.499	0.901	0.854	0.930	0.939	0.048	0.879

### 7.4. Structural Model Assessment

Similar to the measurement model, the following goodness-of-fit measures were assessed: chi-square, the normed chi-square ( $\chi^2/df$ ), goodness-of-fit index (GFI), AGFI, TLI, CFI, NFI, and RMSEA. Table 5 shows that the values for the NFI, TLI, and CFI are higher than the 0.9 freeholds, and the RMSEA value is lower than 0.08. Therefore, it is clear that a suitable model fit was secured.

**Table 5: Structural model-fit indices**

DF	P	$\chi^2/df$	NFI	AGFI	TLI	CFI	RMSEA	GFI
75	0.000	2.499	0.901	0.879	0.930	0.939	0.048	0.958

Table 6 reflects the acceptance or rejection of the proposed hypotheses formulated for the study.

**Table 6: Hypothesis testing**

Hypothesis	Independent variable	Dependent variable	t-value	$\beta$	Path estimates	Sig.	Finding
H <sub>1</sub>	Internal people	Service quality	-0.058	-0.168	-0.003	0.954	Not supported
H <sub>2</sub>	Service quality	Customer satisfaction	10.724	0.57	0.58	0.01	Supported

Considering the outcome of the results in Table 6 above, it is important to highlight the following key aspects. The results of the study established that a non-significant and negative relationship exists between internal people and employees' perceived ability to deliver service quality within Islamic banks in Oman ( $\beta = -0.168$ ;  $p > 0.05$ ).

Interestingly, it is clear from the results that in the context of Islamic banking in Oman, internal people are not regarded as an enabler of customer satisfaction in Islamic banking ( $\beta = -0.168$ ;  $p > 0.05$ ), as a result of the non-significant and negative nature of the relationship between these variables. As such, hypothesis 1 is rejected. The outcome of this hypothesis can be ascribed to the infancy stage of Islamic banking in Oman. When the Islamic banks were first established (in 2012), managers were recruited from various other banks and each one came with his/her own management philosophy and leadership style. This resulted in a melting pot of leadership styles, philosophies and management processes. This has created many challenges from a uniformity and consistency point of view, and Islamic banks are still in the process of defining their structures, culture and leadership philosophies.

Within Islamic banks in Oman, internal relationships and cross-functional integration are weak, impacting service delivery and customer satisfaction. This is primarily due to the lack of knowledge on internal marketing practices that embrace employee participation in decision making and strategising within the bank. As such, it can be stated that internal people, referring to relationships with supervisors and co-workers as it currently exists is not an enabler of employees' ability to deliver service quality or customer satisfaction in Islamic banks in Oman. Finally, service quality is considered to be the primary driver of customer satisfaction, where higher levels of service quality therefore result in higher levels of customer satisfaction in Islamic banks in Oman. The results of the hypothesis testing displayed in Table 6 confirm that there is a significant positive relationship

between employees' perceived ability to deliver service quality and employees' perceived ability to deliver customer satisfaction ( $\beta=0.58$ ;  $p<0.05$ ). As such, hypothesis 2 is accepted. As such, should Islamic banks develop internal marketing practices that are focused on employee development and empowerment, they will enable employees to deliver higher levels of service quality that could secure increased levels of external customer satisfaction.

## **8. Discussion**

The broad focus of the study was to explore the extent to which internal people influence service quality and how this impacts customer satisfaction in an Islamic banking context. The findings established that internal people do not have a significant influence on the service quality ability of employees, but that service quality does impact customer satisfaction positively. The internal people element is crucial to determining and influencing service quality (Setyadi, Helmi & Mohamad, 2022). Internal marketing focuses on treating employees as internal customers and emphasises the importance of their satisfaction and engagement (Huang, 2020). Through a focused internal people approach, it becomes evident that satisfied and motivated employees are more likely to deliver high-quality service to external customers (Jawaid et al., 2023). Yet, in the Middle East – for instance, Oman – there is minimal understanding of the concept of internal marketing, with specific reference to internal people, and how people empowerment through development can enhance people's productivity and service delivery (Demir, 2022).

In Oman, banks have not yet realised that their employees' behaviour and actions directly impact customers' service experience. Employees' knowledge, skills, and attitudes shape the interactions with customers and determine the quality of service delivered. If employees are properly trained, motivated, and empowered, they are more likely to provide exceptional service. Engaged employees are committed to their work, display higher levels of discretionary effort, and go the extra mile to ensure customer satisfaction. When employees are engaged, they are more likely to understand customer needs, empathise with their concerns, and proactively address their requirements, resulting in improved service quality. Banks in Oman should also realise that satisfied and motivated employees are more likely to demonstrate higher levels of commitment, loyalty, and job satisfaction. They are driven to provide excellent service and actively contribute to continuous improvement efforts. Contrastingly, unmotivated and poorly developed employees who are not empowered in their jobs deliver lacklustre service, which negatively influences service quality. Proper training equips employees with the necessary tools and techniques to deliver high-quality service. Furthermore, neglecting the influence of employees on service quality would overlook their critical role in shaping customer experiences. Banks in Oman should invest in their internal people element since their employees will then achieve higher service quality, customer satisfaction, and overall business success.

Internal marketing as a strategy, inclusive of internal people and their relevance to service delivery, is in its infancy stage in Oman. Consequently, a direct effort is required by Islamic banks in Oman to focus more on

acknowledging employees as internal customers, and as internal stakeholders that is important in driving the overall service potential of the bank through an internal-external focus on service delivery. People empowerment and enablement requires more development in Islamic banking to better deliver on customers' service quality and customer satisfaction expectations.

## **9. Theoretical Implications**

The study makes numerous contributions to the fields of internal marketing and relationship marketing. These theoretical contributions are discussed below.

### **9.1. Enhanced Knowledge of the Importance of Internal People in Strengthening the Employee-Service Quality Link Is Required**

The relevance of employees in the service delivery process has been broadly confirmed in marketing literature (Opoku & Nyarku, 2022). The study has confirmed the need for non-Western markets worldwide to understand the importance of employees in the workplace as well as their need for development, empowerment, and integration through association and acknowledgement. The delivery of high levels of internal service quality serves as a foundation for efficiency, consistency, and elevated levels of external service quality (Lin, Ling, Liu & Hu, 2021). To achieve internal service efficiency, interactive and supportive leadership is required, which facilitates employee needs and expectations. Employees have an inherent desire to be acknowledged and to be cared for through respect, understanding, and engagement. Through such an approach, employees are managed as individuals whose needs and preferences are managed within a humanised, working environment that is characterised by a work-life balance.

Furthermore, internal marketing highlights the evolving transformative power of management-employee engagement through a transformative leadership approach. Through such an approach, employees are managed as participative elements in the decision-making process, thereby taking part in the strategising and daily decision-making needs of a unit/section or organisation. Moreover, employees expect their managers or leadership to operate in a fair and supportive manner, where employee engagement by management is characterised by mutual respect, integrity, honesty, and positive interaction. The overall value system of the organisation also provides guidance to how management can engage with employees, where open communication and moral values guide management's behaviour towards employees (Neher & Maley, 2020). Through such an approach, individual buy-in into decision-making and day-to-day operational activities are important in securing a workable environment that is conducive in delivering the required service quality standards of the organisation.

### **9.2. Deeper Knowledge of the Role of Service Quality in Strengthening Customer Satisfaction**

The study establishes that service quality is interrelated with customer satisfaction. It seems that external customers' satisfaction is guided by employees' ability to deliver on internal service expectations (Osahon &

Kingsley, 2016). It is plausible to note that through a strong foundation of internal service delivery tools and guidelines, employees are enabled to deliver on internal service deliverables, which could deliver on external customer expectations faster and more efficiently. Furthermore, through the provision of training programmes that enhance employees' skills levels, delivering on internal system expectations can be enhanced, as employees are better equipped to manage internal service demands and process deliverable expectations. Thus, when employees have developed the ability to better understand internal employee demands, expectations, and processes, they are better equipped to deliver on such demands, which could positively impact external service delivery. For example, when employees are understanding of the service needs of fellow employees in an internal service environment, they develop a deeper awareness of the service expectations of these internal customers (Wang, Luo & Tai, 2017).

Considering this, employees are more enabled to meet the service needs of external customers, thereby improving their overall customer satisfaction experience. Moreover, this will better enable employees to provide a tailored approach to customers' service needs expectations to strengthen their customer satisfaction, as they will have in-depth knowledge of the internal service ability of employees and what needs to be done to deliver on the external service needs of the organisational customer base. The study's findings enhance the service quality-customer satisfaction link by specifying the role of professionalism in the service delivery process through the delivery of personalised attention, friendly service engagement, and the delivery of services that address customers' service needs and expectations (Soleimani, Dana, Salamzadeh, Bouzari & Ebrahimi, 2023). Finally, the professional management of service failure is vital through a well-designed internal processing system that can manage a service failure scenario fast and efficiently (Zhao, Noman & Hassan, 2023).

## **10. Managerial Implications**

The following key recommendations are proposed for consideration by Islamic banks in Oman.

- *A deeper understanding of internal marketing and its importance is required by Islamic banks in Oman*

When considering that hypothesis 1 proposed for the study is rejected ( $\beta = -0.168$ ;  $p > 0.05$ ), it can be concluded that a possible reason for this is the lack of knowledge of Islamic banks in Oman on what internal marketing as a strategy is, why it is important and why it should be applied in a banking context to empower employees as internal customers of the bank. As such, Islamic banks need to secure a stronger focus on internal marketing towards their employees to develop an internal culture of people empowerment, development, and acknowledgement through training, transformative leadership, and employee acknowledgement. For example, leadership at an Islamic bank should develop a deeper understanding of employees' work-related needs to develop work-related tasks that stimulate employees' interest, acknowledge employees for internal service delivery, and enable a culture of participative leadership, interactive engagement, and support that is founded on mutual respect, and employee and system cohesion.



- *A change of corporate culture is required to stimulate employee participation in decision making*

From the results of this study it is concluded that hypothesis 1 is rejected ( $\beta = -0.168$ ;  $p > 0.05$ ). Considering this, a change of culture is required by Islamic banks that encompasses an inclusive approach towards employee participation in decision-making and strategising. This is especially necessitated since employees have an inherent need to be involved in decision-making and to be managed through an inclusive approach that is characterised by two-way communication. This can be achieved through a transformative leadership approach implemented by Islamic banks in Oman, where inclusion and participation are the foundations of leadership. Through a transformational leadership approach, Islamic banks can encourage employees' performance, based on mutually developed goals that are clear and direct in their expectations, and provide recognition and support to employees that could stimulate overall productivity, employee intent to perform harder as well as the psychological enhancement of self-awareness through institutional support. Transformational leadership can also stimulate a fairness perception in terms of employee management through a self-assessment approach in Islamic banks where employees are involved in the management of their own output deliverables. The latter could stimulate individual intent to work harder through the development of positive emotions based on self-acceptance, positive inspiration, and employee sharing of knowledge intent.

- *Knowledge on employee development principles can stimulate employee productivity in the long term*

The lack of knowledge by Islamic banks on internal marketing as a strategy that could enhance employee empowerment, development and participation is a concerning outcome of this study. As such, Islamic banks should stimulate their employees' commitment through a deeper understanding of the foundations of employee development, training, and acknowledgement, which could positively impact their internal service quality to enhance external customer satisfaction. As such, Islamic banks need to adapt their organisational culture through a more inclusive approach towards employee management that encompasses employee participation in goal development, performance management, and organisational strategy development. Moreover, through the implementation of employee touchpoint assessments, regular research analysis, and the analysis of employee performance on a consistent (quarterly) basis to establish their current work-life balance, a greater understanding of employee ability can be established. Finally, employee development is a precursor to the delivery of enhanced service quality levels that could positively influence external customer satisfaction. As such, employee training and employee engagement that focuses on the individual career mapping of employees as internal customers can stimulate employee willingness to deliver more successfully on the service needs of external customers of Islamic banks. Through a focused internal service management approach, employees working for Islamic banks can be better guided to serve the needs of other employees who are part of the internal service chain that impacts external service delivery to customers. Through such an approach, increased levels of assurance, reliability, responsiveness, and empathy can be secured through employee service delivery at Islamic banks, resulting in elevated levels of external customer satisfaction.

## 11. Conclusion, Limitations and Areas for Future Research

The concept of internal people is acknowledged as a productive approach to enhancing service quality and external customer satisfaction. The study establishes that Islamic banks require a deeper focus on the importance of internal people and its influence on service quality, with the latter having a positive impact on external customer satisfaction. Through the implementation of the internal people element, managers will move away from directing employees to coaching employees producing a more supportive environment. Furthermore, through the internal people element managers will model self-reflective behaviours which will further enhance the improvement of this within the organisational culture. This is especially important considering that the internal people element addresses the relationship between the supervisor and the employee and the importance of involving employees in decisions and listening to their concerns. A limitation of the study is that it focuses only on one element of the internal marketing mix and its impact on service quality. The study is also limited to one sector of the banking industry in Oman. Future studies could do a comparative study of the proposed model between emerging markets across the globe or explore additional marketing mix elements and its impact on service quality and customer satisfaction in a multiple industry context.

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