

The Effect of Internal Marketing of Islamic Banks in Palembang City on The Quality of Customer Service With Job Satisfaction as a Mediator

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ABSTRACT

This study aims to see how the role of job satisfaction as a mediator on the influence of internal marketing on the quality of customer service at Islamic Banks in Palembang City. This study uses a quantitative approach to conduct a descriptive survey. A cross-sectional survey is used in this study. The research sample consisted of 135 respondents, 45 staff, and 90 customers from 9 Islamic Banks in Palembang City surveyed using a structured questionnaire. Data were analyzed using Partial Least Square Structural Equation Modeling (SEM-PLS). The study's findings indicate that internal marketing significantly impacts the quality of services provided to Islamic bank customers.

Furthermore, job satisfaction appears to be an essential mediating role in improving the quality of service provided to customers of Islamic Bank. The study's uniqueness is that the developed model met the criteria for the suitability of various approaches, implying that using internal marketing to train employees can improve customer service quality. Islamic banks will be more widely accepted in the community if they use internal marketing strategies and job satisfaction as a mediator in improving service quality.

Keywords: Internal Marketing, Service Quality, Job Satisfaction Islamic Banks

A. INTRODUCTION

Islamic banks in Indonesia are currently echoing the Islamic economy as one of the economic sectors because it has enormous potential and will significantly contribute to the Indonesian economy in the future. The struggle for consumers between Islamic banks and mainstream banks will be increasingly fierce. Customers' hearts must be won by increasing customer happiness, and Islamic banks must have

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a strategy to do so (Ehsan et al., 2021). Due to intense competition, Islamic bank management must make genuine efforts to maintain performance so that Islamic banks remain the customer's first choice among competing banks (Agustina & Majid, 2021). Retaining the best employees who can provide the best performance for the company is one of the fundamental steps that Islamic bank management can take to maintain the company's success (Mols, 2019). Providing job satisfaction to employees is one of the efforts companies can make to obtain the best performance from their employees (Hashem, 2018). Internal marketing can help organizations build job satisfaction, which in turn helps build good service quality.

Internal marketing sees employees as internal customers and works as an internal product that meets their needs and desires while also achieving the company's objectives (Sarker & Ashrafi, 2018). Internal marketing will impact external clients by gathering input from employees who interact with them directly. As a result, the business is better positioned to handle perceived issues and meet consumer expectations (Alabdullah & Maryanti, 2021). The organization's ability to adjust to the environment and secure resources is hampered if it does not seek this knowledge (staff and customers).

Visionary executives that see the value of employees as customers in their firms provide management assistance. From the top to the bottom of the hierarchy, senior management must successfully communicate their direction, values, and expectations to all levels of the organization (Kartika, 2021). Management support will increase resources and job satisfaction by combining decision-making and operational execution linked to policies and procedures and empowering staff to respond to constituent demands (Altarif, 2014). It is also vital to create a work environment that stresses service in the concept of internal marketing. Internal marketing is seen as a critical component in ensuring service quality.

Every good financial institution has service demands on service quality. So far, customer service at Islamic banks has been going well. However, several things become obstacles to the quality of customer service, such as products that are not varied and services to the public that are not adequate, as well as human resources that have not been integrated into the obstacles to the growth of Islamic banking in Indonesia. All of these obstacles greatly affect the quality of service. Improving employee satisfaction in working through internal marketing, such as management style, communication between existing departments, rewards, training, clear job descriptions, and adequate responsibilities, will improve customer service quality (Abdullah et al., 2021). Which in turn will have a direct impact on the reputation of the company.

Furthermore, Suropto & Supriyanto (2021) mention in their research that service quality is strongly related to employee satisfaction in the financial business, and employee satisfaction will increase if the organization adopts internal marketing. So this research is essential so that the theoretical model is made based on facts related to improving Islamic banking services regarding internal marketing factors and employee job satisfaction. So this study aims to see how the role of job satisfaction as a mediator of the influence of internal marketing on the quality of customer service at Islamic Commercial Banks in Palembang City.

B. THEORETICAL

Internal Marketing

Internal marketing is an organization that uses an external marketing approach to effectively meet employee satisfaction and the company's efforts to meet customer satisfaction, market orientation, and sales orientation. Internal marketing is a concept and a method of catering to the demands of employees (Fuciu & Dumitrescu, 2018). Internal marketing is a concerted effort to encourage staff and develop and integrate organizational methods geared toward client orientation (Chasanah et al., 2021).

Internal marketing's goal is to encourage staff to treat consumers well. The formation of internal marketing necessitates a positive relationship between a company and its employees (Yildiz, 2016). Employees will strive to satisfy clients if their demands are understood and met by the firm. Internal marketing is a concept that stresses employee collaboration (Kim, 2021). It is a crucial component in creating and maintaining a successful corporate plan. The value received by individuals on the scale can be used to determine the success rate of internal marketing.

There are five primary points to consider when evaluating an internal marketing program. The five aspects are membership segmentation, relationship development, communication strategy, product/service offerings, and relationship development cost/benefit analysis. Internal marketing consists of five components: 1) management assistance, 2) internal communication, 3) personnel management, and 4) employee participation in external communication (Qaisar & Muhamad, 2021).

Service Quality

Service quality is defined as how well a service consistently meets or exceeds consumer expectations. Service quality refers to the consumer's overall perception of the organization's and its services' relative inferiority/superiority. (Chaudhary & Dey, 2021). Service quality is vital not only for customer loyalty but also for company growth. In addition, service quality can generate revenues for the organization (Fuchs & Fangpong, 2021). Service quality perception is a customer's judgment of a product or service's overall superiority. The consumer will be satisfied if the perceived service is the same as the expected service and unhappy if the perceived service is less than expected (Darawong & Sandmaung, 2019). This study is based on the following dimensions: 1) Tangible, 2) Reliability, 3) Responsiveness, 4) Assurance, and 5) Empathy. (Gobena, 2018).

Job Satisfaction

Job satisfaction is a collection of affective reactions or attitude evaluations of a job or a specific aspect of a job. Job satisfaction refers to an individual's overall affective orientation toward their current job role (Bailey et al., 2016). Job satisfaction is typically expressed in attitudes such as being more loyal to the company, working well, being highly dedicated to the company, being orderly and following regulations, and other positive attitudes (Faradila et al., 2020). Achievement, growth, self-esteem, independence, and control are satisfaction aspects. Meanwhile, the researcher chose the definition of job satisfaction based on the descriptions above, which state that job satisfaction is how employees feel about their work. Job satisfaction results from a person's opinion of his or her job or a positive and enjoyable experience. Several aspects of job satisfaction can be used to reveal essential work characteristics, including 1) Salary, 2) Work Environment, 3) Company Policies, and 4) Job Security (Milana, 2018). Nemteanu & Dabija (2021) back this up by stating that the factors contributing to job satisfaction are working in the right place, fair pay, organization and management, supervision of the right job, and people in the right job.

Islamic Banks

Islamic Banks is a type of bank that does business according to sharia principles. Syariah commercial banks and sharia people's financing banks are two types of sharia banks. Islamic Banks, as defined by Law No. 21 of 2008 on Islamic Banking, are financial institutions that do business following sharia principles or Islamic legal principles (Aristyanto et al., 2019). According to the fatwa of the

Indonesian Ulema Council, the Islamic sharia principles alluded to the concepts of fairness and balance, benefit, and universalism and omit gharar, maysir, usury, injustice, or unlawful goals (Khaliq, 2019). Furthermore, Islamic Banks must constantly perform social functions as well as functions such as baitul mal institutions, according to Sharia Banking Law. Built mal organization accepts monies from zakat, infaq, alms, grants, or other social funds and distributes them to waqf managers (nazir) following the waqf giver's wishes (wakif).

According to the Financial Services Authority agency, every Islamic Banks transaction contains nine contracts. Wadi'ah, Mudharabah, Musyarakah, Murabahah, Salam, Istina', Ijarah, Ijarah vomiting bit tamlik, and Qardh are among the nine contracts (Abdel Megeid, 2017). Islamic banking also offers products and services that follow sharia (Islamic law), which forbids not only usury or excessive interest charges, such as additional borrowing fees, but also other unethical practices such as gharar (speculation) and gambling (maysir) (Voronova & Umarov, 2021). Customer deposits are not subject to interest payments at Islamic Banks. Islamic Banks do not pay interest on their customers' deposits. According to the Islamic banking profit sharing ratio, Islamic Banks only pay a share of profits (Maulana & Violita, 2020). Islamic Banks will become one of the finest choices for customers conducting financial transactions in the future if they follow this service principle.

Hypotheses

Internal marketing is a communication method that fosters a customer-centric culture within a firm. Employees are company partners who collaborate with the organization to serve external clients with products and services. Employees and customers who trust the organization will rely on themselves because of the assurance of high-quality service. Internal marketing is highly associated with customer-oriented service enhancement. Research (Park & Tran, 2020) shows that customer service quality relates to employees' sales conduct.

Furthermore, the service climate moderates the influence of internal marketing on customer-oriented sales behavior. This research is further backed by Helmi et al. (2022) by the fact that better services can be built by developing internal marketing. Referring to the theoretical basis and some empirical findings, alternative hypotheses can be proposed:

H1: Internal marketing has a positive effect on job satisfaction.

H2: Internal marketing has a positive effect on customer service quality.

H3: Job satisfaction positively affects the quality of customer service.

H4: Job satisfaction is a significant full mediator of the impact of internal marketing on customer service quality.



Figure I. Conceptual Model of Internal Marketing and Service Quality with Job Satisfaction As Mediator

C. METHODOLOGY

This study uses a qualitative approach by conducting a descriptive survey. A cross-sectional survey was used in this study. This methodology was chosen because this study aimed to determine the impact of internal marketing on the service quality of Islamic bank customers with job satisfaction as a mediator by surveying Islamic bank employees and customers. The study lasted for one month, in February 2022.

Research Sample

This survey's population is employees and consumers of Islamic Commercial Banks in Palembang. The research sample consisted of 130 participants, 40 staff, and 90 Islamic bank customers taken from nine Islamic banks in Palembang, using the basic technique of random selection. Internal marketing and job satisfaction questionnaires were distributed to employees from the general manager level, customer service, and security guards from sharia banks. Service quality questionnaires were distributed to sharia bank customers who visited or transacted at sharia bank service offices in Palembang. The variable construct can be seen in the following table.

Table I. Grid of Each Variable

No	Variable	Indicator	Item Code
I	Internal Marketing	Management Assistance	IMI
		Internal Communication	IM2
		Personnel management	IM3
		Employee Participation in External Communication	IM4

No	Variable	Indicator	Item Code
2	Service Quality	Tangible	SQ1
		Reliability	SQ2
		Responsiveness	SQ3
		Assurance	SQ4
		Empathy	SQ5
3	Job Satisfaction	Salary	JS1
		Work Environment	JS2
		Company Policy	JS3
		Job Security	JS4

Data Analysis Technique

Partial Least Square Structural Equation Modeling (SEM-PLS) is the data analysis approach. The data is then evaluated using SEM analysis to prove and determine the characteristics of the theoretical model of the influence of internal marketing on service quality with job satisfaction as a mediator. SEM was chosen because of its ability to analyze complex and interconnected relationships simultaneously, which is what this study paradigm requires. SEM was determined using analysis of variance and covariance matrix, thus producing more precise results than linear regression analysis ((Hair et al., 2009). The application used for SEM analysis is SmartPLS 3.

The stages of the PLS-SEM analysis in this study consist of model specifications, estimation of model parameters, structural model testing, and proof of research hypotheses. The specification model in PLS-SEM is done by making a path diagram that describes the relationship between exogenous and endogenous variables (structural model/inner model) and the relationship between exogenous and endogenous variables on their respective indicators (measurement model/router model). Evaluation of the measurement model in PLS-SEM builds a non-parametric evaluation criterion and uses bootstrapping and blindfolding procedures (Osman et al., 2020). The evaluation measurement model focuses on evaluating the validity and reliability of the measurement construct or indicator.

In the reflective measurement model in this study, the measurement model was evaluated using internal consistency (composite reliability), reliability indicators, and convergent validity (average variance extracted). The higher the

value of outer loading on a construct indicates that the indicators in the construct have many similarities. These characteristics are referred to as indicators of reliability. The value of the outer loading on all indicators must be statistically significant with the provision that the minimum value is 0.708 (Wang et al., 2022). When the outer loading value obtained is in the 0.4-0.7 interval, it must be considered excluded from the model. With a note, removing or removing these indicators from the model can increase the value of composite reliability and the value of average variance extracted (AVE). In general, convergent validity can be measured using the AVE value, provided that the AVE value must be greater than 0.5. That is, when the AVE value is greater than 0.5, the construct explains more than half (50%) of the variance of each indicator.

On the other hand, if the AVE value is less than 0.5, there are more errors than the variance explained by the construct (Li et al., 2019). The evaluation of the structural model (inner model) is carried out in several stages, namely collinearity testing, testing the significance of the relationship on the structural model, and measuring the T Value. Allowable Critical Value must be greater than 1.96 (Jabbar & Hussin, 2019).

D. RESULTS AND DISCUSSION

Data Validity and Reliability Test

The validity of the questionnaire items was tested using the Average Variance Extract (AVE), and the reliability of the questionnaire was tested in a composite manner, that is, directly on the construct. This reliability test employs the Construct Reliability price, which is based on the price of the regression coefficient (loading factor). The following table shows the cost of each construct's validity and reliability index.

Table 2. AVE and CR Evaluation Value

Variable	Cronbach's Alpha	Composite Reliability	Average Variance Extracted (AVE)	Description
Internal Marketing	0.836	0.890	0.670	Valid & Reliable
Job Satisfaction	0.926	0.947	0.818	Valid & Reliable
Service Quality	0.914	0.936	0.744	Valid & Reliable

According to Table 2, all variables have an AVE value greater than 0.50, indicating that the indicators represent the developed variables and are declared valid. If the Construct Reliability (CR) value is more significant than 0.80, then all constructs in this study can be used in the model. Furthermore, it is known that Cronbach's Alpha value is more significant than 0.7, indicating that the instrument used is precise and consistent in measuring each variable.

Model Structural

The results of the model test using SMART PLS, which includes the construction of each variable, can be seen to see the structural model of internal marketing, job satisfaction, and service quality and test the hypotheses described previously. The structural model's results are described below.

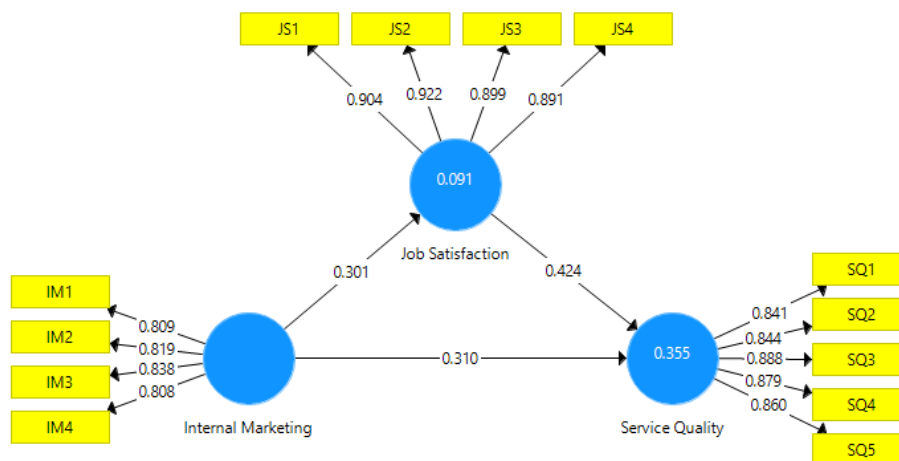


Figure 2. Internal Marketing Fit Model on Service Quality with Job Satisfaction as Mediator

The SEM results in Figure 2 are used to examine the data and all models that show no correlated measurement errors. The illustration depicts a structural model that already fits the fit requirements. The indicator falls into the category of good fit in the overall construct (Chi-square, SRMR, d_ULS, d_G, and NFI). According to (Hair et al., 2009), the model must have at least three to four indexes in the excellent fit group to be considered practicable or sufficient. The complete research design has more than three indexes in the excellent fit area, according to the goodness of fit test findings. Table 3 shows the SEM findings of the excellent fit model test.

Table 3. Model Fit Test Results

Model Fit Index Components	Saturated Model	Estimated Model	Description
SOME	0.052	0.052	Fit
d_ ULS	0.250	0.250	Fit
d_ G	0.150	0.150	Fit
Chi-Square	209.398	209.398	Fit
NFI	0.893	0.893	Not Fit

Source: (Data processing with Smart PLS, 2022)

In the Standardized Root Mean Square Residual (SRMR) model fit test, the Estimated Model value assesses the average difference between the observed and expected correlations. The test results in the table above have a value of 0.052, less than 0.08, indicating that this model is a goodness of fit measure for PLS-SEM that can be used to avoid model misspecification. d ULS (The Squared Euclidean Distance) and d G (The Geodesic Distance), which must be greater than 0.05 (because a 95% confidence interval is used). It means that the model in this study has a low residual distribution with d ULS of 0.250 and d G of 0.150. A high Chi-Square value indicates that the number of manifest variables in the PLS path model and the number of independent variables in the covariance matrix model is adequate. In this study, the fit model results for the chi-square were 209.398, indicating that the 2 table was smaller at 0.552 with a significance P-value of 0.05. It means that the PLS path model's number of manifest variables and the covariance matrix model's number of independent variables are met. However, this study's Normal Fit Index (NFI) value was 0.893, still below 0.9. Overall, it can be concluded that this structural model is good.

Testing the Hypotheses: Structural Equation Models

The data must be tested with the hypotheses proposed in this study to provide more accurate conclusions. In SEM analysis, hypothesis testing is also known as structural model testing. The overall hypothesis testing results for the direct effect between variables are shown in the table below.

Table 4. Summary of Hypothesis Tests on Relationships

Hypothesis	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics (O/STDEV)	P Values	Description
H1	0.301	0.302	0.075	4.036	0.000	Significant
H2	0.310	0.321	0.090	3.426	0.001	Significant
H3	0.424	0.423	0.085	5.008	0.000	Significant

Note: *significant at critical ratio > 1.96 .

Source: (Data processing with Smart PLS, 2022)

Based on the results of the analysis from table 4, it is known that:

- Internal marketing positively and significantly affects job satisfaction, with a t-value of $4.036 > 1.96$.
- Internal marketing positively and significantly affects service quality, with a t-value of $3.426 < 1.96$.
- Job satisfaction positively and significantly affects service quality, with a t-value of $5.008 < 1.96$.

Testing Mediation Effects

One of the goals of this study was to look into the role of job satisfaction in mediating the effect of internal marketing on service quality. It is a mediating effect that must be estimated across multiple pathways. T Statistics can calculate the indirect and total effects. The analysis results are shown in the table below.

Table 5. Mediation Effect

Hypothesis	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics (O/STDEV)	P Values	Description
H4	0.128	0.127	0.039	3.254	0.001	Partial Mediated

Note: *significant at critical ratio > 1.96 .

Source: (Data processing with Smart PLS, 2022)

Table 5 shows that the indirect effect of internal marketing on customer satisfaction mediated by job satisfaction is the T value > 1.96 as the value is 3.254

> 1.96. So the results of the mediation test can be concluded that job satisfaction only acts as Partial Mediated on the influence of internal marketing on service quality. It is because, in hypothesis 2, the results obtained that internal marketing has a positive and significant effect on service quality. So even without job satisfaction, implementing sound internal marketing in the company will still improve the quality of service. However, even so, the job satisfaction of each employee will continue to add significant results in supporting the quality of service to Islamic bank customers in the city of Palembang.

According to the structural equation, employees who perceive good internal marketing at Islamic banks will tend to improve the quality of customer service and have reasonable job satisfaction (see Figure 2 and Table 4). This study implies that the internal marketing components that the company must implement are Management Assistance, Internal Communication, Personnel Management, and Employee Participation in External Communication. The company must apply service quality components: Tangible, Reliability, Responsiveness, Assurance, and Empathy. The job satisfaction components that the company must implement are Salary, Work Environment, Company Policy, and Job Security.

Model testing supports a substantial relationship between internal marketing, job satisfaction, and customer service quality based on the findings of this study. Finally, these findings support the notion that internal marketing considerably impacts customer service quality, with job satisfaction as a mediator. The findings of this study will help generate practical implications for Islamic banks to improve customer service quality and show that internal marketing has a direct impact on customer service quality and an indirect effect on customer service quality mediated by job satisfaction. Suppose a company wants to build a quality-based plan to improve customer service. In that case, it must first understand how to market education and training, management assistance, internal communications, and personnel management to affect customer service quality. This conclusion supports the idea that companies should engage in employee internal marketing to improve service quality, which is supported by research (Fuciu & Dumitrescu, 2018). In addition, this research is also strengthened by research conducted by Vaseer & Shahzad (2017) that internal marketing significantly affects job satisfaction. Empowerment and motivation significantly affect service quality, while market orientation and recognition have no significant effect on service quality. On the other hand, job satisfaction strongly influences service quality, which shows the importance of this relationship.

E. CONCLUSION

The results of hypothesis testing show that internal marketing has a significant effect on job satisfaction. Internal marketing also has a significant effect on service quality. Job satisfaction has a significant effect on service quality. In addition, job satisfaction partially mediates the influence of internal marketing on service quality. It means that job satisfaction by making employees comfortable at work will make internal marketing carried out by Islamic banks in the city of Palembang improve customer service quality. This finding also shows that good internal marketing will improve service quality. In addition, if employee job satisfaction is improved, the quality of service to customers will be better. Islamic banks in Palembang must maintain and improve internal marketing strategies to improve service quality to their customers by paying attention to customer transaction security and providing consistent service quality, as well as increasing customer trust in bank services. For employees, it must be ensured that they get reasonable job satisfaction. Recommendations for further research on an internal marketing model that affects service quality should be tested on other Islamic banks outside Palembang. Not only its effect on customer service quality but also its effect on brand equity, customer loyalty, and employee loyalty.

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The Effect of Internal Marketing of Islamic Banks in Palembang City on The Quality of Customer Service With Job Satisfaction as a Mediator

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