

ANALYZING THE INFLUENCE OF INTERNAL MARKETING COMPONENTS ON JOB SATISFACTION IN THE COMMERCIAL BANKS OF SINDH, PAKISTAN

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ABSTRACT

Focusing on commercial banks in Sindh, Pakistan, this research investigates the connection between internal marketing practices and employee job satisfaction. Internal marketing enhances employee satisfaction by adapting customer-focused strategies for staff, recognizing them as key stakeholders. The influence of internal marketing dimensions (e.g., communication channels, professional development opportunities, motivational tools, and empowerment practices) on job satisfaction is examined in this study.

A quantitative research approach was adopted for this study, with data collected via structured questionnaires distributed to employees at various commercial banking institutions. Results indicate that effective implementation of internal marketing initiatives substantially enhances employee satisfaction within the workplace.

Specifically, factors like internal communication and training opportunities were found to have the strongest impact on how satisfied employees are in their roles. Employees who feel empowered and motivated tend to experience greater job satisfaction, which in turn boosts their loyalty, enhances performance, and contributes to the overall success of the organization.

The research indicates that implementing a strong internal marketing approach helps cultivate a supportive workplace culture, enhances employee morale, and lowers attrition rates within commercial banking institutions. The study suggests that banking sector leaders should adopt targeted internal marketing strategies to enhance employee engagement and job satisfaction, thereby driving better organizational performance.

Keywords: Internal Marketing, Employee Job Satisfaction, Commercial Banks.

INTRODUCTION

In many countries around the world, services have taken on a more significant role in economic development and prosperity. During

the 1980s, many countries deregulated their services, particularly in service sector, banking industry, insurance, transportation, and the

healthcare industry has made competition between different enterprises fiercer and more intense Brown, D.M. (2025). Enhanced commercial rivalry and a constantly evolving commercial and technical landscape have caused numerous service providers to consider a marketing strategy to provide the clients (Burton, 1994).

Therefore, navigating such a changing environment the concept of internal marketing and internal customer satisfaction arises. In the 1980s, internal marketing developed from traditional marketing ideas, highlighting the importance of employees who deal directly with consumers in providing excellent customer service Bunea, O.I et al., (2025).

The concept emphasizes treating “employees as customers,” means that services organizations/firms should meet the demands of their employees in order to increase workplace morale and commitment, which in turn helps reduce turnover rates.

Employees significantly contribute to delivering services to target markets and improving customer satisfaction (Ahmed and Rafiq, 2003; Mainardes, E.W 2021). As such, enhancing employees’ job satisfaction is crucial for maintaining high levels of performance and reducing turnover rates (Ahmed & Rafiq, 2003). Several studies have examined the impact of internal marketing on employees, organizations, and external customer satisfaction Allada, V. K., & Rajyalakshmi, N. (2012). Internal marketing (IM) is a strategic management approach aims to communicate a company’s values, goals, and policies in a way that appeals to staff members. Employee performance, work satisfaction, and customer satisfaction are all improved by IM’s ability to successfully align staff with the company’s objective and cultivate a sense of commitment. These enhancements have a direct impact on the overall success and profitability of the company since happy, driven staff members are more likely to provide outstanding customer service, which adds value over time for the company and its clients (Younus, S. Q. et al., 2019).

Research indicates that employees who experience job satisfaction have a more positive attitude towards their job, which enhances their work effectiveness, fosters respect among colleagues, encourages ongoing skill

development, and strengthens their positive perceptions of their jobs and organizations (Sulistyo, B. A. 2020). Consequently, organizations should prioritize meeting the needs of their employee. In the context of commercial banks, where service quality and customer satisfaction are paramount, internal marketing can play a pivotal role in ensuring that employees are motivated to deliver exceptional service.

In the banking sector employees are dissatisfied due to factors such as long working hours, high level of stress, and constant pressure to meet performance targets. By implementing strong internal marketing practices, banks can create a more supportive and positive work environment, leading to higher level of employee satisfaction and ultimately, improved organizational performance.

Thus this study is designed especially to examine how different internal marketing practices, such as training and development, internal communication, motivation, and empowerment, influence job satisfaction (Chen, Y. H. 2019). By understanding these relationships, banks management can better tailor their internal strategies to create a more satisfied and motivated workforce, thereby enhancing overall organizational effectiveness.

Problem Statement

Employee job satisfaction is a critical factor in determining organizational success, particularly in service-oriented sectors like commercial banking. In recent years, the banking industry has faced significant challenge, including increased competition, heightened customer expectations, and pressure to improve service quality. These demands often result in working conditions, high employee turnover, and declining job satisfaction. As a result, banks are struggling to retain skilled employees and maintain high levels of customer service which directly impact overall performance and profitability. Internal marketing, s strategy focused on treating employees as internal customers, has been proposed as a solution to these challenges. By prioritizing employee

needs, fostering a positive work environment, and aligning employees with the organization’s objectives, internal marketing has the potential to enhance job satisfaction and employee retention. However, despite its theoretical benefits, there is

limited empirical research examining the direct impact of internal marketing on job satisfaction within the commercial banking sector.

This research seeks to address the gap by investing the influence of internal practices such as internal communication, training and development, motivation and empowerment on employee job satisfaction in commercial banks. This study aims to identify the specific internal marketing strategies that have the most significant effect on job satisfaction and provide actionable insights for bank management to improve employee well-being, engagement, and organizational performance.

Research Objectives

RO1: To assess the relationship between strategic reward and job satisfaction in commercial banks of Sindh Pakistan.

RO2: To examine the relationship between internal communication and job satisfaction in commercial banks of Sindh Pakistan.

RO3: To investigate the relationship between training & development and job satisfaction in commercial banks of Sindh Pakistan.

RO4: To ascertain the relationship between empowerment and job satisfaction in commercial banks of Sindh Pakistan.

Literature Review

Employees themselves constitute a "market" within a business, according to the theory behind internal marketing. Employees must be informed, educated, trained, motivated, and adequately compensated in order to serve external clients in an efficient manner. This strategy highlights how satisfying workers' needs and coordinating them with the organization's goals eventually improves their capacity to satisfy client expectations ([De Meyer-Heydenrych, C. \(2021\)](#)).

Internal marketing, according to (Berry & Parasuraman, 1991) is the process of drawing in, training, inspiring, and keeping workers by offering them advantages and job responsibilities that meet their demands. This method sees workers as "internal customers" and concentrates on creating roles that align with their expectations and areas of interest. Furthermore, according to (Gronroos, 1985), internal marketing should foster an environment at work where staff members are motivated to embrace a

customer-oriented perspective and meet management's objectives. According to Agrawal, V. (2022) in order to achieve external customer happiness, service organizations should first focus on satisfying their "internal customers," or staff, since this lays the groundwork for total service quality and customer satisfaction.

According to Singh, R. (2021) employees play a crucial part in services marketing since they are necessary for drawing in, establishing, and preserving client relationships. He created a model that illustrates the relationship between more conventional external marketing tasks like pricing, advertising, and personal selling and internal marketing initiatives like hiring, training, motivation, communication, and retention. By making sure that staff members are motivated, well-prepared, and in line with the company's customer relationship objectives, this model demonstrates how successful internal marketing complements external marketing initiatives. According to González Santa Cruz, F. (2020) internal marketing plays a crucial role in helping businesses draw in and keep top personnel, which improves overall corporate success. They determined that efficient internal marketing consists of twelve essential components. These consist of customer orientation, marketing like tactics, job happiness, employee empowerment and motivation, service quality, employee development, organizational vision, strategic rewards, internal communication, strong senior leadership, and inter-functional coordination and integration. When properly implemented, these elements contribute to the development of a driven and cohesive team, which is necessary for long-term company success.

Effectively recruiting and keeping clients is crucial for service firms to maintain a sustained competitive edge, Gelen, N. K. (2021). Workers are essential to this process because they assist create, preserve, and improve relationships with customers.

Employees directly contribute to the long-term growth and competitiveness of the company by cultivating customer happiness and loyalty. Khalid, H (2022) investigated how internal marketing affected employee job satisfaction in banking sector of Saudi Arabia during COVID-19. They created a structural equation model that emphasized the internal marketing framework's

five main components. These dimensions include: internal procedures and policies (rules and workflows that streamline operations); reward systems (incentives that recognize employee contributions); feedback (regular evaluation and response mechanisms); internal customer orientation (ICO), which emphasizes treating employees as valued customers within the organization; and formal interaction (structured ways employees engage with each other and management). According to their methodology, concentrating on these internal marketing components can greatly improve overall company success.

Channa, M. A et al., (2023) found that internal marketing (IM) is essential for achieving external marketing success through value added service delivery by front line employees. Similarly, Anindita, R. (2025) examined impact of IM on job satisfaction, employee commitment.

Khine, H. H. (2024) also found that good internal communication, employee benefits, and awards are important elements that increase employee motivation and job satisfaction. These studies collectively imply that enhancing employee engagement and happiness requires an internal marketing approach that emphasizes internal communication, incentives, and benefits. According to Kant, S. (2024) training initiatives, employee appreciation, and support from coworkers and supervisors all have a greater impact on employee job satisfaction (EJS) in banks than do work circumstances alone. They also point out that career advantages still assist EJS even though they are less significant. By encouraging employee engagement, internal marketing (IM) at banks has a beneficial impact on EJS, according to Poli, L. N. (2024). They recommend that bank managers encourage frontline personnel to become more dedicated and motivated, since this can result in increased job satisfaction.

Miletić, V. (2023) said that work-related factors have a stronger impact on EJS for female bank managers than personal traits; for example, group conduct and employee dedication have a greater effect than job rank or compensation. T Hussein, A. M., (2025) investigated the relationship between employee job satisfaction (EJS) and training and development in the banking industry. They discovered that a number of obstacles, including the degree of employee

involvement, education, work experience, income, age, and gender, can instill a fear of failing in post-training performance. This anxiety may result in job discontent.

Nonetheless, they observed a favorable correlation between EJS and workers' opinions toward improving their credentials by working in the banking industry.

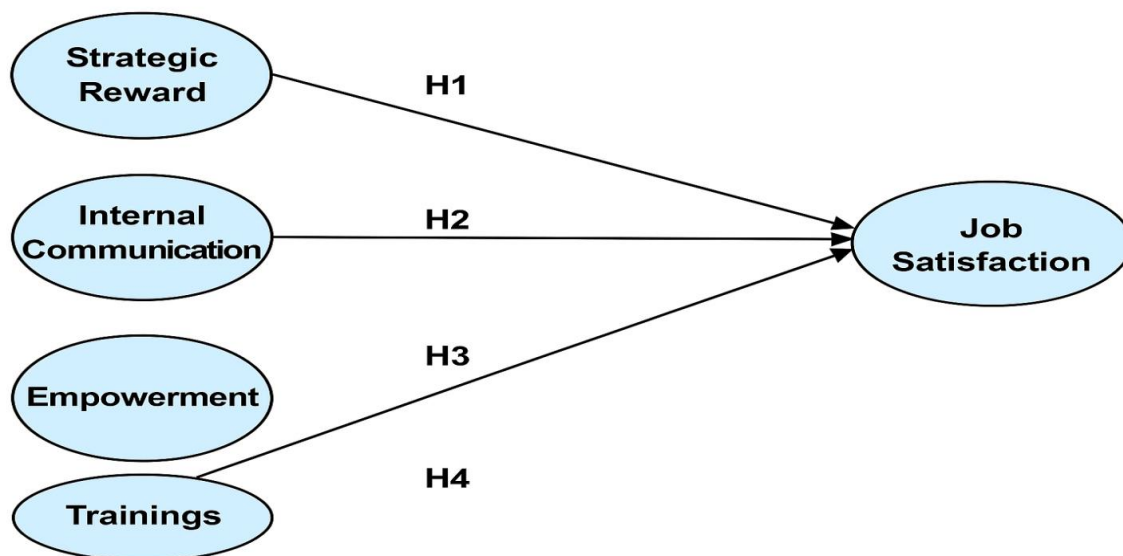
Motivation, job design, scheduling, connections with coworkers, communication with supervisors, the hiring process, career progression, job security, management, and teamwork are all elements that positively impact EJS in banks, according to a different study by (Sackey, B. B et al., 2025 In a similar Kanyurhi, E. B., (2016) emphasized that feedback, authority, rewards, and employee recognition all have a major impact on bank employees' job happiness. When taken as a whole, these results highlight how crucial encouraging work environments, chances for advancement, and constructive interpersonal relationships are to raising job satisfaction in the banking sector. Numerous scholars agree that service oriented companies are typically more affected by internal marketing (IM) than other industries (Foreman and Money, 1995; Bailey, A. A 2016). For example, in the hospitality industry, instant messaging has been crucial in inspiring workers and assisting companies in reaching their objectives (Chang, C. S 2007). Research on internal marketing (IM) highlights several benefits/advantages. By encouraging a focus on sales and an understanding of client needs, instant messaging procedures motivate staff to become more committed to providing excellent customer service (Ashrafi, D. M. (2018). Increased employee job satisfaction is one of the main advantages of instant messaging (Arnett et al., 2002). Study by Ismail, W. et al., (2016) concludes that job satisfaction is a favorable emotional state brought on by workers' evaluations of their jobs. Because of its strong relationship to instant messaging behaviors, this idea of job satisfaction has been thoroughly researched. According to Rafiq and Ahmed's (2000) model, IM techniques in the service sector involve improving internal communication, which eventually results in greater employee job satisfaction levels. According to Joung, H. W. (2015) there is two primary components to employee satisfaction: intrinsic and extrinsic.

Internal rewards, such as the enjoyment of the work itself and the enhance for personal development and success are the source of intrinsic satisfaction. On the other hand, include external rewards like pay prospects for advancement, and organizational support. Furthermore, a significant amount of personal fulfillment might come from the importance of an employee's function in society. In their study, (Dam-Huy Thai et al., 2023) examined the hospitality industry and discovered that IM practices, such as training, managerial support, and effective communication, not only increase job satisfaction but also have a positive impact on employees' work-life balance by bringing personal values into line with company culture. This emphasizes how crucial a well-integrated instant

messaging strategy is to creating a positive workplace culture that encourages contentment both within and outside of the workplace.

In their study of the Saudi banking industry, Almaslukh et al. (2022) discovered that some internal marketing elements, such as training, good communication, and participative leadership, significantly improve job satisfaction. Using social exchange theory, this study showed how supportive leadership and well-designed training increase job satisfaction by encouraging employees' commitment and trust. Initiatives for training and development give workers the skills they need while also making them feel appreciated by the company, which boosts job happiness (Ahmed, P. K., & Rafiq, M. 2003).

Theoretical Framework/Research Model



Research Hypotheses

H1: Strategic Reward significantly determines job satisfaction in commercial banks of Sindh Pakistan.

H2: Internal Communication significantly determines job satisfaction in commercial banks of Sindh Pakistan.

H3: Empowerment significantly determines job satisfaction in commercial banks of Sindh Pakistan.

H4: Training significantly determines job satisfaction in commercial banks of Sindh Pakistan.

Research Methodology

Data Collection/Population/Sampling

This study was carried out on the employees of commercial banks of Sindh as population. A total 31 conventional branches of various banks are working in Sindh(www.sbp.org.pk). These

branches are categorized into regions and areas such as Karachi, Hyderabad, Shaheed Benazir Abad, Sukkur & Larkana. For this study Sukkur and Larkana regions are taken under consideration for data collection. Both primary and secondary source of data collection was used in this study. A survey questionnaire was utilized to collect primary data from the employees of 51 branches commercial banks with 750 employees as targeted population to predict the impact of internal marketing in determining the job satisfaction. The questionnaire was divided into two parts i.e: demographic profile of employees includes information about designation, income, qualification, gender, marital status, and experience of working in banking sector and

other part of questionnaire includes the basic items about strategic reward, internal communication, empowerment, trainings and job satisfaction. The websites of state bank of Pakistan, various banks were also used to collect the secondary data necessary required to design the population and sample size for this study. Convenient sampling method was used to design the sample of employees for data collection. Those employees were contacted via phone calls, emails and physical visit of branches which are found reliable and related to the study. Out of 51 total branches a sample of 40 branches are taken as sample to collect the data. Before conducted the survey a pilot study was also undertaken for checking the reliability and validity of the questionnaire.

Instrumentation

A 5-point Likert scale questionnaire was used as (5=Strongly Agree, 4=Agree, 3=Neutral, 2=Disagree, 1=Strongly Disagree) for measuring the main independent and dependent variables i-e: Strategic reward scale of Wagner, Mainardes, Rodrigues, Teixeira, (2019) with 8 items with 0.85 reliability, Internal Communication scale of Gounares (2008a) with five items with 0.89 reliability, empowerment scale of Gounaris (2008b) with four items having 0.83 reliability, trainings scale of Pervaiz et al., (2003) with six items and job satisfaction scale of Kaliski (2007) with ten items with 0.86 reliability were utilized.

Data Analysis

The collected data was screened out by using two research software i-e: SPSS 18.0 for conducting descriptive analysis and Structural Equation Modeling (SEM) with Smart PLS latest version for extracting inferential analysis.

Table 1: Respondents' Profiling

Code	No	%
Gender		
Male	270	77
Female	80	23
Total	350	100%
Marital Status		
Married	298	85
Single	52	15
Total	350	100%
Experience		
Less than 5 years	137	40
>5 years <10 years	178	50
Greater than 10 years	35	10
Total	350	100%
Designation		
Branch Managers	40	11.4
Operation Managers	101	28.8
Others	209	59.8
Total	350	100%
Qualification		
Masters	301	86
MS/M.Phil/PhD	49	14
Total	350	100%
Income		
50,000 to 1 lac	178	50.7
100,001 to 200,000	150	42.8
200,001 to 250,000	22	6.5
Total	350	100%

Source: Researcher Survey 2024

The results of demographic profile of employees of 40 branches of Sukkur and Larkana regions of commercial banks of Sindh reveals that 270 (77%) male and 80 (23%) female employees are working from 298(85%) were married and just

22(15%) were single. Experience wise 137 (40%) employees have experience less than 5 years, 178(50%) employees have experience greater than 5 years but less than 10 years, while 40 were the branch managers, 101(28.8%) were the

operation managers and 209 (59.8%) were working on various positions as OG-III, OG-II, MTOs, General Banking Officers (GBOs) or tellers etc. Income wide majority employees were taking salary range between 50,000 to 1 lac as 178 (50.7%), and 150 (42.8%) were drawing the

salary range between 100,000 to 200,000, there were only 22(6.5%) managers who were enjoying the salary range between 200,000 and 250,000 and some other fringe benefits. These demographic characteristics have had also impact on job satisfaction of bank employees.

Table 2:
Convergent Validity

Construct	Item	Loadings	CR	Cronbach's Alpha	AVE
Strategic Reward	SR1	0.74	0.89	0.87	0.56
	SR2	0.79			
	SR3	0.72			
	SR4	0.77			
	SR5	0.70			
	SR6	0.75			
	SR7	0.68			
	SR8	0.71			
Communication	IC1	0.80	0.86	0.83	0.58
	IC2	0.76			
	IC3	0.81			
	IC4	0.79			
	IC5	0.74			
Empowerment	EM1	0.78	0.85	0.81	0.62
	EM2	0.75			
	EM3	0.77			
	EM4	0.69			
Training	TR1	0.79	0.87	0.85	0.59
	TR2	0.67			
	TR3	0.68			
	TR4	0.65			
	TR5	0.69			
	TR6	0.67			
Job Satisfaction	JS1	0.66	0.88	0.86	0.64
	JS2	0.64			
	JS3	0.71			
	JS4	0.69			
	JS5	0.73			
	JS6	0.78			
	JS7	0.74			
	JS8	0.70			
	JS9	0.78			
	JS10	0.81			

All the hypotheses constructs shown in figure 1 were analyzed by using smart PLS latest versions with structural equation modeling (SEM). Confirmatory factor analysis (CFA) was initiated at first stage to measure the convergent validity of all constructs. The findings revealed that the

items to be measured should meet the threshold level for AVE>0.50, value, composite reliability greater than 0.70, outer loadings greater than 0.60 in social science research as suggested by Hair et al., (2017).

Table 3:
Discriminant Validity (Fornell Larcker Criterion)

Construct	√ AVE	Correlation
Strategic Reward	0.74	0.56 (with job satisfaction)
Communication	0.76	0.53
Empowerment	0.78	0.50
Trainings	0.76	0.54
Job Satisfaction	0.80	-

The results show that the strategic reward has high correlation with job satisfaction *0.56, communication has also high correlation with job satisfaction **0.53, Empowerment has correlation at ***0.50 and trainings have also

high correlation with job satisfaction at ****0.54. All the above results of both tables 2 & 3: confirms that the model is valid and reliable to predict the level of job satisfaction among employees of commercial banks of Sindh.

Table 4:
Direct Relationships in Final Structural Model

Hypotheses	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics (O/STDEV)	P-Value	Status
SR -> JS	0.176	0.177	0.058	3.057	0.001	Positive Significant Effect
IC -> JS	0.364	0.368	0.042	8.711	0.000	Positive Significant Effect
EM -> JS	0.389	0.393	0.055	7.120	0.002	Positive Significant Effect
TR -> JS	0.435	0.433	0.049	8.790	0.000	Positive Significant Effect

The results hypotheses test suggest that all the four hypotheses found supported in alignment with the past studies. Strategic reward, internal communication, empowerment and trainings had significantly determined the relationship with job satisfaction at confidence interval 95% with highly statistical significance level. As all have p-value less than 0.05.

Discussion and Conclusion

The current study has achieved its all designed objectives with the help of literature review, by identifying the research gap, answering the research questions and has reached at solution of problem statement. The general objective of this study was to measure the impact of internal marketing and its sub dimensions as strategic reward, internal communication, empowerment and trainings on job satisfaction among employees of commercial banks of Sindh Pakistan. From the results of inferential analysis it was found that all the suggested hypotheses with positive beta value have determined the job satisfaction. In the light of results this study

suggests that if banks utilize internal marketing as strategic tool to enhance employees job satisfaction they should incorporate market need based strategic reward structure that alternatively motivate employees to perform in better way to achieve over all external marketing success.

Practically the results of this study will help banks to develop their marketing strategies effectively to achieve their goals through employees because in banking sectors frontline employees are playing role of bridge between customers and marketing success.

If the employees are rewarded with satisfied pay and packages, other fringe benefits such as interest free house loans or auto loans, the employees feel motivated to stay in the bank which in turn reduce the employee turnover or help banks to reduce employee's switching cost. It is very much important to note that the banks should enhance strong internal communication with their employees about marketing policies as they can easily communicate or deliver value to customers for achieving external marketing success. It is also noteworthy recommended that

time to time trainings programs should be designed for employee personal and professional growth. In last the results of this study are validated with the previous studies conducted as by berry et al., (2002), Ahmed & Rafiq (2003), Bailey et al., (2016), Parvez (2019), Muhammad Asif (2023).

Future Research Suggestions

Although this study has posed a significant contribution theoretically and practically last but not least is an end in research. The certain limitations of this study pose some directions for future researchers as:

This study is conducted to address the impact of internal marketing on job satisfaction among employees of commercial banks of Sindh; future research may be conducted on the same topic in another service sector or sub sector of banking sector as microfinance banks or Islamic banking system. This study has been carried out on the basis of quantitative research approach future research may be conducted by using qualitative research approach. This study has utilized adopted questionnaire future research may be conducted by developing own new questionnaire matching with the need of time. This study has focused only four dimension of internal marketing other dimensions may be studied to determine their impact on job satisfaction. Direct effect of internal marketing was studied future researcher may use indirect effect of internal marketing on job satisfaction through mediation and moderation with other consequent constructs of job satisfaction as work engagement, job performance, employees turnover, employee loyalty, employee perception and so on.

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