

Internal Marketing's Impact on Service Quality and Sustainability, Mediated by Employee Outcomes in Saudi Banking

Amal Abdulmajeed Qassim^{1*}, Hebatalla Mohsen Mohammed Abd El Baki²

¹Department of Management, Faculty of business Administration, University of Tabuk, Saudi Arabia, ²Department of Marketing, Faculty of business Administration, University of Tabuk, Saudi Arabia. *Email: amal.abdulmajeed@ut.edu.sa

Received: 19 August 2025

Accepted: 08 December 2025

DOI: <https://doi.org/10.32479/irmm.21977>

ABSTRACT

This study investigates the impact of internal marketing practices on employee satisfaction, commitment, and performance, as well as how these outcomes mediate the relationship between internal marketing, service quality, and organisational sustainability in the Saudi Arabian banking sector. Targeting employees across various banks, the study applies partial least squares structural equation modelling (PLS-SEM) to test a comprehensive conceptual framework. The findings reveal that internal marketing significantly enhances employee satisfaction and commitment, with both outcomes playing a pivotal role in improving service quality and contributing to long-term organisational sustainability. While the direct effect of internal marketing on performance and sustainability is moderate, the indirect influence through employee outcomes is substantial. The study further confirms that satisfied and committed employees have a positive impact on service delivery, customer experience, and ultimately, institutional resilience. This research holds strategic importance for bank managers and policymakers in Saudi Arabia, particularly in relation to the national transformation goals outlined in Vision 2030. It highlights the necessity of embedding internal marketing into organisational culture as a driver of sustainable service excellence. By positioning employees as internal stakeholders and aligning internal marketing efforts with strategic objectives, the banking sector can foster a resilient workforce, enhance customer loyalty, and sustain a competitive advantage in a rapidly evolving financial environment.

Keywords: Internal Marketing Practices, Service Quality, Organisational Sustainability, Employees' Outcomes, Saudi Arabian Banking Sector
JEL Classifications: M1, M3

1. INTRODUCTION

Organisations around the world – particularly those in the service industry, such as banks – are increasingly prioritising sustainability and service quality (SQ) as their key unique selling points. The quality of those services considered crucial for customer loyalty is typically measured against the five SERVQUAL dimensions: Empathy, tangibles, responsiveness, assurance, and reliability (Yarimoglu, 2014). Similarly, organisations have gradually transitioned from the traditional mode of assessing and reporting performance to embracing the triple bottom line (TBL) concept, which incorporates social, economic, and environmental metrics to conceptualise sustainability (Alhaddi, 2015). It follows that service-oriented firms are increasingly exemplifying

organisational sustainability (OS) and SQ. The Saudi Arabian banking industry (KSA), under the Saudi Vision 2030 framework, is regarded as a key driver of the economic growth essential for transforming, modernising, and promoting financial inclusion (Zeina and Damak, 2025). Thus, in this context, the quality of service and the sustainability of a firm's operations depend on internal practices and employee outcomes (EO), which are central areas of investigation for the current study.

Internal marketing practices (IMP) regard employees as “internal assets” of the organisation whose roles are expected to fulfil both personal and organisational needs. Prior studies, such as those by Luu et al. (2022), have found that integrating strong human resource management practices, including communication, training, and

development, aligns employee skills with organisational goals, thereby contributing to sustainability and SQ. In their study, Bermudez-Gonzalez et al. (2016) demonstrated that investing in IMP enhances employee attitudes and competencies, impacting SQ and overall OS. Employee outcomes are closely linked to IMP, given that attitudes and behaviours have been found to correlate positively with SQ. A meta-analytic study of 62 published works established that employees who were emotionally attached to the organisation (brand commitment) exhibited brand-supportive behaviours, such as the willingness to go beyond their job requirements to reinforce the company's values (Prashar and Maity, 2024). Similarly, in the banking sector, where "brand equity" and "brand identity" are essential for competitiveness, the importance of employee and brand commitment cannot be overstated in delivering quality services and ensuring long-term sustainability.

It has been theorised that positive IMP, such as capacity building and rewarding employees, can influence employee attitudes and behaviours through enhanced engagement and improved customer service, thereby impacting SQ. Likewise, Merriman et al. (2016) hypothesised that positive EO foster the implementation of sustainable initiatives, such as corporate social responsibility CSR, branding, and innovation, thereby mediating the effect of IMP on the long-term sustainability dimensions of an organisation. While there is a plethora of literature that focuses on the nexus of IMP, SQ, and EO, less attention has been paid to issues of OS – a gap that this study seeks to address.

This study aims to evaluate the impact of IMP on SQ and OS, with a focus on the mediating role of EO. The following objectives guide the study:

- i) Examine the impact of internal marketing practices on service quality and organisational sustainability in Saudi Arabia's banking sector
- ii) Investigate the mediating role of employee outcomes on service quality and organisational sustainability in Saudi Arabia's banking sector
- iii) Assess how employee outcomes influence the relationship between internal marketing practices, quality of services, and organisational sustainability.

2. LITERATURE REVIEW

2.1. Internal Marketing Practices

Internal marketing (IM) is a strategic concept that emerged in the 1970s to address issues related to service delivery. By defining employees as "internal customers" and jobs as "internal products," Gounaris (2008) opined that internal marketing's goal is to develop employee competency by training, rewards, and motivating employees to contribute to organisational goals. In their analysis of internal marketing issues, Ahmed and Rafiq (2003) identified customer orientation, employee motivation and satisfaction, the integration of marketing functions, and the implementation of strategies as key internal activities that contribute to SQ. In another study, Huang (2020) interpreted internal marketing to include practices and activities that adopt a "customer-centric" approach by fostering customer-oriented behaviour among employees, thereby improving quality and service delivery.

Described as the exchange of information between members of the same organisation, internal communication is considered as the "backbone" of both practical and strategic internal marketing. It helps keep employees informed and motivated to contribute to organisational goals (Vercic and Vokic, 2017). In their study, Ahmed and Rafiq (2003) identified formal and informal internal communications as core internal marketing elements; the former gathers employee feedback and disseminates information regularly but may lack immediate responsiveness to employee needs, while the latter complements the former through informal personal contact between management and employees, which is characterised by personalised and spontaneous communication. The findings from a study conducted by Abed et al. (2023) among Saudi Arabian employees attributed low motivation and inconsistency in quality service delivery to poor interpersonal communication practices.

Training and development are vital elements of an IMP designed to improve skills and knowledge, influence attitudes, and enhance employee competency. In a study conducted among deposit-taking banks in Nigeria, the authors utilised internal marketing theory to reinforce the importance of capacity building for employees, arguing that training enhances their confidence and competence in responding to emerging organisational challenges and delivering quality services (Amangala and Wali, 2013). In an analysis of small professional service firms, Susomrith et al. (2019) emphasised the significance of training and development in boosting employees' confidence, capacity, and competency to meet the dynamic needs of the service industry. Asfaw et al. (2015) emphasised that training should focus on imparting knowledge and shaping attitudes to facilitate high-quality performance, thereby underscoring the importance of employee development and competency. To emphasise the importance of employee development, the Saudi Central Bank offers specialised training that focuses on digital literacy skills, ethical banking, and customer service to enhance staff performance and service delivery (Financial Academy, 2025).

The presence of efficient reward and motivation systems can impact IMP and reinforce desired behaviours to influence OS. Findings from previous studies have identified that intrinsic rewards, such as career advancement opportunities, or extrinsic rewards, like bonuses or salary increases, significantly influence employee loyalty and the likelihood of exhibiting brand-supportive behaviour. Likewise, traditional motivational theories, such as Herzberg's two-factor theory, support the use of hygiene factors and motivators as reward systems to enhance work satisfaction and performance, which in turn influences the levels of SQ (Frinaldi et al., 2023). An empirical investigation of service firms in Saudi Arabia revealed the significance of incentives and recognition programmes in influencing customer satisfaction and enhancing SQ (Sohail and Jang, 2017).

In summary, in industries in which service delivery hinges on effective employee-customer relations (e.g. banking), the importance of the internal marketing approach cannot be overemphasised. A recent study involving 329 employees from various public and private banks in Saudi Arabia examined the impact of IMP on worker satisfaction during the COVID-19

pandemic. The findings highlight that training and development, communication, and supportive leadership behaviours are essential to promoting employee satisfaction (Almaslukh et al., 2022). Integrating IMP into the country's strategic roadmap is fundamental to aligning EO with organisational goals, thereby contributing to the achievement of the Vision 2030 blueprint for financial inclusion and transformation of the banking industry (Aziz, 2025).

2.2. The Mediating Role of Employee Outcomes

Though EO is a broad concept, this study's discussion is limited to the attitudinal (loyalty and brand commitment) and behavioural (brand-supportive) dimensions. King and Grace (2009) asserted that "employee loyalty" reflects how employees identify, connect, and involve themselves with the organisation. Dhir et al. (2020) observed that employee loyalty is synonymous with motivation because workers with high morale are emotionally connected to the organisation and make extra efforts to enhance individual productivity and overall business performance. Brand commitment refers to the psychological bond or connection that employees have with a brand (Burmann and Zeplin, 2005), which fosters a willingness to consistently deliver unique and differentiated customer experiences (Wali et al., 2015). Similarly, in their analysis of hospitality brands, Rather and Sharma (2016) opined that brand commitment involves obedience to brand requirements and nurturing a sense of belonging by internalising brand values into one's thoughts and behaviour.

Du Preez and Bendixen (2015) alluded to a connection between loyalty, brand commitment, and IMP that influences SQ, and Almaslukh et al. (2022), in their examination of the Saudi Arabian banking sector, provided evidence that IMP, such as rewards and efficient communication, enhances employee loyalty and improves SQ. Similarly, Shafiq et al. (2023), in their analysis of Punjab's banking sector, found that committed employees exhibited better customer service levels, resulting in enhanced OS. Sohail and Jang (2017) empirically investigated the loyalty of Saudi Arabian service employees and found a positive correlation between employee loyalty and improved customer satisfaction ratings. These studies illustrate the mediating effect of EO, as loyal and committed employees are more likely to internalise brand values and consistently deliver enhanced performance (Prashar and Maity, 2024), thereby bridging the gap between IMP and SQ (Burmann and Zeplin, 2005).

Brand-supportive behaviour, which is an integral component of EO, can involve upholding ethical standards (Becerra and Badrinarayanan, 2013), a strong association with the brand (Romanik and Nenycz-Thiel, 2013), and an alignment with brand values that influences interactions between customers and employees during service transactions (Xie et al., 2017). Research indicates that employees' service behaviours and crucial in-service encounters are influenced by job satisfaction (Chiang et al., 2018) and by the employees' work ethic (Mussner et al., 2017). Therefore, these service behaviours are crucial for implementing an organisational SQ provision policy, thereby influencing overall SQ behaviours (Becerra and Badrinarayanan, 2013).

The literature, including studies by Boukis and Christodoulides (2020), Wu and Chang (2019), and Burmann and Zeplin (2005), consistently highlights a positive nexus between employees' brand-supportive behaviours and SQ. These studies emphasise internal factors that shape brand-aligned behaviours, such as effective branding, employee brand commitment, leadership influence, and a supportive organisational environment. Huang (2020) demonstrated that leadership commitment positively impacts employees' brand citizenship behaviours, which subsequently affects SQ. In their empirical investigation, Sohail and Jang (2017) underscored the significance of brand-supportive behaviours in service-oriented environments for enhancing customer trust, encouraging repeat business, and positively impacting sustainability. Thus, the totality of these findings suggests that IMP not only mediates EO but is critical in shaping the culture of the organisation through SQ (Xie et al., 2017). Additionally, IMP influences strategic positioning through the economic, social, and financial dimensions of sustainability (Hossin et al., 2021).

2.3. Service Quality

Conventionally, SQ denotes how effectively or responsively a firm can deliver services that satisfy or exceed customer expectations (De Bruin et al., 2021). Unlike products, the quality of which is assessed through tangible outcomes, SQ is evaluated through intangible factors, such as response time, staff courtesy, and efficiency in addressing customer needs (Izogo and Ogba, 2015). A widely accepted framework for evaluating SQ is the SERVQUAL model, which focuses on several key dimensions, including tangibility, reliability, and assurance (Jones and Shandiz, 2015). As evidenced by a study of the Qatar banking sector, the model is relevant to the banking industry, as these dimensions directly impact essential SQ factors, such as customer satisfaction, brand reputation, and the organisation's long-term sustainability (Khatoon et al., 2020).

Tangibles encompass the physical aspects of SQ, such as equipment, technology, staff appearance, and other facilities that customers can utilise to evaluate the quality of services received. In their study, Nguyen et al. (2018) emphasised the importance of tangibility in shaping customer perceptions and impressions of SQ; therefore, they recommended investing in the physical attributes of services. A review of SQ models in banking supports these findings: Sangeetha and Mahalingam (2011) underlined the significance of tangible elements as key indicators of "perceived quality" in a dynamic banking sector characterised by frequent infrastructural upgrades, and Alzaydi (2023) examined the relationship between customer loyalty and satisfaction in the Saudi banking sector and observed that customers strongly associated staff appearance and modernised banks with SQ and OS.

In their study of SQ among automobile repair services, Izogo and Ogba (2015) defined reliability as a firm's ability to deliver accurate, efficient, and consistent services. In addition to service delivery, particularly for service firms, reliability denotes a commitment to promptly addressing customer issues, offering real-time feedback, and responding to customer needs, thereby shaping their perception and loyalty (Jones and Shandiz, 2015). Reliability is especially crucial in the banking sector, where the

provision of financial services necessitates high levels of trust, accuracy, and accountability (Pakurár et al., 2019), the absence of which leads to customer dissatisfaction and reputational damage. In a study of Islamic banking, De Bruin et al. (2021) emphasised the significance of IMP in enhancing reliability, particularly for banks that rely on digital technologies to deliver SQ operations. Likewise, Ishfaq et al. (2020), who analysed the quality of the Saudi retail banking system, concluded that reliability is essential to undertaking the high stakes involved in financial transactions.

Assurance is a crucial element of SQ. It includes employees' knowledge and skills (Haron et al., 2010), as well as their demonstration of the technical competence needed to handle and respond to customer needs (King and Grace, 2009). This dimension, which emphasises employee expertise, accuracy, and security measures, is essential for building customer trust in the provider's reliability, which greatly affects satisfaction and loyalty in services subject to subjective quality assessments (Pakurár et al., 2019). In a study of Islamic banking in Pakistan, Ali and Raza (2017) connected the assurance dimension to ethical behaviour among employees, while Haron et al. (2010) confirmed that incorporating assurance into banking practices promotes professionalism and Sharia compliance, thereby enhancing SQ and customer retention.

2.4. Organisational Sustainability

In an increasingly complex business environment, where stakeholders demand accountability and full disclosure of operations, sustainability is becoming a key strategic responsibility for organisations (Bini et al., 2018). Companies are progressively adopting sustainability reporting metrics, such as environmental, social, and governance (ESG) investing principles, the balanced scorecard, and the TBL; the latter assesses social, economic, and environmental dimensions and provides a comprehensive perspective for evaluating an organisation's long-term performance and sustainability (Mio et al., 2020). Saudi Arabia's Vision 2030 blueprint emphasises sustainability across various sectors, including the banking industry, which plays a vital role in driving the country's economic growth (Zeina and Damak, 2025).

Based on the TBL model, the economic dimension emphasises profits or value generated by the organisation beyond just financial results, including maximising shareholders' wealth (Nogueira et al., 2022). A study of the banking sector found that financial institutions consistently align their strategies with global financial principles to improve a firm's resilience and reduce economic risks (Hossin et al., 2022). Similarly, Saudi Arabia's ambitious 2030 plans for achieving financial inclusion—such as increasing the banking system's SME financing ratio, having over 500 Fintech firms, and boosting digital transactions by 70%—demonstrate the country's dedication to economic performance (Aziz 2025).

Besides emphasising profits, the TBL model requires environmental accountability. This involves the organisation's efforts to reduce its ecological footprint, implement waste management systems (Wilson, 2015), and, more recently, focus strongly on green financing options (Huang et al., 2022) and environmentally responsible investments (Gimenez et al., 2012). Compared

to social and economic aspects, the environmental dimension consistently garners the most attention (Siew, 2015) due to international regulatory requirements for reporting, such as the Global Reporting Initiative and ESG principles; therefore, the need to ensure compliance (Milne and Gray, 2013). In examining the sustainability reporting and performance of MENA banks, Buallay et al. (2020) noted that banks are increasingly integrating environmental and risk assessment models to evaluate and report their environmental responsibilities, thereby addressing stakeholder demands and following international standards.

According to the TBL model, social performance is a crucial measure of sustainability. It reflects the organisation's impact on people's welfare, including employees and the community, through CSR activities such as education and charitable efforts (Hubbard, 2009). An increasing body of research indicates a positive link between corporate social responsibility behaviour, consumer perception, attitudes towards the company, and its effect on SQ (Norouzi and Teimourfamian, 2023; Arıkan and Guner, 2013; Chomvilailuk and Butcher, 2014). Likewise, IMP that foster loyalty and brand-supportive behaviour have been shown to promote social responsibility (Punjaisri et al., 2009) and, in turn, improve a firm's social performance metrics (Gounaris, 2008).

3. METHODS

3.1. Research Methodology

The research methodology describes the approaches, procedures, and processes used to achieve the study's objectives and test its hypotheses. This study examined the relationships among internal marketing practices (IMP), employee outcomes (EO), service quality (SQ), and organisational sustainability (OS) within banking organisations in Saudi Arabia. The quantitative methodological approach employed partial least squares structural equation modelling (PLS-SEM) to ensure a robust and thorough analysis. Statistical analyses were carried out using the Python statistical programming environment and related packages.

3.2. Research Design

This study gathered primary data through a quantitative research survey method. The quantitative approach ensures objectivity and allows for statistical testing of hypotheses, while the survey method facilitates efficient data collection on a large scale. A structured questionnaire was developed to assess the structures and relationships outlined in the conceptual model.

3.3. The Study Sample

This field study focused on key personnel working in the banking sector in Saudi Arabia. According to 2024 statistics, the total number of employees in the Saudi Arabian banking sector is approximately 61,990. The study sample consisted of 595 individuals chosen from among key personnel within the sector.

3.4. Study Hypotheses

The hypotheses of the study can be expressed as follows:

- (1) H_1 : There is a significant relationship between *IMP* and *SQ*
- (2) H_2 : There is a significant relationship between *IMP* and *EO*
- (3) H_3 : There is a significant relationship between *EO* and *SQ*

- (4) H_4 : There is a significant relationship between *IMP* and *SQ* that is mediated by *EO*
- (5) H_5 : There is a significant relationship between *IMP* and *OS*
- (6) H_6 : There is a significant relationship between *EO* and *OS*
- (7) H_7 : There is a significant relationship between *IMP* and *OS* that is mediated by *EO*.

3.5. Statistical Techniques

Partial least squares structural equation modelling is a multivariate statistical technique used to analyse complex relationships among multiple constructs. By combining elements of factor analysis and multiple regression, PLS-SEM facilitates the simultaneous estimation of measurement models (i.e. the relationships between observed indicators and latent constructs) and structural models (i.e. the relationships among latent constructs). This approach is particularly well suited for predictive research, especially in contexts involving small sample sizes or non-normally distributed data.

4. RESULTS AND DISCUSSION

4.1. Results

Due to its methodological flexibility and ability to accommodate both reflective and formative measurement models, PLS-SEM has become widely used in fields such as business, the social sciences, and marketing.

Table 1 lists the path coefficients, which illustrate the correlations between the research variables. *SQ* ($\beta = 0.454$) and *OS* ($\beta = 0.477$) exhibited modestly favourable effects on *IMP*, suggesting that *SQ* and *OS* improve moderately as *IMP* rises. *SQ* ($\beta = 0.598$) and *OS* ($\beta = 0.580$) were both strongly positively impacted by *EO*, indicating that higher *EO* considerably improved *SQ* and *OS* in the context of this study. These results highlight the importance of *IMP* and *EO* in promoting positive organisational outcomes, such as sustainability and service excellence. Figure 1 presents a PLS-SEM that displays the relationships between different latent variables and their observed indicators.

As seen in Figure 2, the representation of each latent variable is validated by the measurement of several observable indicators with high factor loadings. The route coefficients validate that the variables have positive interactions with one another, particularly that *EO* have a significant impact on *OS* and *SQ*.

Table 1: Path coefficients of the study variables

Paths	Path coefficients	Interpretation
Internal marketing practices (IMP)→Service quality (SQ)	0.454	Moderate positive effect
IMP→Employee outcomes (EO)	0.467	Moderate positive effect
EO→SQ	0.598	Strong positive effect
IMP→Organisational sustainability (OS)	0.477	Moderate positive effect
EO→OS	0.580	Strong positive effect

To demonstrate how well each observable variable reflects its underlying factor, Table 2 displays the outer loadings of the questionnaire questions on their respective latent structures. The strong loadings (over 0.70) for the majority of items pertaining to *EO* and *IMP* indicate high reliability and good concept representation. A low loading (0.432) on one *IMP* item (S5), however, indicates that it might not accurately represent the desired construct and should be re-examined or changed in future research. The validity of *SQ* and *OS* is confirmed by the fact that most indicators show substantial outside loadings above 0.70. The lower loading (0.509) of one *SQ* item (S18) might suggest less alignment with the construct. Overall, the measurement model is empirically supported by the outer loadings, and the majority of the questions successfully contribute to their latent variables, enhancing the validity and reliability of the survey.

These loading values can range from -1 to 1, with higher absolute values signifying a greater contribution to the latent construct. In the context of PLS-SEM, indicators with low or statistically insignificant weights may be considered for removal, particularly if they fail to substantively contribute to the construct's conceptual meaning or statistical robustness.

The outer weights of each indicator are shown in Table 3, which illustrates how much each one contributed to the formation of its corresponding latent variable. S_8 (0.354), S_7 (0.306), and S_3 (0.294) are the *IMP* indicators that contributed the most, emphasising the value of informal communication, performance-based incentives, and employee motivation. The fact that S_5 has the lowest weight (0.124), on the other hand, suggests that it may be a weaker item for capturing this construct and plays only a small role in understanding *IMP*. S_{13} (0.396), S_{14} (0.312), and S_{12} (0.293) had the greatest influence for *EO*, highlighting promotions, proactive brand support, and favourable word-of-mouth. Regarding the *SQ* dimension, rapid response, personnel appearance, and support for confident service (S_{21} [0.394], S_{16} [0.376], and S_{20} [0.340], respectively) were found to be important quality drivers. S_{29} (0.399) and S_{27} (0.387) were found to have the greatest influence on *OS*, highlighting the importance of moral labour practices and environmental standards.

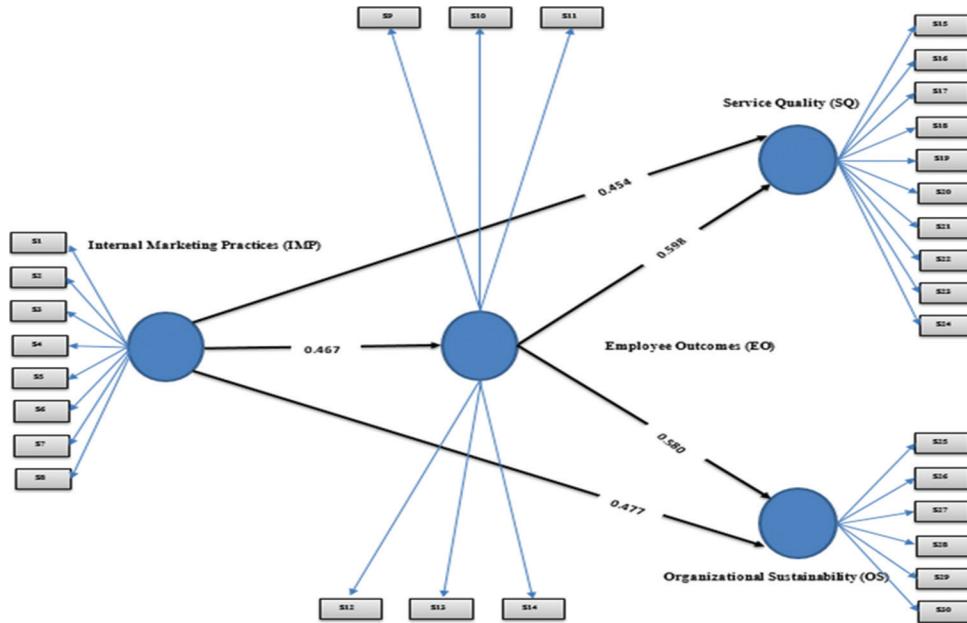
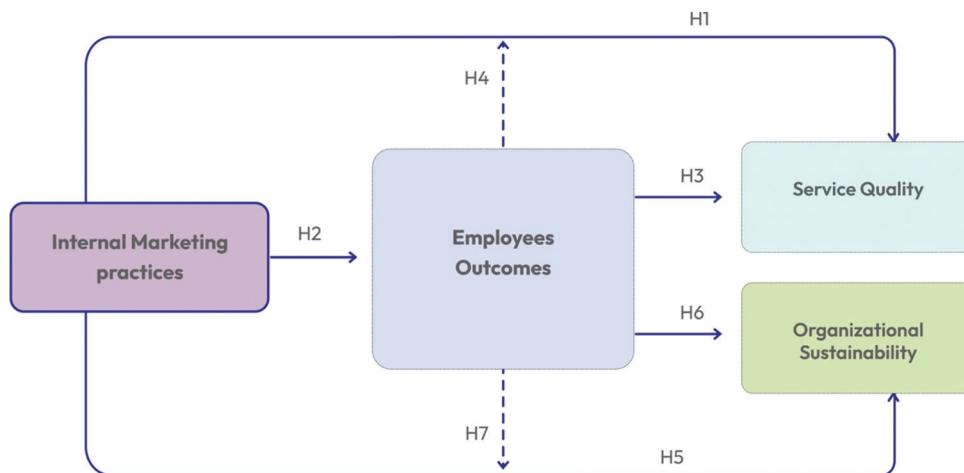
4.1.1. Coefficient correlation

Table 4 displays the strong positive correlations among all research variables. The strong correlation between *IMP* and *EO* ($r = 0.841$) and *OS* ($r = 0.811$) suggests that successful internal marketing improves employee sustainability and performance. Additionally, *EO* have substantial associations with *OS* ($r = 0.844$) and *SQ* ($r = 0.856$), indicating that satisfying *EO* are essential to providing high-quality service and attaining sustainability. The substantial intercorrelations suggest that gains in one area might have favourable impacts on the others.

4.1.2. Descriptive statistics

The following table contains descriptive statistics and normality test results for the outer model indicators in PLS-SEM.

For the outer model indicators (S1–S30), Table 5 provides a thorough summary of the descriptive statistics and normality tests.

Figure 1: Relationship between the latent variables and their observed indicators**Figure 2:** The relationship between the study variables and suggested model

The indicator answers across the constructs exhibit substantial variability, as indicated by the standard deviation values, which range from 0.528 (S17) to 0.936 (S9). The highest skewness was found in S14 (-2.278), S13 (-1.462), and S22 (-1.435), and the skewness values for the majority of indicators are negative, indicating that the distribution of answers tended towards the lower end of the scale. Additionally, peaked distributions are indicated by excess kurtosis values, especially for S20 (10.472), S12 (6.978), and S11 (4.748), which indicate heavier tails than a normal distribution. Only S23 exhibits a flatter distribution with a negative kurtosis (-0.859). These statistics imply that, especially with regard to form and tail behaviour, the data distributions depart from the presumption of normalcy. These deviations are supported by the findings of the Cramér-von Mises test, which indicate statistically significant departures from normalcy at the 0.05 level for all indices with P-values of 0.000. The presence of non-normal data is further supported by the test statistic values, which are especially high for, among others, S5 (6.591), S3 (6.243), and S4 (5.991). Although some indicators (e.g. S10, S12, and S24)

have relatively lower test statistics, the consistent P-values across all items indicate that none of the outer model indicators meet the normality assumption. This statistic can be measured as follows:

$$W^2 = \sum_{i=1}^n \left(F(X_{(i)}) - \frac{(2i-1)}{2n} \right)^2 + \frac{1}{12n} \quad (1)$$

given that $X_{(i)}$ are the ordered sample values, $F(X_{(i)})$ is the cumulative distribution function (CDF), and "n" is the sample size. A Cramér-von Mises P-value that is smaller than 0.05 indicates that the data significantly deviates from a normal distribution.

The estimated f-square (f^2) statistics, which evaluate the impact size of relations between constructs in the PLS-SEM model, are shown in Table 6. The data indicate substantial impact sizes, with IMP having the largest influence on OS ($f^2 = 0.465$), followed closely by EO on OS ($f^2 = 0.432$) and EO on SQ ($f^2 = 0.451$). This implies that perceived SQ and OS are significantly influenced

Table 2: Outer loadings of each questionnaire statement

Symbols	Statements	Variable	Outer loadings
S ₁	Managers meet with employees regularly to discuss their job expectations and satisfaction.	Internal marketing practice (IMP) (X)	0.725
S ₂	The bank conducts annual employee surveys to assess work quality and needs.		0.715
S ₃	Our manager regularly talks with us informally to understand our work and what we need from the bank.		0.795
S ₄	Our manager pays attention to changes in our behaviour and checks in to understand how we're feeling about the job.		0.803
S ₅	Training in this bank is tailored to individual employee needs and supports the development of essential job competencies.		0.432
S ₆	Before major changes or department transfers, employees receive adequate training and support from supervisors.		0.825
S ₇	Rewards and salary increases in this bank are based on employees' performance and qualifications.		0.798
S ₈	Employees are motivated to stay through competitive salaries, fair bonuses, and comprehensive benefits.		0.884
S ₉	I am committed to delivering the bank's brand promise to patients and guests.	Employee outcomes (EO) (M)	0.741
S ₁₀	My commitment to the brand grows as my understanding of it deepens.		0.789
S ₁₁	I consider this bank my first choice of workplace and intend to stay for a long time.		0.765
S ₁₂	I speak positively about the bank and recommend it to others.		0.804
S ₁₃	I take initiative and act in ways that consistently support and represent the bank's brand.		0.821
S ₁₄	I promote the brand by sharing knowledge and encouraging others to engage with it.		0.766
S ₁₅	Our bank has modern equipment and well-maintained physical facilities.	Service quality (SQ) (Y ₁)	0.822
S ₁₆	Staff maintain a neat appearance that reflects the quality of services provided.		0.844
S ₁₇	I provide services accurately and on time, as promised.		0.851
S ₁₈	I handle patient issues with care and ensure records are maintained correctly.		0.509
S ₁₉	Customers trust me and feel safe during their interactions with me.		0.794
S ₂₀	I receive adequate support from the bank to serve customers confidently and professionally.		0.84
S ₂₁	Employees respond to customer requests promptly and willingly.		0.77
S ₂₂	Customers are informed about when services will be performed.		0.755
S ₂₃	Employees give customers personal and individualised attention.		0.759
S ₂₄	The bank operates with the customers' best interests and convenience in mind.		0.835
S ₂₅	The organisation achieves long-term sustainable profits and strong financial performance.	Organisational sustainability (OS) (Y ₂)	0.652
S ₂₆	Resources are managed efficiently, and employees contribute with innovation and flexibility.		0.790
S ₂₇	The organisation complies with environmental standards and adopts innovative waste and resource management practices.		0.736
S ₂₈	There is a clear reduction in carbon emissions, energy and water consumption, and use of hazardous materials.		0.894
S ₂₉	The organisation promotes employee well-being, ethical labour practices, and occupational health and safety.		0.832
S ₃₀	It actively protects stakeholder welfare and the rights of the community it serves.		0.802

Table 3: Outer weights for each indicator

Indicators	Outer weights	Indicators	Outer weights
S ₁ →Internal marketing practice (IMP)	0.254	S ₁₆ →Service quality (SQ)	0.376
S ₂ →IMP	0.285	S ₁₇ →SQ	0.314
S ₃ →IMP	0.294	S ₁₈ →SQ	0.112
S ₄ →IMP	0.265	S ₁₉ →SQ	0.317
S ₅ →IMP	0.124	S ₂₀ →SQ	0.340
S ₆ →IMP	0.225	S ₂₁ →SQ	0.394
S ₇ →IMP	0.306	S ₂₂ →SQ	0.226
S ₈ →IMP	0.354	S ₂₃ →SQ	0.215
S ₉ →Employee outcomes (EO)	0.215	S ₂₄ →SQ	0.219
S ₁₀ →EO	0.271	S ₂₅ →Organisational sustainability (OS)	0.273
S ₁₁ →EO	0.209	S ₂₆ →OS	0.279
S ₁₂ →EO	0.293	S ₂₇ →OS	0.387
S ₁₃ →EO	0.396	S ₂₈ →OS	0.250
S ₁₄ →EO	0.312	S ₂₉ →OS	0.399
S ₁₅ →SQ	0.279	S ₃₀ →OS	0.229

Table 4: Correlation coefficients between study variables

Correlations	(IMP)	(EO)	(SQ)	(OS) (Y ₂)
Internal marketing practice (IMP)	1.000			
Employee outcomes (EO)	0.841	1.000		
Service quality (SQ)	0.761	0.856	1.000	
Organisational sustainability (OS)	0.811	0.844	0.721	1.000

by both IMP and EO. The effect of IMP on EO is moderate ($f^2 = 0.162$), but the path from IMP to SQ has a moderate-to-large effect ($f^2 = 0.335$).

The reliability and validity findings for the PLS-SEM model's constructs are shown in Table 7, which also includes confirmation of both convergent validity and positive internal consistency. Organisational sustainability has the highest Cronbach's alpha value at 0.965, while all constructs have values above the suggested cutoff of 0.70, suggesting good to outstanding internal reliability. All constructs have composite reliability values (ρ_a and ρ_c)

Table 5: Descriptive statistics and normality test for the outer model indicators

Outer model	Standard deviation	Excess kurtosis	Skewness	Cramér-von Mises test statistic	Cramér-von Mises P-value
S ₁	0.631	2.710	-0.854	3.856	0.000
S ₂	0.574	1.270	-0.023	4.677	0.000
S ₃	0.546	4.370	-1.412	6.243	0.000
S ₄	0.585	3.392	-0.887	5.991	0.000
S ₅	0.619	3.060	-0.612	6.591	0.000
S ₆	0.535	2.245	-0.392	5.533	0.000
S ₇	0.604	3.669	-0.985	5.829	0.000
S ₈	0.731	1.602	-0.835	1.311	0.000
S ₉	0.936	2.756	-1.199	4.225	0.000
S ₁₀	0.612	2.086	0.419	0.578	0.000
S ₁₁	0.689	4.748	-1.202	1.745	0.000
S ₁₂	0.633	6.978	-0.334	0.443	0.000
S ₁₃	0.721	3.284	-1.462	2.544	0.000
S ₁₄	0.745	2.504	-2.278	2.418	0.000
S ₁₅	0.569	0.705	-0.678	3.133	0.000
S ₁₆	0.543	3.443	-0.775	4.715	0.000
S ₁₇	0.528	1.171	-0.314	4.566	0.000
S ₁₈	0.798	4.596	-1.338	4.597	0.000
S ₁₉	0.611	2.432	-0.383	3.943	0.000
S ₂₀	0.565	10.472	-0.012	3.363	0.000
S ₂₁	0.641	2.425	-0.957	3.137	0.000
S ₂₂	0.659	3.423	-1.435	2.147	0.000
S ₂₃	0.654	-0.859	-0.562	1.893	0.000
S ₂₄	0.552	0.334	-0.148	0.581	0.000
S ₂₅	0.743	4.652	-1.360	2.338	0.000
S ₂₆	0.603	0.097	-0.484	1.544	0.000
S ₂₇	0.687	1.215	-0.178	1.503	0.000
S ₂₈	0.813	3.945	-1.135	1.469	0.000
S ₂₉	0.602	3.774	-0.946	5.829	0.000
S ₃₀	0.749	1.658	-0.298	2.418	0.000

Table 6: Estimated values of the f-square statistic and effect size

Paths	f-square	Effect size
Internal marketing practices (IMP)→Service quality (SQ)	0.335	Medium to large
IMP→Employee outcomes (EO)	0.162	Medium
EO→SQ	0.451	Large
IMP→Organisational sustainability (OS)	0.465	Large
EO→OS	0.432	Large

larger than 0.80, which further validates the measurement items' consistency. Service quality and OS have very high values of 0.658 and 0.671, respectively, and the average variance extracted (AVE) for each construct is above the 0.50 threshold, indicating sufficient convergent validity. Taken together, these findings confirm the measurement model's validity, reliability, and suitability for additional structural analysis.

The variance inflation factor (VIF) values for each structural path in the inner model are shown in Table 8, and they all fall significantly below the generally recognised cutoff of 5, suggesting that there is no multicollinearity among predictor constructs. The VIF values, which vary from 1.825 to 2.325, indicate that each independent variable makes a distinct contribution to the dependent variables without causing redundancy to inflate standard errors. The robustness, validity, and suitability of the structural model for interpretation and hypothesis testing are supported by

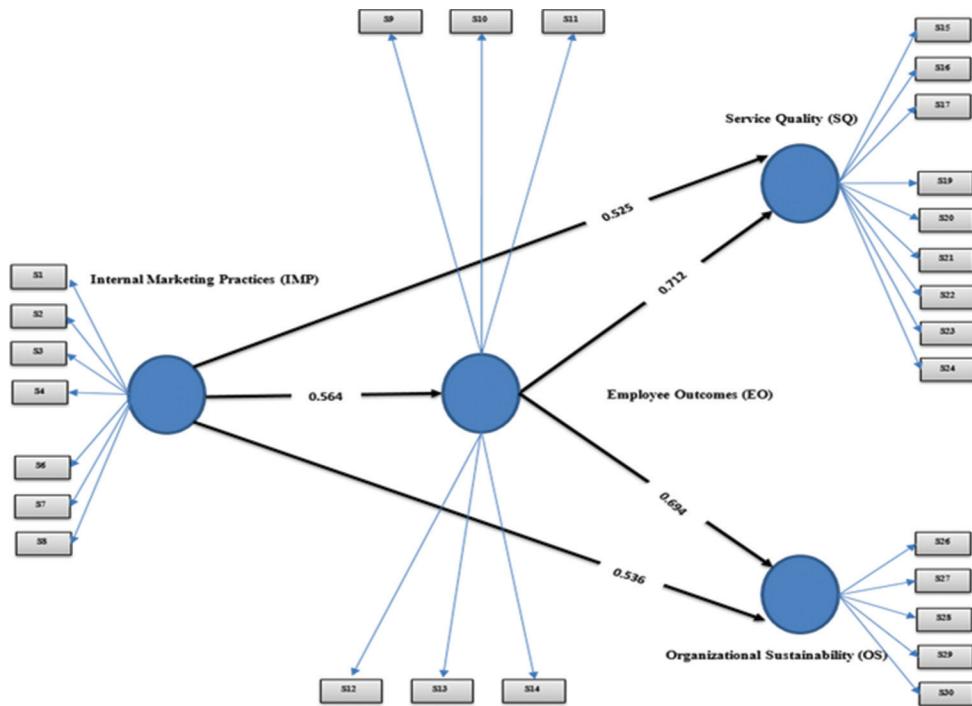
these findings, which demonstrate that the model's predictors are sufficiently statistically independent to guarantee the accuracy of path coefficient estimations.

4.1.3. PLS-SEM adjusted model

According to these analyses, variables S5, S18, and S25 must be removed from the model. After removing the variables, the path diagram is as follows (Figure 3).

Table 9 contrasts the initial estimated model and the adjusted model, including the models' fit indices. A greater level of model fit is implied by the updated model's much higher SRMR (0.995 vs. 0.132) and lower d_ULS (2.218 vs. 4.858). These fit indices attest that the original model's alignment with the observed data was improved by the modifications, increasing its explanatory power and general dependability.

Together, the outcomes of H₁ through H₇ show that each relationship suggested by the structural model is both positive and statistically significant. H₁ and H₂ are supported by IMP's direct, positive impact on SQ and EO. Employee outcomes are crucial for improving service quality, as evidenced by the fact that EO significantly improves SQ (H₃) and mediates the relationship between IMP and SQ (H₄). Furthermore, both IMP and EO have a favourable impact on OS, bolstering H₅ and H₆. The relationship between IMP and OS is significantly mediated by EO, as confirmed

Figure 3: Adjusted relationship between the latent variables and their observed indicators**Table 7: Reliability and validity of PLS-SEM**

Construct reliability and validity	Cronbach's alpha	Composite reliability (rho_a)	Composite reliability (rho_c)	Average variance extracted (AVE)
Internal marketing practice (IMP)	0.849	0.867	0.842	0.548
Employee outcomes (EO)	0.857	0.864	0.889	0.544
Service quality (SQ)	0.914	0.912	0.928	0.658
Organisational sustainability (OS)	0.965	0.982	0.936	0.671

Table 8: Variance inflation factor (VIF) for each path and corresponding conclusion

Inner model-List	VIF	Conclusion
Internal marketing practices (IMP) → Service quality (SQ)	1.825	No multi-collinearity
IMP → Employee Outcomes (EO)	2.325	No multi-collinearity
EO → SQ	2.235	No multi-collinearity
IMP → Organisational Sustainability (OS)	2.235	No multi-collinearity
EO → OS	2.225	No multi-collinearity

Table 9: Comparison between the estimated model and the adjusted model

Fit summary	Estimated model	Adjusted model
SRMR	0.132	0.995
d_ULS	4.858	2.218

by the mediation analysis in H_7 . The strength and applicability of these model constructs are confirmed by the fact that the null hypotheses cannot be rejected – all relationships are significant and positive.

4.2. Discussion

The purpose of this study was to determine how internal marketing practices influence employee satisfaction, employee commitment, employee performance, service quality, and the

sustainability of an organisation in the Saudi Arabian banking sector. Through PLS-SEM analysis, the study found that internal marketing has a significant positive impact on key EO, which further dictates the quality of services and OS. The correlation between internal marketing and employee satisfaction, which is consistently strong and statistically significant ($\beta = 0.434$, $t = 7.998$, $P < 0.001$), reinforces that focusing on the internal customer (i.e. the employees) in an organisational setting creates an environment that leads to job satisfaction. This observation aligns with the pioneering work by Berry (2010) and Ahmed and Rafiq (2003), who emphasised internal marketing as a means of enhancing job satisfaction by addressing workers' informational, recognition, support, and development needs. The concept of internal marketing offers a feasible strategy for implementing a nationalisation policy in the Saudi banking sector, where policies such as Saudization have prioritised staff engagement and retention as strategic objectives. Employee training, clear explanations of organisational values, recognition of contributions, and career development opportunities are some of the likely contributors to the positive relationship between satisfaction, as highlighted in this study.

Equally, a pronounced relationship between internal marketing and employee commitment ($\beta = 0.354$, $t = 6.987$, $P < 0.001$) underscores the importance of treating employees as internal stakeholders to achieve a higher emotional attachment and

dedication to the organisation. This finding aligns with the theoretical models of organisational commitment proposed by Meyer and Allen (1997), which emphasise the importance of affective commitment, particularly in terms of performance and retention (Woznyj et al., 2018). In an industry like banking, which requires human interaction during the delivery process, employee commitment and customer reliability ensure consistent service behaviour and alignment with organisational objectives. In the Saudi context, where the banking industry is rapidly evolving as a result of Vision 2030 reforms, committed employees are more likely to support institutional transformation and adapt to change.

Although weaker than the previous correlations, the correlation between internal marketing and employee performance ($\beta = 0.198$, $t = 3.222$, $P < 0.01$) remains significant, indicating that internal marketing often leads to enhanced attitudinal levels, which in turn translate into work behaviour. Employees who consider themselves valued, informed, and empowered tend to show more discretionary effort, task efficiency, and responsiveness to customers. This observation is supported by Papasolomou and Vrontis (2006) and Qiu et al. (2021), who discuss the performance implications of internal marketing in service organisations. The moderate effect may be attributed to the intervening variables of satisfaction and commitment, which are likely antecedents of performance improvements.

Employee outcomes (satisfaction, commitment, and performance) were found to be essential mediators between internal marketing and service quality. The correlation between path coefficients of a direct effect of job satisfaction on service quality ($\beta = 0.48$, $t = 4.81$, $P = 0.000$) is evidence of the primary assumption of the service-profit chain (Al-Refaei et al., 2023): in a positive environment characterised by high employee satisfaction, employees are more engaged and customer-friendly, leading to increased service quality. In Saudi Arabia, the satisfaction of customer-facing employees is crucial to maintaining positive customer experiences and fostering customer loyalty, despite digitalisation having emerged as a major transformative force in the country's banking services delivery. Investment in the development of satisfying work environments, therefore, puts banks in a better position to outcompete their rivals in service provision.

The rates of employee commitment were also found to have a positive effect on service quality ($\beta = 0.216$, $t = 3.762$, $P < 0.001$). This aligns with the findings of earlier research by Lings and Greenley (2005) and Yu et al. (2019), which suggest that engaging employees will incline them towards adjusting their behaviours to comply with the organisation's guidelines and customer service principles. In the Saudi context, employee loyalty may also be an indication of more profound associations with the organisational mission and values, which are typically reinforced by social and cultural norms. This equates to increased uniformity and more personalised customer-based services, which are essential in the competitive banking industry.

Employee performance had a positive influence on service quality ($\beta = 0.279$, $t = 4.445$, $P < 0.001$), lending weight to the notion that high-performing employees may be the ultimate arbiters of

customer satisfaction levels. High performers tend to be more informed, effective, and responsive, qualities that immediately improve service encounters. This finding is consistent with the existing literature on the importance of individual performance in determining service outcomes (Heirati et al., 2019). Furthermore, in an industry that is increasingly reliant on online and direct service platforms, employee performance is a competitive edge that can lead to increased customer confidence and loyalty.

Among the significant contributions of this study is the identification of a need to explore the extent to which service quality and these EO ultimately affect an organisation's sustainability. The finding that service quality has a positive influence on OS ($\beta = 0.295$, $t = 5.098$, $P < 0.001$) proves that high-quality service is more than just a competitive advantage; it can be a long-term viability strategy. Sustainable organisations should consider social and reputational evaluations alongside profitability. In banking, this encompasses stable consumer satisfaction, ethical service delivery, and brand credibility, all of which revolve around the quality of services (Al-Ghamdi and Badawi, 2019).

The positive correlation between worker performance and company sustainability ($\beta = 0.226$, $t = 4.103$, $P < 0.001$) highlights the importance of human capital in maintaining institutional effectiveness. Effective employees lead to innovation, efficiency, and customer retention, which are essential elements for accommodating ongoing changes in both the market and the regulatory framework. This aligns with the resource-based view (Heirati et al., 2019), which posits that employees are a key driver of long-term competitive advantage. In Saudi Arabia's Vision 2030, which prioritises economic diversification and financial sector resilience, employee performance investment is both a tactical and strategic requirement.

The study identified employee commitment as another significant predictor of sustainability ($\beta = 0.202$, $t = 3.634$, $P < 0.001$). Devoted workers are more willing to accommodate practices that nurture long-term objectives, such as innovation, ethical decision-making, and knowledge sharing. This finding underscores that sustainability is a cultural rather than an operational outcome, and it is influenced by internal alignment and employee conviction in the organisational mission. Due to growing pressure on banks in Saudi Arabia to comply with corporate social responsibility, environmental awareness, and employee development, employee commitment is a critical factor in facilitating sustainable practices (Al Thuwaini et al., 2022).

Although the direct impact of internal marketing on sustainability was relatively low ($\beta = 0.171$, $t = 2.913$, $P < 0.01$), it remains statistically significant. This implies that internal marketing has an indirect effect on sustainability due to such marketing's ability to influence employee attitudes, behaviours, and service results. The layering effect supports the relevance of internal marketing as a strategic management approach rather than an HR exercise. The conclusion is obvious: to develop sustainable organisations, particularly in banking and other service industries, companies should first create a practical internal marketing orientation.

5. CONCLUSION AND RECOMMENDATIONS

This study contributes to the internal marketing literature by providing a detailed model that directly associates, via EO and service quality, internal marketing with sustainability. This comprehensive solution addresses the concerns of researchers, such as Rodrigues et al. (2023), Ahmed and Rafiq (2003), and Hernández-Díaz et al. (2017), who noted that existing frameworks could not measure the attitudinal and behavioural implications of internal marketing. This study also contributes to context-specific theory building in an under-researched region by operationalising the model in the context of the Saudi Arabian banking sector.

The results of this study provide multiple practical implications for bank managers and policymakers. First, internal marketing should be institutionalised as a strategic priority. Regular training, open communication, participation in leadership, and career building are not merely employee benefits; they are liquidity investments. Second, banks should establish sound mechanisms to monitor and safeguard staff satisfaction and commitment. These metrics guide plans for improving user excellence and patronage. Third, it is essential to foster greater synergy between the HR and sustainability functions. Connecting employee development initiatives with sustainability agendas is one way to ensure that banks have a workforce capable of supporting long-term plans, i.e. digital upskilling, inclusive leadership, and ethical compliance. Finally, this study also offers policy implications in relation to Vision 2030. Policymakers can facilitate the banking sector's capability to work sustainably by promoting best practices related to internal marketing, providing incentives to engagement programs, and incorporating human capital measures into state sustainability monitoring. Furthermore, internal marketing can provide a cultural foundation as Saudi banks expand regionally and globally – this foundation should be consistent across employee groups in different geographies, who will remain aligned by virtue of shared values and objectives.

Despite its contributions, this study is nevertheless limited. Its cross-sectional design restricts causal inference; longitudinal studies would provide a better reflection of the dynamics of the interdependencies between internal marketing, EO, and sustainability. The study's reliance on self-reported information may introduce bias, and future studies should incorporate objective evaluations of performance and customer satisfaction. In addition, although this study focused on the banking industry in Saudi Arabia, cross-industry or cross-regional comparative studies would enhance the generalizability of the results. Lastly, the study did not capture moderating variables, such as organisational culture, leadership type, or the level of digital maturity, and these should be further investigated.

Overall, this research empirically demonstrates that internal marketing is crucial for enhancing employee satisfaction, commitment, and performance. These increases subsequently

elevate service quality and facilitate organisational sustainability. The results reiterate the importance of internal alignment and provide a strong argument as to why internal marketing should become the hub of management strategy in the Saudi banking industry and beyond.

REFERENCES

Abed, L.G., Abed, M.G., Shackelford, T.K. (2023), Interpersonal communication style and personal and professional growth among Saudi Arabian employees. *International Journal of Environmental Research and Public Health*, 20(2), 910.

Ahmed, P.K., Rafiq, M. (2003), Internal marketing issues and challenges. *European Journal of Marketing*, 37(9), 1177-1186.

Al Thuwaini, S., Khan, M.N., Ahmad, S.R., Shabbir, M.S., Rehman, M.Z., Khokhar, I. (2022), The effect of customer service quality on customer satisfaction in the gulf cooperation council's Islamic banking industry. *Cuadernos de Economía*, 45(127), 20-31.

Al-Ghamdi, S.A.A., Badawi, N.S. (2019), Do corporate social responsibility activities enhance customer satisfaction and customer loyalty? Evidence from the Saudi banking sector. *Cogent Business and Management*, 6(1), 1662932.

Al-Refaei, A.A.A., Ali, Ateeq, A., Alzoraiki, M. (2023), An integrated mediating and moderating model to improve service quality through job involvement, job satisfaction, and organizational commitment. *Sustainability*, 15(10), 7978-7978.

Alhaddi, H. (2015), Triple bottom line and sustainability: A literature review. *Business and Management Studies*, 1(2), 6-10.

Ali, M., Raza, S.A. (2017), Service quality perception and customer satisfaction in Islamic banks of Pakistan: The modified SERVQUAL model. *Total Quality Management and Business Excellence*, 28(5-6), 559-577.

Almaslukh, F.M.O., Khalid, H., Sahi, A.M. (2022), The impact of internal marketing practices on Employees' job satisfaction during the COVID-19 pandemic: The case of the Saudi Arabian banking sector. *Sustainability*, 14(15), 9301.

Alzaydi, Z. (2023), Examining the mediating effect of multi-channel integration quality in the relationship with service quality, customer satisfaction and customer loyalty in the Saudi banking Sector. *Management and Sustainability: An Arab Review*, 3(2), 132-149.

Amangala, E.A., Wali, A.F. (2013), Internal marketing orientation, employee motivation and bank performance. *International Journal of Management Sciences*, 1(2), 51-57.

Arikan, E., Guner, S. (2013), The impact of corporate social responsibility, service quality and customer-company identification on customers. *Procedia-Social and Behavioural Sciences*, 99, 304-313.

Asfaw, A.M., Argaw, M.D., Bayissa, L. (2015), The impact of training and development on employee performance and effectiveness: A case study of District five administration office, Bole Sub-City, Addis Ababa, Ethiopia. *Journal of Human Resource and Sustainability Studies*, 3(4), 188.

Aziz, A. (2025), Vision 2030 and the KSA Banking Industry: Key Challenges and Strategic Opportunities. Available from: <https://www.deloitte.com/middle-east/en/our-thinking/mepov-magazine/next-generation-business/vision-2030-and-the-ksa-banking-industry.html>

Becerra, E., Badrinarayanan, V. (2013), The influence of brand trust and brand identification on Brand evangelism. *Journal of Product and Brand Management*, 22(5/6), 371-383.

Bermudez-Gonzalez, G., Sasaki, I., Tous-Zamora, D. (2016), Understanding the impact of internal Marketing practices on both employees' and managers' organizational commitment in elderly care homes. *Journal of Service Theory and Practice*, 26(1), 28-49.

Berry, M. (2010), Predicting Turnover Intent: Examining the Effects of Employee Engagement, Compensation Fairness, Job Satisfaction, and Age. Doctoral Dissertations. Available from: https://trace.tennessee.edu/utk_graddiss/678

Bini, L., Bellucci, M., Giunta, F. (2018), Integrating sustainability in business model disclosure: Evidence from the UK mining industry. *Journal of Cleaner Production*, 171, 1161-1170.

Boukis, A., Christodoulides, G. (2020), Investigating key antecedents and outcomes of employee-based brand equity. *European Management Review*, 17(1), 41-55.

Buallay, A., Fadel, S.M., Al-Ajmi, J.Y., Saudagaran, S. (2020), Sustainability reporting and performance of MENA banks: Is there a trade-off? *Measuring Business Excellence*, 24(2), 197-221.

Burmann, C., Zeplin, S. (2005), Building brand commitment: A behavioural approach to internal brand Management. *Journal of Brand Management*, 12, 279-300.

Chiang, H.H., Han, T.S., McConville, D. (2018), The attitudinal and behavioral impact of brand-centered human resource management: Employee and customer effects. *International Journal of Contemporary Hospitality Management*, 30(2), 939-960.

Chomvilailuk, R., Butcher, K. (2014), Effects of quality and corporate social responsibility on loyalty. *The Service Industries Journal*, 34(11), 938-954.

De Bruin, L., Roberts-Lombard, M., De Meyer-Heydenrych, C. (2021), Internal marketing, service quality and perceived customer satisfaction: An Islamic banking perspective. *Journal of Islamic Marketing*, 12(1), 199-224.

Dhir, S., Dutta, T., Ghosh, P. (2020), Linking employee loyalty with job satisfaction using PLS-SEM Modelling. *Personnel Review*, 49(8), 1695-1711.

Du Preez, R., Bendixen, M.T. (2015), The impact of internal brand management on employee job Satisfaction, brand commitment and intention to stay. *International Journal of Bank Marketing*, 33(1), 78-91.

Financial Academy. (2025), Legal Foundation and Regulations of the Central Bank of the Banking Sector. Available from: <https://fa.gov.sa/services/programdetails/ddd9eb96-fd05-4956-b62d-adfd01672224>

Frinaldi, A., Saputra, B., Embi, M.A., Habibie, D.K., Hashanah, F. (2023), Mediation effect of job Satisfaction: Work motivation and e-government on service quality in the government of Aceh Singkil, Indonesia. *Journal of Public and Non-profit Affairs*, 9(3), 317-337.

Gimenez, C., Sierra, V., Rodon, J. (2012), Sustainable operations: Their impact on the triple bottom line. *International Journal of Production Economics*, 140(1), 149-159.

Gounaris, S. (2008), Antecedents of internal marketing practice: Some preliminary empirical evidence. *International Journal of Service Industry Management*, 19(3), 400-434.

Haron, R., Abdul Subar, N., Ibrahim, K. (2020), Service quality of Islamic banks: Satisfaction, loyalty and the mediating role of trust. *Islamic Economic Studies*, 28(1), 3-23.

Heirati, N., Henneberg, S.C., Richter, A., Harste, R. (2019), Differential importance of social and economic determinants of relationship performance in professional services. *Industrial Marketing Management*, 76, 23-35.

Hernández-Díaz, A., Calderon-Abreu, T., Amador-Dumois, M., Córdova-Claudio, M. (2017), Internal marketing and customer-contact employees' attitudinal outcomes. *Academia Revista Latinoamericana de Administración*, 30(1), 124-143.

Hossin, M.A., Hosain, M.S., Frempong, M.F., Adu-Yeboah, S.S., Mustafi, M.A.A. (2021), What drives sustainable organizational performance? The roles of perceived organizational support and Sustainable organizational reputation. *Sustainability*, 13(22), 12363.

Huang, H., Chau, K.Y., Iqbal, W., Fatima, A. (2022), Assessing the role of financing in sustainable Business environment. *Environmental Science and Pollution Research*, 2022, 1-18.

Huang, Y.T. (2020), Internal marketing and internal customer: A review, reconceptualization, and extension. *Journal of Relationship Marketing*, 19(3), 165-181.

Hubbard, G. (2009), Measuring organizational performance: Beyond the triple bottom line. *Business Strategy and the Environment*, 18(3), 177-191.

Ishfaq, M., Al Hajieh, H., Alharthi, M. (2020), Quality determination of the Saudi retail banking system and the challenges of vision 2030. *International Journal of Financial Studies*, 8(3), 40.

Izogo, E.E., Ogba, I.E. (2015), Service quality, customer satisfaction and loyalty in automobile repair services sector. *International Journal of Quality and Reliability Management*, 32(3), 250-269.

Jones, J.L., Shandiz, M. (2015), Service quality expectations: Exploring the importance of SERVQUAL dimensions from different non-profit constituent groups. *Journal of Non-Profit and Public Sector Marketing*, 27(1), 48-69.

Khatoon, S., Zhengliang, X., Hussain, H. (2020), The Mediating effect of customer satisfaction on the relationship between electronic banking service quality and customer Purchase intention: Evidence from the Qatar banking sector. *Sage Open*, 10(2), 1-12.

King, C., Grace, D. (2009), Employee based brand equity: A third perspective. *Services Marketing Quarterly*, 30(2), 122-147.

Lings, I.N., Greenley, G.E. (2005), Measuring internal market orientation. *Journal of Service Research*, 7(3), 290-305.

Luu, T.M.N., Mai, N.P., Dang, T.H., Vu, T.M.H. (2022), The impact of internal marketing on Employee satisfaction in the Vietnamese telecommunication industry. *Contemporary Economics*, 16(4), 424.

Merriman, K.K., Sen, S., Felo, A.J., Litzky, B.E. (2016), Employees and sustainability: The role of Incentives. *Journal of Managerial Psychology*, 31(4), 820-836.

Meyer, J.P., Allen, N.J. (1997), Commitment in the Workplace: Theory, Research, and Application. Thousand Oaks, California: SAGE Publishing.

Milne, M.J., Gray, R. (2013), W(h)ither ecology? The triple bottom line, the global reporting initiative, and corporate sustainability reporting. *Journal of Business Ethics*, 118, 13-29.

Mio, C., Costantini, A., Panfilo, S. (2022), Performance measurement tools for sustainable business: A systematic literature review on the sustainability balanced scorecard use. *Corporate Social Responsibility and Environmental Management*, 29(2), 367-384.

Mussner, T., Strobl, A., Veider, V., Matzler, K. (2017), The effect of work ethic on employees' individual innovation behavior. *Creativity and Innovation Management*, 26(4), 391-406.

Nguyen, Q., Nisar, T.M., Knox, D., Prabhakar, G.P. (2018), Understanding customer satisfaction in the UK quick service restaurant industry: The influence of the tangible attributes of perceived service quality. *British Food Journal*, 120(6), 1207-1222.

Nogueira, E., Gomes, S., Lopes, J.M. (2022), The key to sustainable economic development: A triple bottom line approach. *Resources*, 11(5), 46.

Norouzi, H., Teimourfamian Asl, R. (2023), Investigating the effects of corporate social responsibility on customer citizenship behavior with the mediating roles of corporate image and perceived Service quality. *Social Responsibility Journal*, 19(10), 1885-1899.

Pakurár, M., Haddad, H., Nagy, J., Popp, J., Oláh, J. (2019), The service quality dimensions that affect customer satisfaction in the Jordanian banking sector. *Sustainability*, 11(4), 1113.

Papasolomou, I., Vrontis, D. (2006), Building corporate branding through internal marketing: The case of the UK retail bank industry. *Journal of Product and Brand Management*, 15(1), 37-47.

Prashar, A., Maity, M. (2024), Building employee commitment through

internal branding-a meta-analytic study. *European Journal of Marketing*, 58(5), 1241-1274.

Punjaisri, K., Evanschitzky, H., Wilson, A. (2009), Internal branding: An enabler of employees' brand-Supporting behaviours. *Journal of Service Management*, 20(2), 209-226.

Qiu, J., Boukis, A., Storey, C. (2021), Internal marketing: A systematic review. *Journal of Marketing Theory and Practice*, 30(1), 1-15.

Rather, R., Sharma, J. (2016), Brand loyalty with hospitality brands: The role of customer brand Identification, brand satisfaction and brand commitment. *Pacific Business Review International*, 1(3), 1-11.

Rodrigues, A.P., Barreira, M., Madeira, C.R., Vieira, I. (2023), The role of internal marketing on employees' attitudes and behaviors of Local Public Sector Organizations. *Tourism and Management Studies*, 19(3), 41-57.

Romaniuk, J., Nenyocz-Thiel, M. (2013), Behavioral brand loyalty and consumer brand Associations. *Journal of Business Research*, 66(1), 67-72.

Sangeetha, J., Mahalingam, S. (2011), Service quality models in banking: A review. *International Journal of Islamic and Middle Eastern Finance and Management*, 4(1), 83-103.

Shafiq, M.A., Iqbal, S., Kumar, N., Khan, F.A. (2023), Corporate social responsibility and brand loyalty in Punjab's banking sector: Exploring the mediating role of corporate branding. *Pakistan Journal of Humanities and Social Sciences*, 11(2), 853-863.

Siew, R.Y. (2015), A review of corporate sustainability reporting tools (SRTs). *Journal of Environmental Management*, 164, 180-195.

Sohail, M.S., Jang, J. (2017), Understanding the relationships among internal marketing practices, job Satisfaction, service quality and customer satisfaction: An empirical investigation of Saudi Arabia's service employees. *International Journal of Tourism Sciences*, 17(2), 67-85.

Susomrith, P., Coetzer, A., Ampofo, E. (2019), Training and development in small professional services firms. *European Journal of Training and Development*, 43(5/6), 517-535.

Vercic, A.T., Vokic, N.P. (2017), Engaging employees through internal communication. *Public Relations Review*, 43(5), 885-893.

Wali, A.F., Wright, L.T., Uduma, I.A. (2015), Customer relationship management for brand Commitment and brand loyalty. *British Journal of Marketing Studies*, 3(4), 45-58.

Wilson, J.P. (2015), The triple bottom line: Undertaking an economic, social, and environmental retail Sustainability strategy. *International Journal of Retail and Distribution Management*, 43(4/5), 432-447.

Woznyj, H.M., Heggestad, E.D., Kennerly, S., Yap, T.L. (2018), Climate and organizational performance in long-term care facilities: The role of affective commitment. *Journal of Occupational and Organizational Psychology*, 92(1), 122-143.

Wu, H.C., Chang, Y.Y. (2019), What drives brand supportive intentions? *Marketing Intelligence and Planning*, 37(5), 497-512.

Xie, L., Poon, P., Zhang, W. (2017), Brand experience and customer citizenship behavior: The role of brand relationship quality. *Journal of Consumer Marketing*, 34(3), 268-280.

Yarimoglu, E.K. (2014), A review on dimensions of service quality models. *Journal of Marketing Management*, 2(2), 79-93.

Yu, Q., Yen, D.A., Barnes, B.R., Huang, Y.A. (2019), Enhancing firm performance through internal market orientation and employee organizational commitment. *The International Journal of Human Resource Management*, 30(6), 964-987.

Zeina, N., Damak, M. (2025), Saudi Arabia Banking Sector Outlook 2025. Vision 2030 momentum Continues. Available from: https://www.spglobal.com/_assets/documents/ratings/research/101611849.pdf