

Effects of Internal Marketing on Job Satisfaction Among Islamic Bank Employees in Sabah

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ABSTRACT

This study explores the effects of internal marketing strategies on job satisfaction among employees in Islamic banks in Sabah, Malaysia. Internal marketing, which emphasizes treating employees as internal customers, plays a vital role in improving motivation, communication, and organizational commitment. Given the unique spiritual and ethical environment of Islamic banking, this research investigates how internal marketing practices such as internal communication, empowerment, reward systems, and leadership support influence job satisfaction. Using a qualitative approach, data were collected through semi-structured interviews with 15 employees across three major Islamic banks in Sabah. Thematic analysis revealed four main themes: (1) trust and communication alignment, (2) empowerment and career growth, (3) organizational justice through Shariah-compliant leadership, and (4) workplace spirituality and meaning. The study concludes that internal marketing enhances employee satisfaction when aligned with Islamic values and ethical management. Recommendations are provided for improving internal communication systems and leadership training in Islamic financial institutions.

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Contribution/Originality: This study contributes to the literature by integrating [Berry's \(1981\)](#) Internal Marketing Theory and [Herzberg's \(1959\)](#) Two-Factor Theory within a Shariah-compliant organisational context. It advances understanding of how faith-based internal marketing practices enhance job satisfaction through moral,

psychological, and spiritual dimensions among Islamic bank employees in Sabah.

1. Introduction

Islamic banking in Malaysia has undergone significant transformation over the past two decades, evolving from a niche segment into a key pillar of the national financial system. Malaysia is widely recognised as one of the world's leading hubs for Shariah-compliant finance, supported by a robust regulatory framework, government initiatives, and growing consumer demand for ethical financial products (Bank Negara Malaysia, 2023). The Islamic Financial Services Act 2013 and the Financial Sector Blueprint 2022–2026 have further strengthened the institutional and governance landscape, fostering innovation and international competitiveness within the industry (Ahmad & Hassan, 2020). Within this dynamic national context, the state of Sabah has emerged as an important frontier for Islamic financial expansion, characterised by a growing Muslim population, increasing financial literacy, and a gradual diversification of the workforce across urban and semi-rural areas (Sabah Economic Development and Investment Authority [SEDIA], 2022).

As Islamic banking institutions expand their operations in Sabah, the need to attract, retain, and motivate skilled employees has become increasingly vital. Employee satisfaction is recognised as a cornerstone of organisational success, particularly within service-oriented sectors such as banking, where interpersonal interactions shape customer experience and institutional trust (Hassan, 2018). Satisfied employees are more likely to demonstrate organisational commitment, deliver superior customer service, and embody the ethical standards expected of Islamic institutions (Yusof & Jamil, 2021). In contrast, poor internal communication, lack of recognition, and limited empowerment can lead to disengagement, higher turnover rates, and diminished service quality (Sarker et al., 2020). Therefore, understanding the determinants of job satisfaction in Islamic banks is essential not only for human resource management but also for maintaining Shariah integrity and public confidence.

One emerging management philosophy that has gained prominence in the financial services sector is internal marketing (IM), a concept that views employees as internal customers and seeks to satisfy their needs through effective communication, training, motivation, and empowerment (Berry, 1981; Rafiq & Ahmed, 2000). Internal marketing integrates marketing and human resource management principles to align employees' attitudes and behaviours with organisational objectives (Lings & Greenley, 2005). Through mechanisms such as transparent communication, leadership support, reward systems, and professional development, IM aims to enhance employee engagement, satisfaction, and service quality (Papasolomou, 2006). In the banking industry, where front-line staff play a crucial role in customer relations and trust-building, internal marketing serves as an indispensable strategy for achieving sustainable competitive advantage (Foreman & Money, 1995).

In the specific context of Islamic banking, internal marketing takes on deeper moral and ethical dimensions consistent with *Shariah* principles such as *amanah* (trustworthiness), *adl* (justice), and *ihsan* (excellence). These principles emphasise fairness, mutual respect, and the fulfilment of obligations, not only towards customers but also towards employees, who are regarded as valued members of the organisational

ummah (community) (Dusuki & Abdullah, 2007). Consequently, effective internal marketing within Islamic banks involves nurturing a work environment that upholds ethical conduct, transparent leadership, and collective responsibility. When employees perceive that their institution genuinely embodies these Islamic values, they are more likely to experience job satisfaction, spiritual fulfilment, and long-term commitment (Ali, 2011; Al-Hawary, 2017).

However, despite the growing body of research on internal marketing and job satisfaction in Malaysia's financial sector (Ahmad & Rafiq, 2019; Anwar & Abdullah, 2021), there remains a significant gap in understanding how these dynamics operate within East Malaysian contexts, particularly in Sabah. The majority of existing studies have focused on Peninsular Malaysia, overlooking the regional, cultural, and organisational nuances that may influence internal marketing implementation and employee perception. Sabah's distinct socio-economic environment, multi-ethnic workforce, and developing Islamic finance ecosystem present unique challenges and opportunities for examining the interplay between internal marketing practices and job satisfaction.

Therefore, this study aims to explore the psychological and organisational effects of internal marketing strategies on job satisfaction among Islamic bank employees in Sabah. By adopting a qualitative approach, the research seeks to uncover how internal marketing initiatives such as communication, empowerment, leadership, and recognition shape employees' emotional well-being, motivation, and commitment within a Shariah-guided institutional setting. The findings are expected to provide valuable insights for managers, policymakers, and scholars interested in strengthening employee engagement and service excellence within Malaysia's Islamic banking sector, while also contributing to the broader discourse on ethical management and organisational psychology in Muslim-majority economies.

2. Literature Review

2.1. Concept of Internal Marketing

The concept of internal marketing (IM) emerged in the early 1980s as scholars began to recognise employees as the organisation's first market, whose satisfaction directly influences external customer satisfaction (Berry, 1981; Grönroos, 1985). Internal marketing is defined as the process of applying marketing principles and techniques to internal operations, with the objective of motivating and aligning employees toward delivering high-quality service and achieving organisational goals (Rafiq & Ahmed, 2000). Essentially, IM treats employees as *internal customers* and jobs as *internal products*, asserting that organisational success begins with meeting the needs of employees before those of external customers (Varey & Lewis, 1999).

Internal marketing encompasses several key dimensions: internal communication, training and development, reward systems, and empowerment (Lings & Greenley, 2005). Internal communication ensures transparency and clarity regarding the organisation's mission, values, and expectations, fostering a sense of belonging and shared purpose (Ahmed et al., 2003). Training and professional development enable employees to enhance their skills and competencies, ensuring service excellence and adaptability (Papasolomou, 2006). Reward systems — both monetary and non-monetary — reinforce desirable behaviours and recognise employee contributions,

which strengthens motivation and engagement (Gounaris, 2008). Empowerment, meanwhile, encourages employees to take initiative and make decisions that enhance customer satisfaction, leading to increased self-efficacy and loyalty (Hwang & Chi, 2005). In service-based industries such as banking, internal marketing plays a particularly critical role due to the high level of employee–customer interaction and the intangible nature of service delivery. Studies have demonstrated that effective internal marketing practices significantly improve service quality, employee commitment, and overall customer satisfaction (Foreman & Money, 1995; Kang et al., 2002). When employees are well-informed, adequately trained, and appreciated by their organisations, they are more likely to project positive attitudes, display service-oriented behaviours, and align themselves with the organisation’s brand values. Thus, internal marketing functions as both a strategic management tool and a cultural philosophy that promotes alignment between internal operations and external service delivery.

2.2. Job Satisfaction and Organisational Behaviour

Job satisfaction has long been a central construct in organisational psychology and human resource management. It is generally defined as an individual’s emotional and cognitive evaluation of their job and work environment (Locke, 1976). Spector (1997) further describes it as the degree to which people like (satisfaction) or dislike (dissatisfaction) their jobs, encompassing both affective and attitudinal components. Job satisfaction is a multifaceted concept, influenced by factors such as remuneration, promotion opportunities, supervision quality, work conditions, communication climate, and work-life balance (Judge et al., 2017).

In the context of organisational behaviour, job satisfaction has been linked to key outcomes including employee performance, turnover intention, absenteeism, and organisational citizenship behaviour (Robbins & Judge, 2019). High job satisfaction enhances productivity and reduces turnover, while dissatisfaction can lead to burnout and disengagement (Warr & Inceoglu, 2012). Within the banking sector, where employees often face heavy workloads, performance pressure, and customer service demands, maintaining job satisfaction is particularly critical for sustaining motivation and service consistency (Sarker et al., 2020).

In Islamic contexts, job satisfaction encompasses not only material and psychological dimensions but also spiritual fulfilment. Work is viewed as a form of *ibadah* (worship), and satisfaction derives from achieving *barakah* (divine blessing) through ethical conduct, honesty, and contribution to societal welfare (Ali, 2011; Beekun & Badawi, 2005). Studies in Islamic management highlight that when employees perceive their work as meaningful and aligned with Islamic principles of *adl* (justice) and *amanah* (trust), they experience greater intrinsic motivation and loyalty (Kamil et al., 2011). Thus, job satisfaction in Islamic institutions reflects a holistic balance between professional, emotional, and spiritual well-being.

2.3. Internal Marketing in Islamic Banking

Islamic banks operate under a dual commitment: achieving profitability and upholding Shariah-compliant ethical standards. This dual focus distinguishes Islamic banks from conventional financial institutions and adds an ethical and spiritual layer to management practices, including internal marketing (Dusuki & Abdullah, 2007; Nienhaus, 2011). Shariah principles emphasise justice (*adl*), trustworthiness (*amanah*),

cooperation (*ta'awun*), and benevolence (*ihsan*), all of which extend to the treatment of employees. Therefore, internal marketing within Islamic banking goes beyond conventional practices by integrating moral, social, and spiritual dimensions that align with Islamic values (Al-Hawary, 2017).

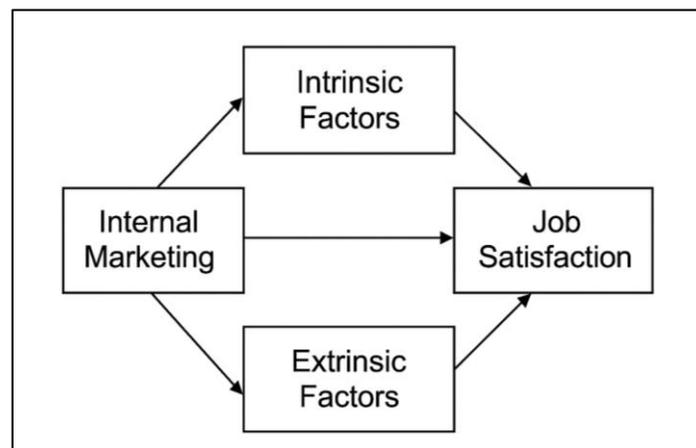
Effective IM in Islamic banking fosters *ukhuwah* (brotherhood), collective responsibility, and mutual respect between management and staff (Amin et al., 2020). Employees are motivated not only by extrinsic rewards such as salary and promotions but also by intrinsic motivators rooted in *iman* (faith) and *taqwa* (consciousness of God). For example, transparent communication and ethical leadership grounded in *maqasid al-shariah* (objectives of Islamic law) can strengthen trust, engagement, and a sense of moral purpose among employees (Hassi, 2012).

Furthermore, Islamic work ethics encourage teamwork, humility, and service to the community, which align closely with the internal marketing philosophy of fostering employee satisfaction for enhanced service quality (Abbasi et al., 2010). Previous studies have found that Islamic banks with strong internal marketing programmes experience higher levels of employee commitment, reduced turnover, and better customer satisfaction (Abdullah & Rahman, 2018; Al-Otaibi, 2021). In Sabah's context, where cultural diversity intersects with Islamic values, implementing internal marketing grounded in fairness and spirituality is crucial for maintaining harmony, motivation, and service excellence among employees.

2.4. Theoretical Framework

This study is grounded in two complementary theories: Berry's (1981) Internal Marketing Theory and Herzberg's (1959) Two-Factor Theory of Motivation (Figure 1).

Figure 1: Theoretical Framework of Internal Marketing Theory and Herzberg's (1959) Two-Factor Theory of Motivation



Berry (1981) proposed that the same marketing techniques used to attract and retain external customers could be applied internally to engage employees. The central idea is that employees are “internal customers” whose satisfaction and motivation are prerequisites for delivering quality service to external customers. According to Berry's (1981) framework, internal marketing involves promoting internal products (such as training and communication) that satisfy employees' needs and align their goals with

organisational strategy (Ahmed & Rafiq, 2003). This theoretical foundation positions IM as a strategic approach to organisational effectiveness, particularly in service industries like banking, where employee behaviour directly affects customer experience.

Herzberg's (1959) Two-Factor Theory complements this view by explaining the psychological mechanisms behind job satisfaction. Herzberg's (1959) distinguished between hygiene factors (extrinsic conditions such as salary, job security, and working environment) and motivator factors (intrinsic conditions such as recognition, achievement, and personal growth). The absence of hygiene factors leads to dissatisfaction, while the presence of motivator factors leads to satisfaction and increased performance (Herzberg, 1968).

In Islamic banking contexts, motivator factors extend beyond conventional notions of achievement or recognition to include ethical leadership, spiritual purpose, and Shariah compliance. These factors satisfy employees' moral and religious needs, leading to deeper engagement and loyalty (Kamil et al., 2011; Yusof & Jamil, 2021). Hence, combining Berry's (1981) internal marketing framework with Herzberg's (1959) motivation theory provides a holistic understanding of how internal marketing strategies influence both the extrinsic and intrinsic aspects of job satisfaction among Islamic bank employees in Sabah.

3. Methodology

3.1. Research Design

This study adopted a qualitative research design to gain an in-depth understanding of employees' perceptions, meanings, and lived experiences regarding internal marketing practices in Islamic banks in Sabah. A qualitative design is appropriate when the goal is to explore complex human experiences rather than to quantify variables or test statistical relationships (Creswell & Poth, 2018). Given that internal marketing and job satisfaction involve psychological, relational, and organisational dimensions, a qualitative design allows the researcher to capture rich narratives and subjective interpretations that cannot be accessed through quantitative surveys alone.

3.2. Research Approach

A phenomenological approach was employed to explore how internal marketing practices influence employees' psychological satisfaction and organisational attachment. Phenomenology is suitable for uncovering how individuals experience a phenomenon in their everyday working environment. In this context, the approach enabled the researcher to examine how employees make sense of internal communication, recognition, empowerment, and leadership within the ethical and spiritual context of Islamic banking.

3.3. Population

The study population comprised full-time employees working in Islamic banks across Sabah, regardless of seniority or job category. This included branch managers, front-line service personnel (e.g., customer service officers and sales advisors), and administrative support staff. The population was limited to individuals with at least one year of

working experience in Islamic banking to ensure that participants had sufficient exposure to organisational practices and culture.

3.4. Sample Size

A total of fifteen (15) participants were interviewed for this study. The distribution of informants across the three Islamic banks in Sabah is shown below in Table 1.

Table 1: Sample Size Distributions

| Bank / Institution | Number of Informants (n) | Position Levels Represented |
|--------------------|--------------------------|--|
| Bank Islam | 5 | Branch manager, front-line officers, support staff |
| Bank Muamalat | 5 | Assistant manager, customer service officers, administrative staff |
| CIMB Islamic | 5 | Sales advisors, teller officers, service support personnel |
| Total | 15 | |

3.5. Sample Size Justification

In qualitative research, determining an appropriate sample size is guided by the principle of information richness rather than numerical representativeness (Patton, 2015). The sample size of fifteen participants was considered sufficient to achieve the study's objectives, as it provided comprehensive and meaningful insights into employees' lived experiences. During data collection, participants consistently offered deep and detailed narratives that captured the psychological and organisational aspects of internal marketing practices within Islamic banks. Importantly, data saturation was reached by the twelfth interview, as no new themes or patterns emerged in subsequent discussions. The inclusion of employees from various departments and hierarchical levels such as managers, front-line officers, and administrative support staff also ensured a wide range of perspectives and organisational contexts were represented. Consequently, the final sample size was adequate to achieve phenomenological depth and theoretical sufficiency, aligning with the qualitative research tradition of prioritising depth of understanding over breadth of coverage.

3.6. Sampling Method

Purposive sampling was used to identify participants who could provide relevant insights based on their experience with internal marketing practices in Islamic banks. This non-probability method enabled the deliberate selection of individuals who met predetermined criteria, at least one year of experience in Islamic banking, direct involvement in customer-facing or administrative roles, and willingness to discuss workplace experiences openly. The sample was drawn from three major Islamic banks operating in Sabah: Bank Islam, Bank Muamalat, and CIMB Islamic, ensuring organisational diversity.

3.7. Data Collection

Data were collected through semi-structured face-to-face interviews conducted between January and March 2025. The semi-structured format allowed participants to describe

their experiences freely while ensuring that core areas were covered. Interview questions focused on:

- i. internal communication and information flow;
- ii. training and career development opportunities;
- iii. recognition and rewards;
- iv. empowerment and autonomy;
- v. leadership style and fairness;
- vi. perceptions of spiritual and ethical values at the workplace.

Each interview lasted approximately 45–60 minutes, and with participants' consent, all sessions were audio-recorded to ensure accuracy. Field notes were also taken to capture non-verbal cues, contextual details, and emerging reflections during the interview process.

3.8. Data Analysis

Data in this study were analysed using thematic analysis, following [Braun and Clarke's \(2006\)](#) six-phase analytical framework, which involves familiarisation with the data, generating initial codes, searching for themes, reviewing themes, defining and naming themes, and finally, producing the report. This systematic process enabled the researcher to move from raw data to the identification of key patterns and meanings across participants' narratives. An inductive coding approach was employed, allowing themes to emerge organically from the participants' experiences rather than being constrained by pre-determined theoretical categories. This approach ensured that the analysis remained grounded in the participants' voices and contextual realities.

To manage and organise the large volume of qualitative data efficiently, NVivo 12 software was used to facilitate coding, theme categorisation, and retrieval of relevant excerpts. The credibility and dependability of the analysis were strengthened through several validation strategies. Member checking was conducted by sharing preliminary findings with participants to confirm accuracy and authenticity of interpretation. Peer debriefing with two qualitative research experts further enhanced analytical rigour by providing independent feedback and minimising researcher bias. In addition, detailed audit trails were maintained throughout the process to document coding decisions, reflections, and analytical memos, thereby ensuring transparency and trustworthiness in the interpretation of data.

3.9. Ethical Considerations

As this study involved human participants, strict ethical procedures were observed throughout the entire research process to ensure the protection of participants' rights and welfare. Ethical approval was obtained from the University Research Ethics Committee of Universiti Putra Malaysia prior to the commencement of data collection. All participants were fully informed of the study's objectives, procedures, and their rights, including the right to withdraw at any stage without penalty. Informed consent was obtained in writing before each interview session began.

To maintain confidentiality and anonymity, participants' real names and institutional identifiers were replaced with pseudonyms, and any potentially identifiable information was removed from interview transcripts, reports, and publications. All audio recordings, transcripts, and related documents were securely stored in password-protected digital

folders, accessible only to the researcher. The study strictly adhered to the ethical principles of voluntary participation, respect for persons, beneficence, and non-maleficence, as outlined in international research ethics guidelines. These measures collectively ensured that participants were treated with dignity, that their data remained secure, and that no psychological or professional harm resulted from their participation.

4. Findings

Through the thematic analysis of fifteen semi-structured interviews, four dominant themes emerged that collectively describe how internal marketing strategies influence job satisfaction among Islamic bank employees in Sabah. These themes are: (1) Trust and Communication Alignment, (2) Empowerment and Career Growth, (3) Organisational Justice and Shariah-Driven Leadership, and (4) Workplace Spirituality and Meaning. Each theme reflects the interplay between internal marketing practices and employees' psychological experiences within an Islamic ethical framework.

4.1. Trust and Communication Alignment

Transparent communication and managerial trust were identified as fundamental drivers of employee satisfaction and motivation. Participants consistently emphasised that effective internal communication through regular meetings, open-door policies, and constructive feedback which strengthened their sense of belonging and trust in leadership. Employees perceived transparency as a form of respect and recognition, fostering emotional security within the workplace.

"Our manager always reminds us that honesty is part of Islamic value. It makes us feel trusted." — Informant 7, Bank Islam

This finding resonates with earlier research suggesting that internal communication enhances organisational commitment and engagement by creating psychological alignment between employees and management (Verčič & Vokić, 2017). When employees perceive that leaders communicate honestly and value their input, they are more likely to reciprocate with loyalty and productivity (Men & Bowen, 2017). Within Islamic organisations, communication takes on a moral dimension, rooted in *amanah* (trust) and *sidq* (truthfulness), both of which are integral to *Shariah*-compliant managerial behaviour (Ali, 2011). Hence, transparent communication not only fulfils a managerial function but also reinforces faith-based trust, which contributes to long-term job satisfaction.

4.2. Empowerment and Career Growth

A recurring theme among participants was the high value placed on empowerment, professional development, and opportunities for advancement. Employees expressed that having autonomy in decision-making and access to skill-enhancement training improved their confidence and sense of ownership.

"We feel motivated when we can voice our ideas, not just follow orders."
— Informant 3, CIMB Islamic

Empowerment in this context involves delegating authority, encouraging innovation, and recognising employee contributions, a principles consistent with the internal

marketing philosophy of treating employees as partners in value creation (Ahmed & Rafiq, 2003). Prior studies in the banking industry highlight that empowerment directly influences job satisfaction by strengthening intrinsic motivation and professional identity (Karatepe & Olugbade, 2016).

In the context of Islamic banking, empowerment is closely tied to the concept of *ijtihad* (independent reasoning), where employees are encouraged to make ethical judgments aligned with *Shariah* principles. This approach not only enhances performance but also reinforces self-efficacy and accountability, attributes highly valued in Islamic work ethics (Ali & Al-Kazemi, 2007). Participants reported that when management supported continuous learning through workshops and mentoring, they felt more capable of contributing meaningfully to the organisation, thus elevating satisfaction and retention levels.

4.3 Organisational Justice and Shariah-Driven Leadership

The third theme centred on perceptions of fairness, equity, and ethical leadership, which participants collectively described as vital for fostering satisfaction and commitment. Many informants associated justice with fair treatment, transparent promotions, and recognition based on merit.

“A leader who practices fairness and humility inspires us more than bonuses.” — Informant 10, Bank Muamalat

Participants described leaders who demonstrated *adl* (justice) and *rahmah* (compassion) as embodying the essence of Shariah-driven leadership. Such leaders not only ensured procedural fairness but also demonstrated moral integrity, humility, and empathy. These attributes strengthened employees' emotional attachment to their organisation.

Research supports that perceptions of organisational justice which includes distributive, procedural, and interactional dimensions, are significant predictors of job satisfaction and trust in management (Colquitt et al., 2013). Within Islamic management, justice (*adl*) is not merely a managerial obligation but a divine injunction that sustains organisational harmony (Dusuki & Abdullah, 2007). When leaders integrate Shariah principles into daily operations, employees experience both professional and spiritual fulfilment (Ahmad & Ogunsola, 2011). Thus, the theme highlights that ethical leadership grounded in fairness and compassion can serve as a strong intrinsic motivator, often outweighing monetary incentives in shaping satisfaction.

4.4. Workplace Spirituality and Meaning

The final theme revealed that participants derived a profound sense of purpose and satisfaction by perceiving their work as an extension of their faith. Employees viewed their professional duties as a form of *ibadah* (worship), where performing tasks ethically and with sincerity contributed to both organisational success and spiritual fulfilment.

“Serving customers ethically is part of our worship. It gives our work purpose.” — Informant 4, Bank Islam

This sense of workplace spirituality reflects an intrinsic alignment between personal values and organisational goals. Employees described their motivation not only in economic terms but as a quest for moral and spiritual excellence. Such findings align with studies asserting that workplace spirituality enhances commitment, compassion, and job satisfaction, particularly when work is perceived as meaningful and socially beneficial (Petchsawang & Duchon, 2012; Milliman et al., 2018).

In the Islamic context, spirituality at work is underpinned by the belief that all actions which when performed with sincerity and ethical intent constitute *ibadah* (Abu-Tineh, 2011). Participants expressed that Islamic banks that actively integrate ethical principles and spiritual reminders into their organisational culture foster a deeper sense of belonging and motivation. Consequently, spiritual purpose serves as an intrinsic motivator, complementing the extrinsic rewards typically emphasised in conventional management models.

4.5. Summary of Themes

The findings indicate that internal marketing practices in Islamic banks extend beyond improving employee performance, they also shape the moral, psychological, and spiritual dimensions of job satisfaction. Trust and communication alignment promote openness and mutual respect; empowerment and career growth nurture autonomy and competence; organisational justice and Shariah-driven leadership cultivate ethical loyalty; and workplace spirituality reinforces purpose and faith-based engagement. Collectively, these elements demonstrate that effective internal marketing within Islamic banking is inherently relational and value-based, contributing to holistic employee well-being and sustainable organisational success.

The following Table 2 summarises the key themes, sub-themes, and their implications for job satisfaction.

Table 2: Summary of Themes

| Theme(s) | Description | Illustrative Evidence (Participant Quotes) | Implications for Job Satisfaction |
|-----------------------------------|---|---|--|
| Trust and Communication Alignment | Transparent communication, open-door policies, and mutual respect between employees and management. | <i>"Our manager always reminds us that honesty is part of Islamic value. It makes us feel trusted."</i> — Informant 7, Bank Islam | Builds trust, psychological safety, and emotional attachment to the organisation. |
| Empowerment and Career Growth | Opportunities for training, autonomy, and involvement in decision-making enhance confidence and competence. | <i>"We feel motivated when we can voice our ideas, not just follow orders."</i> — Informant 3, CIMB Islamic | Encourages motivation, innovation, and personal development, leading to higher satisfaction and retention. |
| Organisational Justice and | Fairness, compassion, and ethical leadership | <i>"A leader who practices fairness and</i> | Promotes organisational trust, |

| | | | |
|------------------------------------|--|---|---|
| Shariah-Driven Leadership | guided by Islamic principles (<i>adl</i> and <i>rahmah</i>). | <i>humility inspires us more than bonuses.</i> — Informant 10, Bank Muamalat | ethical climate, and intrinsic motivation, reducing turnover intentions. |
| Workplace Spirituality and Meaning | Work perceived as <i>ibadah</i> (worship), where ethical service and sincerity contribute to spiritual fulfilment. | <i>“Serving customers ethically is part of our worship. It gives our work purpose.”</i> — Informant 4, Bank Islam | Reinforces spiritual satisfaction, loyalty, and moral alignment with organisational values. |

This thematic synthesis highlights that internal marketing in Islamic banks must integrate both managerial and moral dimensions, balancing professional development with ethical and spiritual guidance. Such alignment ensures employees not only perform effectively but also find meaning and fulfilment in their work, contributing to a more resilient and value-driven banking environment.

5. Discussion

The findings of this study affirm that internal marketing (IM) practices significantly influence job satisfaction among Islamic bank employees through intertwined psychological, moral, and spiritual dimensions. The results demonstrate that trust-based communication, empowerment, and Shariah-driven leadership cultivate an organisational environment conducive to both professional growth and spiritual fulfilment. These findings extend the existing literature by highlighting that internal marketing in Islamic banks does not operate solely as a managerial or motivational strategy but also as a moral and faith-aligned practice that reinforces employees' sense of purpose, ethical responsibility, and spiritual identity.

5.1. Internal Marketing and Psychological Fulfilment

The study supports previous research suggesting that internal marketing enhances employees' intrinsic motivation, affective commitment, and organisational identification (Ahmed & Rafiq, 2003; Foreman & Money, 1995). Trust-based communication, as revealed in this study, serves as a foundation for employee satisfaction and loyalty. Open dialogue, transparency, and management feedback foster psychological safety allowing employees to express opinions without fear of retribution which in turn increases engagement and performance (Men & Bowen, 2017).

The emphasis on communication aligns with Berry's (1981) Internal Marketing Theory, which asserts that effective internal communication creates shared understanding between employees and management, leading to stronger alignment with organisational goals. Moreover, the finding that employees appreciate frequent managerial updates and feedback supports Lings and Greenley's (2005) claim that internal communication functions as a "relationship maintenance mechanism" that strengthens trust and clarity within service organisations.

In Islamic banking, communication carries additional spiritual and ethical weight. It reflects *amanah* (trust) and *sidq* (truthfulness), both of which are core Islamic moral imperatives (Ali, 2011). The presence of such trust-oriented communication not only enhances job satisfaction but also demonstrates that ethical managerial behaviour

serves as both a psychological and spiritual motivator, differentiating Islamic institutions from their conventional counterparts.

5.2. Empowerment, Career Growth, and Self-Actualisation

The finding that empowerment and career development opportunities enhance satisfaction is consistent with prior studies linking IM with autonomy, recognition, and employee growth (Rafiq & Ahmed, 2000; Gounaris, 2008). Empowerment contributes to feelings of competence and control, fulfilling the intrinsic psychological needs of self-determination theory (Deci & Ryan, 2000). In the context of Sabah's Islamic banking sector, employees reported that empowerment such as being encouraged to make ethical decisions or suggest process improvements made them feel trusted and valued. This resonates with Herzberg's (1959) Two-Factor Theory, which identifies growth and recognition as intrinsic motivators that generate satisfaction. Within an Islamic framework, empowerment is not only functional but also moral, rooted in *ijtihad* (independent reasoning) and *mas'uliyah* (accountability). As Ali and Al-Kazemi (2007) argue, Islamic work ethics encourage initiative and responsibility within moral boundaries, reinforcing the concept that empowerment within Islamic institutions supports both worldly competence and spiritual growth.

Furthermore, professional training and development programmes reported in this study align with the broader internal marketing literature that links training to enhanced service quality, employee confidence, and career satisfaction (Papasolomou, 2006). For Islamic banks, such training often integrates ethical components, ensuring that employees are equipped not only with technical competencies but also with spiritual mindfulness and adherence to *Shariah* principles.

5.3. Shariah-Driven Leadership and Organisational Justice

Leadership that embodies Islamic moral principles; justice (*adl*), compassion (*rahmah*), and trustworthiness (*amanah*), emerged as a key driver of satisfaction in this study. This finding aligns with the growing body of evidence suggesting that ethical and spiritual leadership contributes to employee well-being and retention (Ahmad & Ogunsola, 2011; Hassi, 2012). When leaders act justly and treat subordinates with fairness, they reinforce both organisational justice and faith-based legitimacy.

The emphasis on fairness and humility within leadership mirrors Colquitt et al.'s (2013) framework of organisational justice, which posits that distributive and procedural fairness promote employee trust and satisfaction. However, within Islamic banking, these concepts are elevated by *Shariah* principles, which view justice as a divine command rather than merely a managerial obligation (Dusuki & Abdullah, 2007). The integration of Islamic values into leadership thus transforms managerial practice into a form of *ibadah* (worship), creating a work environment that is ethically grounded and spiritually meaningful.

This moral dimension of leadership also reflects transformational leadership theory, wherein leaders inspire followers by embodying shared values and purpose (Bass & Riggio, 2006). In the Islamic context, such transformation occurs through moral example and adherence to *maqasid al-shariah* (the higher objectives of Islamic law), which guide both individual and organisational conduct toward justice, compassion, and collective welfare.

5.4. Workplace Spirituality and Intrinsic Motivation

Workplace spirituality emerged as a defining feature that distinguishes Islamic banks from conventional financial institutions. Participants viewed their work as a form of *ibadah*, contributing not only to their livelihood but also to their faith and community well-being. This supports prior studies that link workplace spirituality to increased job satisfaction, organisational commitment, and ethical conduct (Petchsawang & Duchon, 2012; Milliman et al., 2018).

In this study, spirituality functioned as a source of intrinsic motivation, providing employees with a sense of moral purpose and fulfilment beyond material rewards. Such intrinsic motivation is consistent with Herzberg's (1968) motivator factors, particularly recognition, achievement, and meaningful work. However, the Islamic perspective adds a transcendental dimension: satisfaction is derived not just from professional success but from achieving *barakah* (divine blessing) through ethical service and sincerity (Ali, 2011).

The integration of spirituality into the workplace also aligns with Krishnakumar and Neck's (2002) model, which argues that spiritually aligned work environments foster authenticity, integrity, and holistic well-being. Islamic banking, by embedding ethical guidelines and spiritual reflection into daily operations, enables employees to align their professional identity with religious and moral values. This alignment, in turn, enhances organisational loyalty and reduces burnout, particularly in collectivist societies such as Sabah, where harmony, respect, and mutual support are highly valued (Hofstede Insights, 2023).

5.5. The Sabah Cultural Context

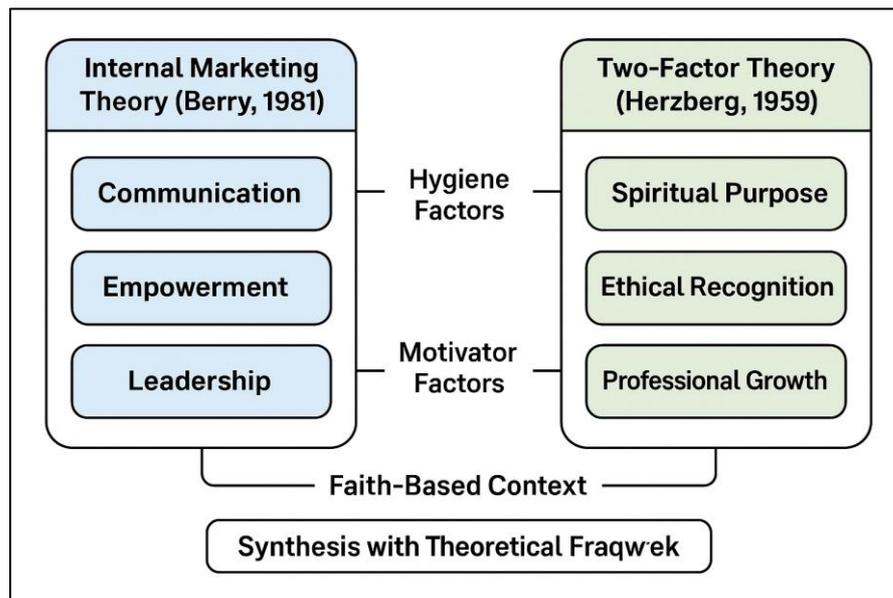
Sabah's socio-cultural landscape reinforces the study's findings on the importance of relational and community-oriented management. The state's workforce is characterised by cultural collectivism, communal cooperation, and respect for hierarchical authority (Mohd Noor, 2018). Consequently, internal marketing strategies that prioritise inclusiveness, dialogue, and participatory decision-making are likely to resonate deeply with employees. The findings suggest that when managers adopt communication practices that are both transparent and empathetic, they strengthen collective harmony and trust, a value deeply rooted in both local culture and Islamic teachings.

This interplay between cultural collectivism and Islamic ethics reinforces the relational nature of internal marketing, wherein satisfaction is co-created through trust, reciprocity, and shared moral purpose (Varey & Lewis, 1999). Thus, in the context of Sabah, internal marketing initiatives should not only focus on skill development or rewards but also foster social connectedness and faith-based inclusivity to ensure sustainable employee engagement.

5.6. Synthesis with Theoretical Framework

The integration of Berry's (1981) Internal Marketing Theory and Herzberg's (1959) Two-Factor Theory provides a coherent theoretical explanation of the findings. The integration is shown in Figure 2.

Figure 2: The integration of [Berry's \(1981\)](#) Internal Marketing Theory and [Herzberg's \(1959\)](#) Two-Factor Theory



From [Figure 2](#), internal marketing mechanisms; communication, empowerment, and leadership, serve as *hygiene factors* that prevent dissatisfaction by addressing structural and relational needs. Simultaneously, intrinsic motivators such as spiritual purpose, ethical recognition, and professional growth correspond to [Herzberg's \(1959\)](#) *motivator factors*, fostering deeper satisfaction and engagement.

In faith-based institutions like Islamic banks, these motivators are further amplified by spiritual and moral imperatives, confirming that the dual framework is especially suitable for analysing employee experiences in contexts where work and faith intersect. Therefore, the findings not only validate the theoretical models but also extend them by illustrating how internal marketing becomes a moral economy of trust and purpose within Islamic organisational environments.

5.7. Summary of Discussions

The discussion revealed that internal marketing (IM) significantly influences job satisfaction in Islamic banks through the integration of psychological, moral, and spiritual dimensions. Internal marketing practices such as communication, empowerment, and Shariah-driven leadership not only enhance employee motivation and engagement but also align organisational practices with Islamic ethical principles. The synthesis between [Berry's \(1981\)](#) *Internal Marketing Theory* and [Herzberg's \(1959\)](#) *Two-Factor Theory* provides a dual perspective which explained how IM functions both as a hygiene factor preventing dissatisfaction and as a motivator fostering fulfilment through ethical and spiritual purpose.

The following [Table 3](#) summarises the main discussion points, theoretical integration, and contextual interpretation.

Table 3: Summary of Discussions

| Key Discussion Area | Summary of Findings | Theoretical Link | Practical / Contextual Interpretation (Sabah Islamic Banks) |
|--|--|--|---|
| Internal Marketing and Psychological Fulfilment | Transparent communication, managerial trust, and feedback foster psychological safety and engagement. | Berry's (1981) Internal Marketing Theory – communication as a relational mechanism. | Open-door policies and regular feedback sessions strengthen trust and clarity within Sabah's collectivist culture. |
| Empowerment and Career Growth | Empowerment enhances autonomy, confidence, and moral accountability; training promotes competence. | Herzberg's (1959) Motivator Factors – growth and recognition. | Employees view empowerment as <i>ijtihad</i> (independent reasoning), balancing personal development with Shariah responsibility. |
| Shariah-Driven Leadership and Organisational Justice | Fairness, compassion, and humility of leaders increase loyalty and satisfaction. | Herzberg's (1959) Hygiene Factors – leadership as a structural enabler; Islamic justice (<i>adl</i>) reinforces trust. | Leadership reflecting <i>amanah</i> (trust) and <i>rahmah</i> (compassion) promotes ethical and spiritual cohesion in teams. |
| Workplace Spirituality and Meaning | Employees perceive work as <i>ibadah</i> (worship), finding purpose through ethical service. | Herzberg's (1959) Motivator Factors – intrinsic satisfaction via meaningful work. | Faith-based values enhance intrinsic motivation and long-term organisational commitment. |
| Sabah Cultural Context | Collectivism and respect for authority amplify the effectiveness of IM practices. | Contextual alignment of Berry's (1981) IM framework in a relational culture. | Inclusive communication and participatory management resonate with local norms of harmony and mutual respect. |
| Synthesis of Theoretical Frameworks | IM mechanisms (communication, empowerment, leadership) act as hygiene and motivator factors shaped by faith-based imperatives. | Integration of Berry (1981) and Herzberg (1959). | Islamic banks operate as "moral economies of trust," linking organisational performance with ethical-spiritual fulfilment. |

Table 2 consolidates the discussion findings by linking empirical themes, theoretical perspectives, and contextual interpretations. Each row corresponds to a major discussion area derived from the study's findings. The theoretical link column connects the empirical evidence to Berry's (1981) Internal Marketing Theory (focus on internal customer satisfaction) and Herzberg's (1959) Two-Factor Theory (focus on intrinsic and extrinsic motivators). The practical/contextual interpretation column translates these theoretical insights into actionable implications for Islamic banking institutions in Sabah where cultural collectivism and Shariah ethics shape managerial effectiveness. Overall, the table demonstrates how internal marketing within Islamic banks serves as both a strategic management tool and a spiritual practice, reinforcing trust, empowerment, and moral responsibility as pathways to holistic employee satisfaction and sustainable organisational success.

6. Conclusion

This study concludes that internal marketing (IM) exerts a substantial and multidimensional influence on job satisfaction among Islamic bank employees in Sabah. The findings reveal that IM strategies centred on communication, empowerment, fairness, and leadership serve as more than operational mechanisms; they function as moral and spiritual enablers within a faith-based organisational environment. By adopting internal marketing as a management philosophy rather than a mere human resource function, Islamic banks create a workplace culture that enhances employees' trust, intrinsic motivation, and emotional commitment to the organisation. The study found that trust and communication alignment between management and employees strengthen relational bonds and reinforce a sense of belonging. This supports [Berry's \(1981\)](#) proposition that internal communication functions as the "invisible glue" connecting employees to the organisational mission. Empowerment and professional development opportunities further promote self-efficacy, innovation, and job satisfaction, consistent with [Herzberg's \(1959\)](#) view that intrinsic motivators such as recognition and personal growth lead to lasting fulfilment. Moreover, leadership practices rooted in Shariah principles which includes *adl* (justice), *amanah* (trustworthiness), and *rahmah* (compassion), play a pivotal role in shaping organisational justice and employee well-being. When leaders embody these ethical values, they transform managerial roles into acts of moral stewardship ([Ahmad & Ogunsola, 2011](#); [Ali, 2011](#)). The study also found that employees derive deep meaning from perceiving their work as ibadah (worship), aligning with literature on workplace spirituality as a determinant of satisfaction, loyalty, and ethical behaviour ([Petchsawang & Duchon, 2012](#); [Milliman et al., 2018](#)). Collectively, these findings suggest that internal marketing in Islamic banks operates through a dual mechanism: addressing structural and relational needs (as hygiene factors) through transparent communication and empowerment, and cultivating spiritual and moral satisfaction (as motivator factors) through ethical leadership and workplace spirituality. This duality reflects the integration of [Berry's \(1981\)](#) Internal Marketing Theory and [Herzberg's \(1959\)](#) Two-Factor Theory, providing a comprehensive model for understanding employee motivation within faith-based institutions.

The study underscores that Islamic banks in Sabah should prioritise value-driven management systems that balance operational efficiency with moral and spiritual well-being. Management should enhance two-way communication through digital platforms, regular briefings, and open feedback mechanisms to encourage trust and psychological safety, aligning with [Men and Bowen's \(2017\)](#) assertion that internal communication excellence enhances engagement and performance. Leadership development programmes should integrate Shariah-compliant ethics and interpersonal skills training to cultivate ethical decision-making, empathy, and justice-oriented leadership styles, consistent with [Hassi \(2012\)](#) and [Dusuki and Abdullah \(2007\)](#), who emphasise the role of *maqasid al-shariah* (the higher objectives of Islamic law) in guiding organisational governance. Human resource management (HRM) policies should embed Islamic ethical values such as fairness, sincerity, and collective responsibility—into performance appraisal, promotion, and reward systems. This approach reinforces employees' moral alignment with the organisation's mission and strengthens their sense of spiritual purpose ([Ali & Al-Kazemi, 2007](#)). Managers should also facilitate reflective sessions, *tazkirah* (spiritual reminders), and faith-based workshops that nurture emotional and spiritual resilience, as [Krishnakumar and Neck \(2002\)](#) note that spirituality-oriented management fosters authenticity, reduces stress, and enhances intrinsic motivation. By

institutionalising these practices, Islamic banks can sustain competitive advantage while remaining faithful to their moral foundations, ensuring that both employees and customers perceive the organisation as ethically and spiritually credible.

The integration of [Berry's \(1981\)](#) Internal Marketing Theory and [Herzberg's \(1959\)](#) Two-Factor Theory provides a novel theoretical lens for understanding employee satisfaction in religiously informed organisations. The findings validate that internal marketing strategies when implemented within a Shariah-driven moral framework, can simultaneously address extrinsic needs (hygiene factors) and stimulate intrinsic fulfilment (motivator factors). Furthermore, the study extends existing theories by demonstrating that spiritual values function as meta-motivators, amplifying the positive effects of internal marketing on satisfaction and commitment ([Ali, 2011](#); [Ahmad & Hassan, 2020](#)). This theoretical synthesis contributes to the growing field of Islamic organisational behaviour, showing that employee motivation in Islamic banks is influenced not only by managerial competence but also by the moral-spiritual environment shaped by Islamic ethics. While the qualitative phenomenological design provided rich insights into employees' lived experiences, it also limits the generalisability of findings across different regions or banking sectors. Future research could adopt a mixed-method approach, combining qualitative interviews with quantitative structural equation modelling (SEM) to statistically test the mediating or moderating effects of spiritual leadership, organisational justice, or Islamic work ethics on the IM–job satisfaction relationship. Comparative studies between Islamic and conventional banks in different Malaysian states or ASEAN countries could also shed light on how cultural and religious contexts mediate the impact of internal marketing. Furthermore, longitudinal studies could assess whether the sustained application of IM practices leads to enduring satisfaction and reduced turnover over time.

In conclusion, the study affirms that internal marketing, grounded in Shariah ethics and spiritual leadership, represents a holistic management approach capable of harmonising business excellence with human values. By embedding moral accountability and spiritual purpose into organisational practices, Islamic banks in Sabah not only enhance job satisfaction but also contribute to a broader vision of ethical economic development aligned with the *maqasid al-shariah*. Such an approach transcends conventional human resource management by positioning employees as partners in a moral economy, one where trust, empowerment, justice, and spirituality coalesce to drive both organisational performance and individual fulfilment.

Ethics Approval and Consent to Participate

Ethical approval for this study was obtained from the University Research Ethics Committee, Universiti Putra Malaysia (UPM), prior to data collection. All participants were informed about the research objectives, voluntary participation, confidentiality measures, and their right to withdraw at any time. Written informed consent was obtained from all participants before interviews commenced.

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Conflict of Interest

The author declares that there are no conflicts of interest related to the design, implementation, analysis, or reporting of this study.

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