



The Reality of Internal Marketing in the Iraqi Banks: An Analytical Study in the Middle East Bank for Investment and Finance

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ABSTRACT

The study aims at investigating the reality of internal marketing dimensions in the Middle East Bank for Investment and Finance. The descriptive analytical approach is employed in this study. The data is collected through using the questionnaire as a main tool of the study. The research community is represented by (55) individuals. A non-random sampling is selected using census method due to the small size of community. The results are analyzed

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using the (SMART, PLS4) program to test the hypotheses under study. It is found that the dimensions of internal marketing in the Middle East Bank represent the objectives of the bank and that they are available and characterized by trustworthiness and reliability. In addition, these dimensions vary in terms of their importance in the bank under study according to their performance. The sequence of dimensions starts from the selection of employees, followed by empowerment, then internal communications, after that training, and finally motivation. This study is important for the literature on marketing management by highlighting the importance of internal marketing dimensions in the banking sector in developing countries, particularly Iraq.

marketing, staff selection, training, empowerment, motivation, internal communications, the Middle East Bank for Investment and Finance.

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Introduction

Internal marketing in financial institutions requires marketing to be under the responsibility of all employees and not limited to the marketing department. In industrial organizations, it is recognized that marketing often falls within the responsibility of the marketing department as there is a large number of employees who do not have a direct relationship with the consumer. Whereas in service financial institutions, including banks, most of marketing tasks are performed by the employees. Therefore, the bank managers have to realize and prioritize the mutual relations between service providers and beneficiaries, as the customer who does not obtain the desired service will have negative reactions. This is attributed to that the reactions of existing customers play an important role in the reactions of potential customers either positively or negatively.

Moreover, internal marketing focuses on achieving the objectives of the institution and providing high quality services by developing the skills and abilities of employees and increasing their awareness of its role in achieving these objectives. Therefore, internal marketing uses the marketing perspective of employees' performance in banks and develop their capabilities in order to be able to provide the best banking services and develop good relations with their customers. Accordingly, this leads to achieving the objective of the bank, which is to satisfy customers and achieve the highest level of quality in providing banking services.

Research methodology

Problem Statement

In light of the rapid development in the financial sector, it is imperative for financial institutions in Iraq to provide distinctive banking services that satisfy customers and help attract new customers by providing a new and advanced banking service in order to be classified as advanced banks. Hence, marketing is one of the most important basic tasks of any institution, and one of its tools to achieve its objectives, due to its vital role in ensuring the survival and continuity of the institution. Marketing is not only concerned with providing services, but also concerned with the employees. This is called internal marketing.

Adopting the philosophy of internal marketing by the institution is a prerequisite for the success of external marketing. Internal marketing enhances the performance of employees in financial institutions, develops their skills and abilities in order to be able to provide the best services and create good relations

with customers. Since there is a relationship between service financial institutions and their customers, it is necessary to apply a set of procedures that are concerned with human resources and the improvement of their performance and skills due to their great role in influencing customer decisions through the quality of services provided. This relationship refers to providing promises to achieve customer loyalty and meet their needs. It depends on the credibility of the institution in fulfilling its promises. Despite the importance of internal marketing, it did not receive the required attention from specialists. Therefore, the problem of this study lies in this main question:

What is the reality of internal marketing in the Middle East Bank for Investment and Finance?

Research Significance

The significance of this study is highlighted as follows:

1. Highlighting the importance of internal marketing in the Middle East Bank.
2. Clarifying the management awareness of the role of internal marketing dimensions in improving the performance and quality of banking services provided within the Middle East Bank.
3. Identifying the reality of the financial institution and the effect of internal marketing dimensions on it.
4. Demonstrating the importance of applying the internal marketing dimensions and the need to pay attention to them in financial institutions in general and banks in particular.

Research Objectives

The main objectives of this study are as follows:

1. Identifying the internal marketing dimensions and their effect on the reality of marketing in the Middle East Bank.
2. Defining the reality of internal marketing as well as the level of performance and quality of services provided by the financial institution under study.
3. Defining the importance of the internal marketing dimensions of the financial institution under study.
4. Providing recommendations and suggestions to benefit from them in the financial institutions.

Research Method

This study adopts the descriptive analytical approach to analyze the data and information collected for solving and explaining the problem under study as follows:

1. Reviewing the literature related to the subject of this study through benefiting from all scientific references, such as books, periodicals, articles and theses, as well as the academic websites.
2. Preparing the questionnaire form, which contains a set of questions distributed to the target sample in the Middle East Bank for Investment and Finance.
3. Using the questionnaire as the main tool for collecting the data, and measuring the results using the program (SMART, PLS4).

Research Framework

Depending on the research problem, its significance and objectives, the hypothetical research framework is derived to reflect the nature of the logical relationship, as shown in Figure (1).

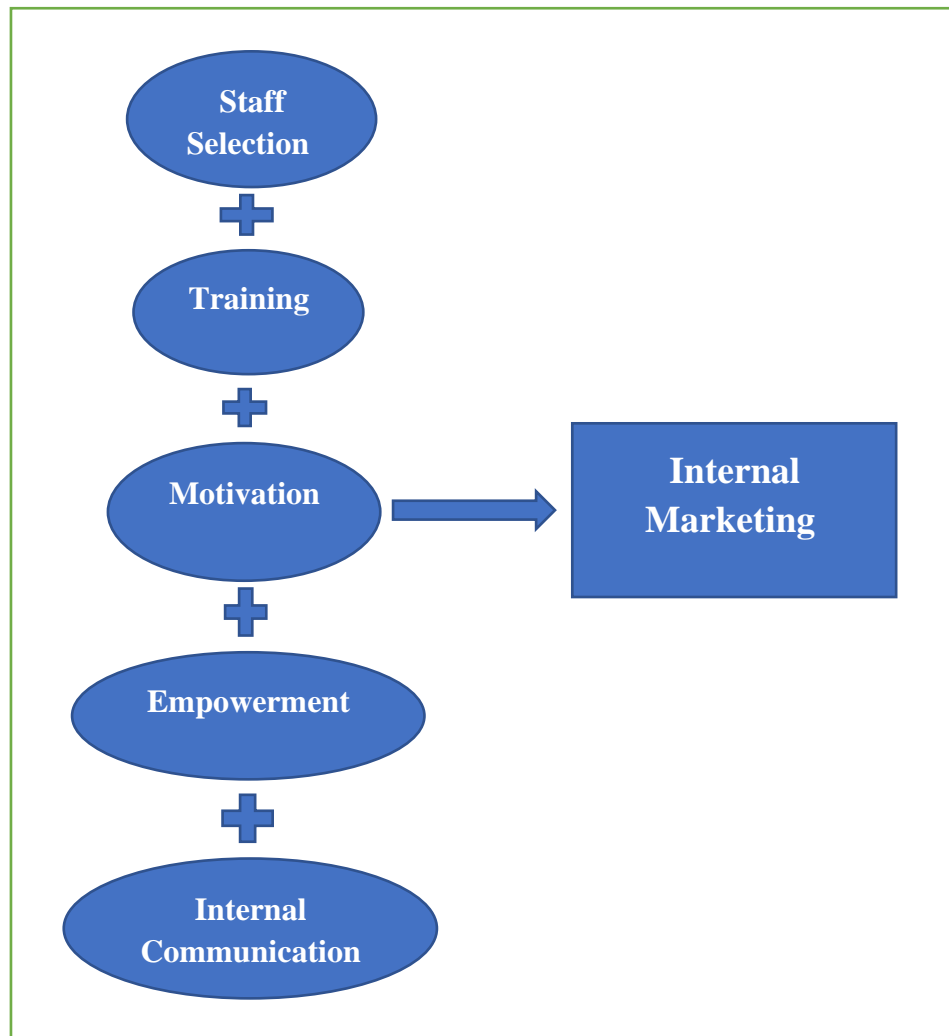


Figure 1: research framework
Source: designed by the researcher.

Research hypotheses

To answer the research questions, the following hypotheses are formed:

The first main hypothesis: The dimensions of internal marketing are available in the Middle East Bank for Investment and Finance.

The second main hypothesis: The importance of internal marketing dimensions in the Middle East Bank for Investment and Finance varies according to their performance.

Theoretical Framework

The Concept of Internal Marketing

Reaching the largest segment of customers in the market and maintaining their trust in and loyalty to the outputs of any institution or organization, whether productive or service, are among the most important objectives on which business organizations are based. The success of products marketing depends on the employees' skills in marketing and introducing the product, as well as their human communication skills, sustainable relationships and their ability to persuade the customers. Accordingly, researchers interested

in this field understood the importance of employees in the institution to the success of marketing processes. As a result, the term of internal marketing has emerged, which considers the employees in the institution as its customers. The interest in training and preparing these employees to perform the marketing process for the institution products to the external market has increased.

Despite the novelty of internal marketing concept in academic works, which emerged in the early fifties of the last century by the Japanese quality managers (Baltantync, 2000, 46), then by Sasser and Arbeit (1976) in their published article on the ways of service marketing (Saad et al., 2002, 28), the historical evidence proves that this concept has historical roots. This is evidenced by that the development and cultural predominance achieved by various civilizations throughout history would not have been achieved without having the concept of internal marketing in its modern sense aiming at marketing the products and achieving common goals, which are often represented by philosophy, values and beliefs. Internal marketing has been developed for one basic goal, which is to satisfy the external customer (Berry & Parasuraman, 1992; Flipo, 1986; Grönroos, 1990; Kotler, 1998). It is an initial step to achieve the ultimate goal of having a successful marketing process.

The concept of internal marketing is used to describe the application of marketing within the institution. Each department and each person represent a resource and customer of the institution at the same time. The employees of institution work together in a way that supports the overall strategy and goals. Although the activity of internal marketing is related to all jobs within the institution, it is fundamentally concerned with human resource management (Salomão Alencar de Farias, 2010, 102).

Researchers have presented different definitions of the concept of internal marketing. In this regard, Kotler et al. (2020, 248) defined it as directing, supporting and motivating the staff of marketing, relations and service to work as one team to reach customer satisfaction. As for Baran Kasapoglu and Arabelen (2017:28), they defined it as considering employees as internal customers, and that jobs are internal products and then striving to deliver internal products that meet the needs and desires of these internal customers while working to achieve the goals of the institution.

Internal marketing, as viewed by Ballantyne (2000), is based on following the marketing vision in managing employees and developing their skills and abilities in order to empower them to produce better and establish close relationships with customers in the external market to reach the basic goal of the institution, which is customer satisfaction and achieve marketing at a high level and quality. On this basis, the philosophy of internal marketing is that all employees have to adopt a constructive and positive thought and behavior when communicating with customers (Abdul Wahid, 2021, 678). Through this definition, it is clear that dealing with employees within the institution is based on considering them as customers whose satisfaction must be achieved, as well as providing jobs that achieve their desires and increase their creativity in marketing the institution's products, effective communication with external customers, and spreading a sense of belonging to the institution.

Moreover, internal marketing is the process of encouraging and urging the employees in the institution to work as one team to achieve the goals of customers in obtaining the highest welfare, as well as achieving the marketing goals of the institution (Micek, 2018, 69). It is noteworthy that though the concept of internal marketing focuses on employees within the institution (internal customers), but its interest extends to external clients (external customers) who represent the target that institutions work to obtain their loyalty and market the products to them (Al-Shawabkeh, 2016, 12).

Through the previous definitions of the concept of internal marketing, it can be defined as a process where the methods of motivation and empowerment of employees and the creation of appropriate jobs are followed in performing the production and marketing processes with high quality that is reflected in achieving customer satisfaction and the goals of the institution. From this viewpoint, it is clear that

internal marketing is an initial strategy to achieve the ultimate goals of customer satisfaction and marketing of commodity or service products with higher quantity and quality.

The Importance of Internal Marketing

Due to the multiple effects of internal marketing on the performance of the institution in general and employees in particular, as well as on the overall relations between the administration and employees, on the one hand, and between the employees among themselves, on the other hand, in addition to the greatest impact represented by the relationship of the institution (administration and employees) with customers in the market, thus internal marketing includes a set of characteristics that show its importance in the activity of institutions. The importance of internal marketing is summarized as follows:

1. Achieving motivation and job satisfaction for employees within the institution (Bin Ahsan, 2015, 3).
2. It enhances the interaction between the employees within the institution and customers (Ahmed & Rafiq, 2002, 53).
3. It provides internal environmental conditions that support the positive behavior of human resources, and raise the morale of employees (Hazab, 2016, 15).
4. It provides a high level of customer loyalty, which in turn results in higher sales and profits (Abdul Wahid, 2021, 680).
5. It enhances the spirit of employees' belonging to the institution, which motivates them to perform with high quality.
6. It aims at achieving organizational commitment and reducing negative work turnover rates based on the high levels of job satisfaction provided by internal marketing (Haghighikhah et al., 2016, 149).

Objectives of Internal Marketing

Internal marketing refers to the processes or procedures followed by institutions in managing their human resources through which a number of objectives are achieved, the most important of which are (Matahn, 2010, 17; Qasima, 2017, 13):

1. Providing a work environment characterized by stability, responsibility and high morale.
2. Establishing the process of communication inside and outside the institution in order to reduce the level of differences and raise the level of harmony and cooperation between employees.
3. Creating the infrastructure for the marketing behavior of the institution products.
4. Encouraging, training and motivating employees to take care of customers.
5. Persuading the employees about the administrative plans and directives in following a certain direction or policy.
6. Having employees' acceptance for emergency tasks that may appear during the process of communicating with customers.
7. Improving the level of innovation and creativity among employees.

The Elements of Blended Internal Marketing

In the context of the concept of internal marketing on considering the worker within the institution as the customer and the job he performs as the commodity, this marketing process has a blended structure that has been used by some interested parties. Thus, the blended internal marketing consists of the following elements (Matahn, 2010: 20-21):

1. **Product:** The job is the product offered by the institution within the concept of internal marketing. The most appropriate candidate is chosen to occupy this job and accomplish its tasks successfully. This product is described with the tasks, responsibilities and duties required by this job. According to this concept, the recruitment process is done by selling the job to the worker, which corresponds to the process of selling the final product to customers, but precedes it in time.
2. **Price:** The price refers to the costs incurred by the worker in return for obtaining the necessary training and qualification to purchase (occupy) the commodity (job) in order to achieve the objectives of the institution. The workers make great efforts to increase rewards. Higgins argued that there is a gap between cost and effort, because if the effort is greater than the cost, it will negatively affect the future performance of the worker.
3. **Promotion:** Kotler defined promotion as the activity followed by the institution within the marketing efforts to describe the product for customers and convince them to buy it (Bu Khanon, 2013, 3). Promotion is one of the most important elements of blended marketing and the most influential element on employees because of its role in establishing their beliefs about the jobs they perform through multiple communication channels, such as frequent interviews, meetings, bulletins, reports, etc.
4. **Distribution:** Distribution refers to the tangible and intangible physical aspects of the work. In other words, it shows the environment where the interaction or exchange between the various parties within the institution is performed, as well as the mechanisms of communication during work. It represents the workplace and the institution environment, which includes the cultural, symbolic, metaphorical and material aspects of the institution. In such environment, employees learn loyalty and belonging to the institution (Qasima, 2017, 17).

Dimensions of Internal Marketing

There are many dimensions addressed by researchers and specialists in the field of internal marketing, but the most common and effective dimensions are: staff selection, training, motivation, empowerment, and internal communication. These dimensions are clarified as follows:

1. **Staff Selection:** The selection of employees is one of the main objectives included in internal marketing, which aims to find a match between individuals and available jobs. Hence, this dimension refers to the selection of the best and the most suitable candidates for the job. This is achieved through making a comparison between the qualities, characteristics and experience of individuals and the job requirements. Then, the candidates are compared and categorized to select the best and most appropriate ones to perform the required work.
2. **Training:** Training is one of the first tasks assigned to human resources management in institutions, due to providing positive results for both the administration and employees of institution. These results are reflected in reducing errors and negative behaviors, raising the level of quality of employees' performance and enhancing skills at the institution level. In addition, they apply to the employees' marketing performance (Abdul Wahid, 2021: 680). To implement the procedures of internal marketing, specialized training programs must be prepared, working to improve the employees' abilities, develop their skills of dealing with customers (Clark, 1991, 5), and maintain job stability for these employees (Abu Sneineh, 2013, 19). According to the Japanese school, which focuses heavily on training, there are different methods of training that can be conducted inside or outside the work (Al-Shawabkeh, 2016, 21). Training is important for both the institution and workers. Its advantages for the institution include: developing the employees' performance skills, which have a reflection on the overall performance of the institution, maintaining its employees,

deepening the communication with employees and exchanging important information and data that help formulate the vision and objectives of the institution more effectively and clearly and this vision is consistent with that of employees. As for its advantages for employees, they include: providing new skills that help them to accomplish work tasks better, as well as enhancing the communication skills with others (Matahn, 2010, 25-26).

3. **Motivation:** It is the process where the administration provides financial or moral rewards for employees, increasing their motivation to perform their jobs with greater quality in order to satisfy their material and moral needs, while maintaining the sustainability of motivation effectiveness (Qasima, 2017, 21). It is an act that raises individual's inherent needs and desires. On this basis, the individual adopts a certain pattern of behavior to satisfy these needs and desires (Al-Halaybeh, 2013,9). It is a process where the rewards are not only provided for the apparent needs of workers, but also evoke the basic needs and provide ways to satisfy them. Among the advantages of following the incentive system are: the increase in the quality of employees' performance, the increase in the rate of profits, a high level of job satisfaction, which result in a decrease in the level of work turnover and a decrease in the level of internal conflicts (Salem, 2006, 330-331). It should be noted here that incentives are independent of the wages and salaries that the employee receives for the job he occupies (Nabil, 2018, 90).
4. **Empowerment:** Daft views empowerment as the act of authorizing the employees to make decisions that enable them to perform their jobs better in all departments of the institution (Al-Shawabkeh, 2010, 23). In light of the intense competition, rapidity of decision making and changes in work strategies imposed by market data, the empowerment dimension has become of high importance in supporting business enterprises to keep pace with development and intense competition. This is attributed to that it enables the employees to make decisions without reference to the traditional chain of commands, which is reflected in the level of employees' satisfaction and motivation. Furthermore, it enables the employees to adopt a certain direction that increases their productivity and achieves the goals of the employee and the institution at the same time (Mohammedia, 2016, 3). Empowerment also has many benefits, including the commitment of employees to implement the decisions taken as they participate in making them, as well as the employees' understanding and awareness of the opportunities and threats facing the workflow, as well as satisfying the needs of employees, so the level of satisfaction among employees increases, which helps in achieving the goals of the institution (Dorra & Al-Sabbagh, 2008, 439).
5. **Internal communication:** Internal communication is defined as the process of transferring and exchanging marketing information internally and externally, through which opinions, ideas and trends are discussed among the members of the institution. This process works to increase relevance and cohesion. Through the communication process, the administration changes the concepts towards the right ones, which will lead to correcting the behaviors and directing them towards achieving the goals (Khnefer, 2014, 3). Through this definition, the administration and employees can exchange information about products in terms of specifications, actual advantages and the desires of customers to represent a feedback for improvement. Internal communication increases the connection between employees and enhances the strength of the relationship between them, and the more intense the communication, the more this helps to unify the vision towards the common goal (Dunlap, 2010, 30). The administration must work to provide employees with accurate and correct information and data in quantity and quality, including planned future services and products, in order to enable marketing employees to perform their tasks with high quality (Abdul Wahid, 2021, 682). For the success of the internal communication process, the institution can follow ways and mechanisms to intensify this

process, including direct meetings and interviews, internal bulletins, periodic reports, and audio-visual communication networks (Matahn, 2010, 28).

Practical Framework

The practical framework is the analytical basis for the expected research contribution, conclusions and recommendations. The analysis of data requires testing its validity and reliability to verify its applicability to the measurement. In order to reach logical results, the following procedures are followed:

Confirmatory Factor Analysis

This analysis is performed according to the program of (SMART, PLS3). The analysis results are illustrated in figures (2) and (3).

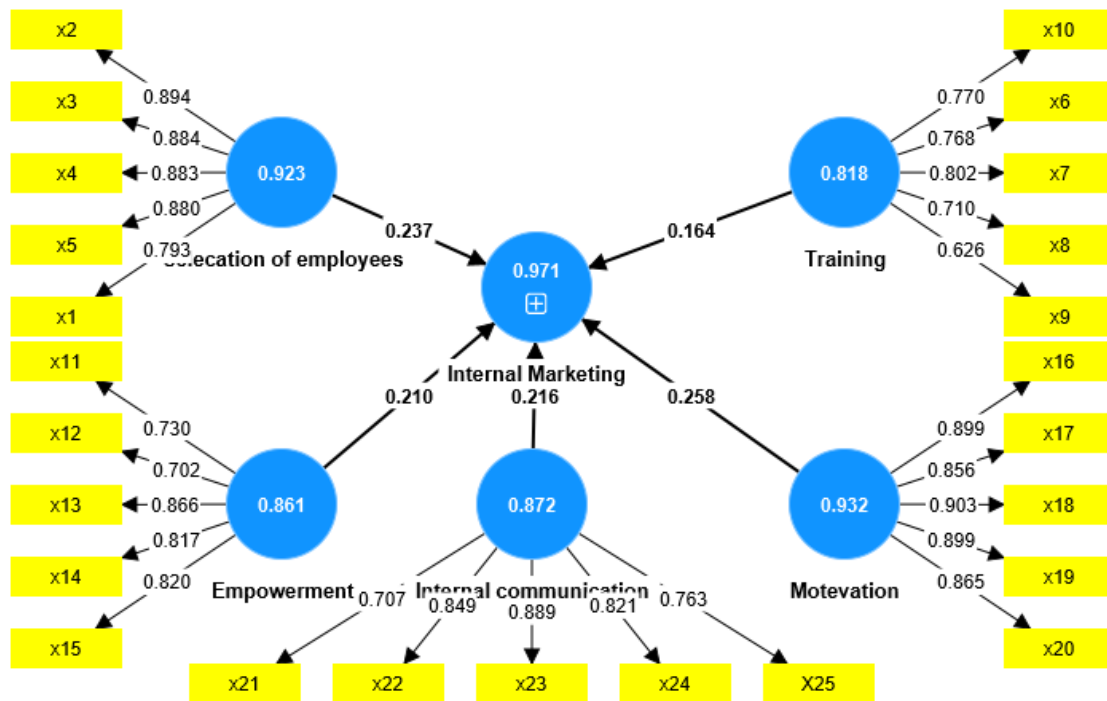


Figure 2: Factor structure (construction reliability) of internal marketing dimensions

Source: the outputs of (SMART, PLS).



Figure 3: Factor structure (average variance extracted) of internal marketing dimensions

Table (1) clarifies the above two figures in terms of detailed statistics.

Table 1: confirmatory Factor Analysis of Internal Marketing Dimensions

| Item | Staff Selection | Training | Empowerment | Motivation | Internal Communication | CR | AVE |
|-----------------|-----------------|----------|-------------|------------|------------------------|-------|-------|
| X ₁ | 0.793 | | | | | 0.923 | 0.753 |
| X ₂ | 0.894 | | | | | | |
| X ₃ | 0.884 | | | | | | |
| X ₄ | 0.883 | | | | | | |
| X ₅ | 0.880 | | | | | | |
| X ₆ | | 0.768 | | | | 0.818 | 0.545 |
| X ₇ | | 0.802 | | | | | |
| X ₈ | | 0.710 | | | | | |
| X ₉ | | 0.626 | | | | | |
| X ₁₀ | | 0.770 | | | | | |
| X ₁₁ | | | 0.730 | | | 0.861 | 0.623 |
| X ₁₂ | | | 0.702 | | | | |
| X ₁₃ | | | 0.866 | | | | |
| X ₁₄ | | | 0.817 | | | | |
| X ₁₅ | | | 0.820 | | | | |
| X ₁₆ | | | | 0.899 | | 0.932 | 0.782 |
| X ₁₇ | | | | 0.856 | | | |
| X ₁₈ | | | | 0.903 | | | |
| X ₁₉ | | | | 0.899 | | | |

| Item | Staff Selection | Training | Empowerment | Motivation | Internal Communication | CR | AVE |
|-----------------|-----------------|----------|-------------|------------|------------------------|-------|-------|
| X ₂₀ | | | | 0.856 | | | |
| X ₂₁ | | | | | 0.707 | 0.872 | 0.753 |
| X ₂₂ | | | | | 0.849 | | |
| X ₂₃ | | | | | 0.889 | | |
| X ₂₄ | | | | | 0.821 | | |
| X ₂₅ | | | | | 0763 | | |

CR: construction reliability, AVE: average variance extracted.

Source: Table prepared by the researcher based on the outputs of (SMART, PLS3).

Table (1) shows that the confirmatory factor model for the dimensions of internal marketing was characterized by reliability and validity in all aspects, as the factor loadings for all items were higher than 70% except for item X9. In general, they were characterized by validity and high reliability, as the construction reliability was higher than 70%, as well as that the average variation extracted was higher than 50%. This indicates that the items of internal marketing dimensions measure the variable for which they were built. Additionally, internal marketing in the Middle East Bank is characterized by its availability through the dimensions of staff selection and training, as well as employee empowerment, motivation and internal communication. Therefore, the first main hypothesis, stating that the dimensions of internal marketing **are available** in the Middle East Bank for Investment and Finance, is accepted. This in turn answers this question: What is the reality of internal marketing in the Middle East Bank for Investment and Finance?

The Importance-Performance Matrix for Internal Marketing Dimensions

In order to test the second hypothesis of the study (the importance of internal marketing dimensions in the Middle East Bank varies according to their performance), the importance-performance matrix, which is one of the modern methods in the program of SMART.PLS4, was used to identify the importance of dimensions according to their performance (Ringle, 2022). The results of analysis are illustrated in figure (4).



Figure 4: The importance-performance matrix for internal marketing dimensions

Figure (4) shows that the horizontal axis, which represents the total effects of the dependent variables (internal marketing dimensions) on the formation of the independent variable (internal marketing) through the importance of each dimension to reflect the variation between them in the formation of the

target structure represented by internal marketing. While the vertical axis represents the performance of the dimensions, and therefore the dimensions of internal marketing will vary in importance through their performance in the formation of internal marketing. Accordingly, Figure (4) demonstrates that the dimension of staff selection is one of the best dimensions in the formation of internal marketing in the Middle East Bank for Investment and Finance, followed by internal communications, which works to increase the internal social relations and then internal marketing becomes more effective. After that, the dimension of empowerment occupies the third rank among other dimensions, followed by training, and finally the dimension of motivation is in the fifth rank, as clarified in Table (2).

Table 2: The importance-performance matrix for internal marketing dimensions

| Dimensions | Importance | Performance |
|------------------------|------------|-------------|
| Staff selection | 0.164 | 38.639 |
| Training | 0.237 | 44.605 |
| Empowerment | 0.210 | 39.375 |
| Motivation | 0.258 | 42.996 |
| Internal communication | 0.216 | 44.299 |

Thus, the second main hypothesis, stating that the importance of internal marketing dimensions in the Middle East Bank for Investment and Finance varies according to their performance, is verified.

Conclusions and Recommendations

Conclusions

1. Internal marketing is an important concept in the field of marketing, and an element involved in meeting a lot of the needs of employees in the contemporary environment.
2. The answers of the study sample confirm that the bank applies the dimensions of internal marketing in a good way, on the one hand, and pays attention to the quality of services provided to customers through its commitment to apply those dimensions, on the other hand.
3. The bank under study focuses on benefiting from the foundations of internal marketing and the benefits achieved, and exploiting the unrealized opportunities of competitors to improve its image among consumers.
4. The five dimensions of internal marketing together constitute the variable of internal marketing, as the interest in staff selection, motivation, empowerment, training and the enhancement of communication among them will lead to the formation of positive trends among customers through internal marketing.
5. The selection of employees who have the required qualifications to occupy certain positions in the bank has had effective results that have been positively reflected on the bank's ultimate objectives of sustaining the relationship between the bank and customers and achieving competitive advantage.
6. Training is one of the important methods followed by the bank to reach harmonization between its objectives and the level of abilities and skills of its employees. The bank has sought to develop those skills and knowledge and provide employees with new skills and knowledge to ensure increasing the productive efficiency and effective performance of employees.
7. As for empowerment, the managers and employees of the bank have the ability and skill to undertake the responsibility in addition to their current jobs. The bank's internal policy towards empowering employees is good, especially through providing facilities at work.

8. Concerning motivation, providing incentives and rewards has a major role in achieving satisfaction among employees; otherwise, there will be work turnover and a decrease in the level of performance.
9. Regarding internal communication, the availability of a good internal communication system will facilitate the transfer of data and information, improve the mechanism of communication between employees and speed up the transfer of marketing information.
10. The dimensions of internal marketing vary in terms of importance, as the dimension of staff selection comes in the first rank in terms of importance, followed by internal communication, empowerment, training and then motivation, respectively.

Recommendations

1. The Middle East Bank for Investment and Finance must pay great attention to the environment in which it operates, and study it in order to adapt to it, and follow up on the changes that occur in it to exploit the opportunities and avoid threats.
2. Attention should be paid to the training of workforce, especially in the field of marketing information systems in order to raise their level and understand marketing terms and apply them well.
3. The administration of the Middle East Bank for Investment and Finance should do its best to employ the dimensions of internal marketing, with an integrated view rather than activating them individually in order to enhance the bank's competitiveness.
4. It has to establish a unit called (Internal Marketing) to train and inform the human resources in the bank about the principles, ideas and philosophy of marketing in general and the latest developments in it.
5. It is necessary to provide a training program within the Middle East Bank for Investment and Finance that demonstrates the required abilities and skills and contributes to enhancing the capabilities of human resources in the bank.
6. The Middle East Bank for Investment and Finance must pay attention to the internal marketing activities, including bringing the competent individuals who are willing to do the required works, identifying training needs according to this trend, directing activities towards consumers and increasing contact with them.

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