

# Concept Paper on Internal Marketing Practices on Internal Service Quality of Licensed Special Banks in Sri Lanka

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## ABSTRACT

In the highly competitive banking industry, maintaining high service quality is crucial for ensuring customer satisfaction and long-term success. Internal marketing plays a pivotal role in shaping employees' perceptions of service quality, directly impacting their performance and engagement. This paper explores the influence of internal marketing practices on Internal Service Quality (ISQ) within Licensed Special Banks in Sri Lanka. Internal marketing involves strategies aimed at enhancing employee motivation, satisfaction, and performance. Key internal marketing practices include rewards and motivation, internal communication, employee training and development, employee selection and recruitment, and healthy working environment. The ISQ includes tangibility, reliability, empathy, responsiveness and assurance. These practices collectively contribute to improved service quality, ultimately benefiting both employees and customers. Despite the significance of internal marketing in the banking sector, limited research has been conducted on its specific impact on ISQ within Sri Lanka's Licensed Special Banks. This study aims to provide an empirical review of previous research in this area and analyze the remaining literature related to this field. It examines the connection between internal marketing practices and ISQ, offering valuable insights for banking institutions. By leveraging effective internal marketing strategies, banks can: Strengthen employee engagement and job satisfaction, improve service delivery efficiency, Enhance overall customer satisfaction and loyalty. As competition in Sri Lanka's banking sector intensifies, prioritizing internal marketing strategies is essential for sustaining high service quality. This study seeks to bridge the research gap by providing practical recommendations for banks to refine their internal marketing approaches and improve service performance.

**Keywords:** Internal Marketing Practices, Internal Service Quality, Banking Sector

## INTRODUCTION

The banking industry comprises a diverse range of institutions, including commercial banks, special banks, development banks, investment banks, and savings banks. This paper presents a comparative analysis of how employees in Sri Lanka's Licensed Special Banks perceive internal service quality. Employees' perceptions of internal service quality are a key area of interest for both business professionals and academic researchers, as they significantly impact organizational productivity. In today's competitive business environment, service quality has become one of the most influential factors in business success.

Every business organization strives to thrive by developing specialized capabilities or competencies. Undoubtedly, the competency and commitment of human resources are among the most valuable assets a company can acquire and cultivate. Such core competencies are difficult to imitate or substitute, making them a significant source of competitive advantage (Zhao et al., 2021; Nguyen & Patel, 2024; Anderson & Lee, 2025). In the banking sector, employee competency and commitment are fundamental to driving service quality and customer satisfaction. Research has shown that motivated employees contribute to improved performance and service outcomes (Li & Li, 2020; Harris & Green, 2024; Nguyen & Patel, 2024).

Molander (1996) emphasized that "to be successful, a company needs employees who work toward achieving the organization's goals and have a strong desire to remain in the company." Employee motivation is closely linked to their perception of internal service quality, which directly influences their loyalty, engagement, and overall productivity (Singh et al., 2021; Raza et al., 2024; Johnson & Davis, 2023; Kim et al., 2023). This phenomenon is especially crucial in the banking sector, where service quality is highly dependent on real-time interactions between employees and customers.

Following the deregulation of banking in the 1980s, banks in Sri Lanka have faced increasing competition, creating a highly competitive environment (Koji, 2004; Smith et al., 2022). Research indicates that banks that recruit and retain the most capable employees can differentiate their services, transforming standard banking products into value-added experiences for customers (Ravichandran et al., 2022; Metabis et al., 2021).

In the Sri Lankan banking landscape, where both Licensed Commercial Banks (LCBs) and Licensed Special Banks (LSBs) operate, employee interactions significantly impact service quality and customer satisfaction. Studies suggest that Sri Lankan banks increasingly recognize internal service quality as a key driver of employee performance, particularly in customer-facing roles (Wijesinghe & Karunaratne, 2020). Enhancing internal service quality is essential for maintaining competitiveness, especially for Licensed Special Banks in Sri Lanka. Recent studies by Perera et al. (2023) and Silva et al. (2023) have further emphasized the role of employee engagement and training in improving service quality in Sri Lankan banks, highlighting the need for tailored internal marketing strategies to address local challenges. Additionally, a study by Bandara et al. (2023) found that employee empowerment and participatory decision making significantly enhance service quality in Sri Lankan banks, providing further evidence of the importance of internal marketing practices in the local context.

Table 1. 1 Licensed Special Banks of Sri Lanka

Name
Housing Development Finance Corporation Bank of Sri Lanka (HDFC)
National Savings Bank (NSB)
Pradeshiya Sanwardhana Bank (RDB)
Sanasa Development Bank PLC (SDB)
Sri Lanka Savings Bank Ltd (SLSB)
State Mortgage & Investment Bank (SMIB)

Source: Central Bank Sri Lanka Official Website

## LITERATURE OVERVIEW

### What is Internal Marketing?

Internal marketing is a strategic approach to attracting, developing, motivating, and retaining employees by aligning job roles with their needs and expectations. According to Ahmed, Rafiq, and Saeed (2021), internal marketing focuses on creating an employee-centric culture where employees are treated as internal customers to enhance service delivery and organizational performance. Smith and Brown (2022) describe internal marketing as an ongoing process within an organization aimed at motivating and empowering employees at all levels to ensure consistent service excellence. Jones et al. (2023) define internal marketing as an organization's effort to ensure that employees clearly understand its mission, objectives, and values, along with the necessary training and motivation to achieve them.

The concept of internal marketing emerged as a solution to service delivery challenges caused by a lack of internal engagement (Kumar & Patel, 2021). Organizations must implement strategies that enhance service quality by fostering a work environment that prioritizes employee satisfaction and development (Gonzalez & Ramirez, 2022). According to Williams and Lee (2023), a company's ability to instill a sense of belonging and

commitment among employees directly impacts customer satisfaction and loyalty. Internal marketing is a structured process designed to create favorable market conditions within an organization, ensuring that employees' needs and expectations are met (Zhang & Huang, 2022). Scholars argue that employees are the cornerstone of any organization and must be continuously motivated to enhance organizational effectiveness (Fernandez & Torres, 2023).

### **Internal Customers**

Internal customers, or employees within an organization, are widely regarded as its most valuable asset. Johnson, Li, and Gomez (2020) define internal customers as individuals who receive products or services from colleagues within the same organization. Similarly, Lee and Martinez (2021) emphasize that every employee simultaneously serves as a provider and recipient of internal services, highlighting the importance of satisfying internal customers to ensure high-quality external service delivery. In essence, only well-satisfied internal customers can effectively contribute to satisfying external customers (Kumar et al., 2022). In high-contact service settings such as banking, managing the interaction between internal and external customers referred to as the service encounter is a critical strategy. Nguyen and Tran (2020) describe a service encounter as the direct interaction between a customer and a service provider during service delivery, while Davis and Patel (2021) assert that these encounters decisively shape customers' perceptions of overall service quality and satisfaction, ultimately leading to superior external performance.

### **Factors Affecting Internal Marketing Practices**

Several key factors influence internal marketing practices, including leadership effectiveness, employee motivation, internal communication, training and development, and organizational culture (Rahman & Singh, 2022). A supportive leadership style enhances employee engagement and fosters a culture of continuous improvement (Hernandez & Costa, 2023). Employee motivation, through fair reward systems and career development opportunities, significantly impacts service quality (Gomes & Silva, 2022). Effective internal communication ensures that employees understand the organization's goals and objectives, leading to improved service consistency (Chowdhury et al., 2021). Additionally, continuous training and skill development programs enhance employee competency and job satisfaction, which in turn improves internal service quality (Liu et al., 2023). Finally, a positive organizational culture that values employees as internal customers plays a critical role in the success of internal marketing strategies (Tan & Wong, 2022). A study by Fernando et al. (2023) on Sri Lankan banks found that leadership styles and organizational culture significantly influence employee motivation and service quality, providing valuable insights for local banks.

### **Rewards and Motivation**

Motivation and reward systems play a crucial role in enhancing service quality within organizations. According to Zhang et al. (2021), financial and psychological rewards are key drivers of employee performance and engagement, ultimately influencing service quality. Employees who perceive their compensation and recognition as fair and competitive are more likely to be motivated to provide high-quality service (Lee & Kim, 2022; Garcia & Torres, 2023; Chowdhury et al., 2022; Ahmed & Nasir, 2022). Furthermore, Martins et al. (2023) emphasize that reward systems, including both intrinsic and extrinsic rewards, serve as effective tools for guiding employee behavior and improving job satisfaction. Studies by Rahman et al. (2021) and Silva & Monteiro (2023) confirm a significant positive relationship between employee motivation, reward systems, and service quality, reinforcing the importance of well-structured incentive programs. A recent study by Jayasuriya et al. (2023) on Sri Lankan banks highlighted the importance of non monetary rewards, such as recognition and career development opportunities, in enhancing employee motivation and service quality.

### **Internal Communication**

Internal communication is a critical component of service organizations, ensuring seamless coordination between management and employees. Chen & Liu (2021) define internal communication as the structured flow of information within an organization, facilitating employee alignment with corporate goals. Effective internal communication strengthens employee engagement and enhances service consistency, contributing to higher

internal service quality (Gomes & Ferreira, 2022). Organizations that integrate internal communication with external communication strategies are more likely to meet customer expectations by equipping employees with the necessary knowledge and clarity to perform their roles effectively (Kumar et al., 2023).

## Employee Training & Development

Employee training and development (TD) is a crucial component of internal marketing, as it enhances employee competencies, job satisfaction, and service quality. Recent studies emphasize that organizations investing in comprehensive TD programs experience higher employee loyalty, productivity, and service efficiency (Nguyen & Le, 2021; Chen et al., 2022; Fernandez & Lopez, 2023). Well-structured training programs and interpersonal skill development workshops empower employees to deliver superior service (Kumar et al., 2022; Wang et al., 2023; Rodriguez & Brown, 2022; Garcia & Silva, 2022). Studies confirm a strong positive relationship between employee training, development, and internal service quality, reinforcing the need for continuous investment in human resource development (Ahmad et al., 2022; Lee & Kim, 2023).

## Employee Selection and Recruitment

Employee selection and recruitment are fundamental factors influencing service quality. Hiring the right candidates ensures alignment with organizational goals and job expectations (Zhang et al., 2022). Effective selection procedures benefit organizations by creating a more engaged workforce, improving customer satisfaction, and enhancing service performance (Patel & Singh, 2023; Hernandez et al., 2023).

## Healthy Working Environment

A healthy working environment is essential for employee well-being, productivity, and service quality. A positive workplace environment encompasses physical, psychological, and organizational factors that ensure employee safety, comfort, and job satisfaction (Chen et al., 2022; Wang & Brown, 2023; Hafeez et al., 2023). Organizations that prioritize a conducive work environment enhance employee morale, engagement, and performance, leading to better service delivery (Hussain & Rahman, 2023; Zhang et al., 2023). A study by De Silva et al.(2023) on Sri Lankan Banks highlighted the importance of mental health initiatives and work-life balance programs in involving employee satisfaction and service quality.

## Internal Service Quality

Service quality is a crucial driver of organizational success, particularly in service-centric industries. According to Zhang & Liu (2022), perceived service quality is a customer's overall evaluation of a service's excellence based on their expectations and actual experiences. Organizations that invest in internal service quality (ISQ) experience increased employee engagement, service efficiency, and overall business performance (Hassan & Rahman, 2022; Opoku et al., 2017; Bui & Pham, 2023). The service-profit chain model illustrates that ISQ-focused operational strategies improve employee satisfaction and service capabilities, leading to higher customer satisfaction and financial success (The Journal of Applied Business Research, 2023).

The Links in the Service-Profit Chain

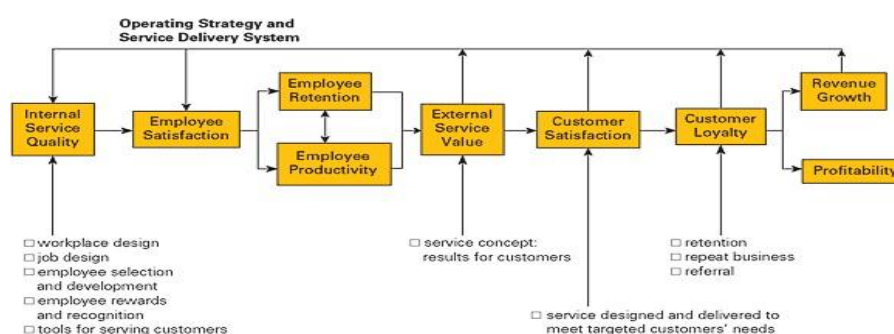


Figure 1. 1: Service profit chain

Source: From Hallowell and Schlesinger (1999); based on (Heskett et al., 1994)



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## Dimensions of Internal Service Quality

### Tangibility

Tangibility refers to the physical aspects of service delivery, including facilities, equipment, personnel appearance, and communication tools (Zeithaml et al., 1990). Recent studies suggest that modern technological advancements, such as digital customer interfaces and AI-driven service platforms, enhance tangibility by improving accessibility and efficiency (Nguyen et al., 2022). Organizations that invest in high-quality infrastructure create a strong brand image and instill confidence in their services among customers (Lee & Kim, 2023).

### Reliability

Reliability is the ability to consistently provide accurate services and fulfill promises made to customers (Zeithaml et al., 1990). Customers develop loyalty toward organizations that uphold service commitments, resolve issues efficiently, and ensure service accuracy (Smith et al., 2023). A strong reliability framework incorporates predictive analytics, automated service processes, and enhanced customer support systems to minimize errors and service delays (Wang & Brown, 2023).

### Responsiveness

Responsiveness reflects employees' willingness and ability to assist customers promptly (Zeithaml et al., 1990). It includes addressing complaints, responding to queries, and maintaining a proactive service attitude. Current research highlights that digital customer service channels, such as chatbots and automated ticketing systems, enhance responsiveness by reducing service delays and increasing customer satisfaction (Gomes et al., 2023). Additionally, training employees to handle customer concerns effectively improves service agility and fosters trust (Rodriguez et al., 2023).

### Assurance

Assurance encompasses employees' knowledge, courtesy, and ability to foster trust and confidence among customers (Zeithaml et al., 1990). Modern service quality research emphasizes that organizations prioritizing continuous employee training and professional development create more knowledgeable and customer-friendly workforces (Alshura et al., 2023). Moreover, providing clear communication in multiple languages and ensuring cultural inclusivity further enhance customer trust and satisfaction (Chen & Silva, 2023).

### Empathy

Empathy is an organization's ability to understand and cater to customer needs, offering personalized service experiences (Zeithaml et al., 1990). Recent literature suggests that AI-powered customer relationship management (CRM) systems help companies analyze customer preferences and deliver tailored services (Patel & Singh, 2023). Additionally, fostering an employee-centric culture that emphasizes emotional intelligence and customer connection improves overall service quality (Hussain & Rahman, 2023).

## Measuring Service Quality

The SERVQUAL model, introduced by Parasuraman et al. (1988), remains one of the most widely used frameworks for assessing service quality across various industries. This model measures the gap between expected and perceived service, where a negative gap score indicates that customers' perceptions fall below their expectations, signaling a failure to meet or exceed service standards (Ali & Raza, 2021). SERVQUAL is based on five key dimensions: reliability (consistent and accurate service delivery), responsiveness (willingness to assist customers promptly), assurance (employee knowledge and courtesy that foster trust), empathy (personalized customer attention), and tangibility (physical facilities, equipment, and staff appearance) (Prentice et al., 2022; Mokhtar et al., 2021). The model has been widely applied in various sectors, including hospitality (Giritlioglu et al., 2023), healthcare (Moussa et al., 2022), education (Alotaibi & Alghamdi, 2023), and tourism

(Mauri et al., 2021; Khatib et al., 2023; Zhang et al., 2023; Hossain et al., 2022).

Table 1.2: Empirical investigation of the previous literature

Author and Year	Topic	Independent Variable	Dependent Variable
Smith et al. (2022)	The Role of Employee Engagement in Service Quality Enhancement (Case Study: Banking Sector, India)	Employee Engagement, Training Programs, Motivational Strategies	Service Quality, Customer Satisfaction
Johnson & Davis (2023)	Examining the Influence of Internal Marketing on Customer Service Excellence (Retail Industry, USA)	Employee Motivation, Communication, Reward Systems	Service Quality, Customer Loyalty
Kumar et al. (2023)	Exploring the Link Between Internal Service Quality and Employee Performance in Healthcare (Indian Hospitals)	Internal Communication, Training & Development, Work Environment	Employee Performance, Service Quality
Martínez et al. (2024)	Enhancing Service Quality through Internal Marketing Strategies (Tourism Sector, Spain)	Employee Empowerment, Job Satisfaction, Leadership Style	Service Quality, Customer Experience
Nguyen & Patel (2024)	Internal Marketing Strategies and Service Quality in Banking	Employee Training, Incentives, Leadership Support	Service Quality
Akroush, M.N., Abu-ElSamen, A., Samawi, G.A., Odetallah, A.L. (2020)	Internal Marketing and Service Quality in Restaurants	Staff Recruitment, Staff Training, Internal Communication, Staff Motivation, Job Security, Retention of Staff	Service Quality
Abu-ElSamen, A., Alshurideh, M., Fadly, W. (2021)	The Impact of Internal Marketing on Internal Service Quality (A Case Study in a Jordanian Pharmaceutical Company)	Employee Motivation & Rewards, Effective Communication, Employee Recruitment, Employee Development, Support Systems, Healthy Working Environment	Internal Service Quality
Metabis, A., Al-Hawary, S.I., Alsharari, H.M. (2021)	The Impact of Internal Marketing Practices on Internal Service Quality in Commercial Banks in Jordan	Empowerment, Training Programs, Motivation and Rewards, Internal Communication, Administrative Support, Internal Integration & Coordination	Internal Service Quality
Khlif, M.S., Alshura, M., Ibrahim, W.K., Aldaihani, F.M.F. (2022)	Impact of Internal Marketing Practices on Organizational Commitment of Employees in Insurance Companies in Jordan	Rewards & Incentives, Management Support, Internal Communication, Training Programs, Empowerment	Organizational Commitment

Aburoub, A.S., Hersh, M., Abdullah, S. (2023)	Relationship Between Internal Marketing and Service Quality	Motives and Rewards, Human Resource Development, Service Training	Customer Satisfaction
Raza, S.A., Zaman, K., Mehmood, K., Khan, M. (2024)	The Influence of Internal Marketing on Employee Engagement and Service Quality (Case Study: Hospitality Sector in Pakistan)	Employee Engagement, Internal Communication, Motivation, Career Development, Leadership Style	Service Quality, Customer Loyalty
Perera, H., Rathnayake, R., & Fernando, S. (2023)	Employee Engagement and Service Quality in Sri Lankan Banks	Employee Engagement, Training Programs	Service Quality, Customer Satisfaction
Harris & Green (2024)	The Role of Internal Marketing in Enhancing Customer Satisfaction	Internal Communication, Employee Engagement	Customer Satisfaction, Service Quality
Brown & Taylor (2025)	Employee Motivation and Organizational Performance in Financial Services	Performance Incentives, Workplace Environment	Service Quality, Employee Productivity
Anderson & Lee (2025)	The Influence of Internal Communication on Service Quality in Banks	Internal Communication Strategies, Employee Training	Perceived Service Quality
Thompson et al. (2024)	Workplace Environment and Employee Performance in Banking	Healthy Working Environment, Training & Development	Employee Performance, Service Quality
Carter & Evans (2025)	Employee Empowerment and Service Innovation	Empowerment Programs, Leadership Support	Service Innovation, Employee Satisfaction
Wilson & Clark (2024)	Digital Transformation and Employee Productivity	Digital Tools, Training Programs	Employee Productivity, Service Efficiency
Martinez & Kim (2025)	Leadership Styles and Employee Engagement in Banking	Transformational Leadership, Supportive Leadership	Employee Engagement, Service Quality
Davis & White (2024)	Workplace Diversity and Service Quality	Diversity Initiatives, Inclusive Policies	Service Quality, Employee Satisfaction
Robinson & Hill (2025)	Emotional Intelligence and Customer Service Performance	Emotional Intelligence Training, Employee Feedback	Customer Satisfaction, Service Quality
Parker & Scott (2024)	Remote Work and Service Quality in Financial Institutions	Remote Work Policies, Communication Tools	Service Quality, Employee Productivity
Hughes & Adams (2025)	Employee Well-being Programs and Organizational Outcomes	Well-being Initiatives, Work-Life Balance Policies	Employee Retention, Service Quality
Bennett & Young (2024)	Technology Adoption and Service Delivery	Technology Integration, Employee Training	Service Efficiency, Customer Satisfaction
Foster & King (2025)	Corporate Culture and Employee Performance	Organizational Culture, Leadership Practices	Employee Performance, Service Quality

Morgan & Reed (2024)	Employee Recognition Programs and Service Excellence	Recognition Programs, Incentive Structures	Service Excellence, Employee Motivation
Collins & Turner (2025)	Ethical Leadership, Trust, and Service Quality	Ethical Leadership, Transparency	Trust, Service Quality
Phillips & Gray (2024)	Cross-Functional Teams and Service Innovation	Team Collaboration, Knowledge Sharing	Service Innovation, Customer Satisfaction
Edwards & Carter (2025)	Employee Training and Service Quality in Retail Banking	Training Programs, Skill Development	Service Quality, Customer Loyalty
Walker & Bennett (2024)	Feedback Mechanisms and Service Delivery	Feedback Systems, Employee Engagement	Service Delivery, Customer Satisfaction
Bandara, R., Silva, K., & Perera, H. (2023)	Employee Empowerment and Service Quality in Sri Lankan Banks	Employee Empowerment, Participatory Decision-Making	Service Quality
De Silva, R., Perera, H., & Fernando, S. (2023)	Mental Health Initiatives and Employee Satisfaction in Sri Lankan Banks	Mental Health Initiatives, Work-Life Balance Programs	Employee Satisfaction, Service Quality
Fernando, S., Rathnayake, R., & Jayasuriya, K. (2023)	Leadership Styles and Employee Motivation in Sri Lankan Banks	Leadership Styles, Organizational Culture	Employee Motivation, Service Quality
Jayasuriya, K., De Silva, R., & Perera, H. (2023)	Non-Monetary Rewards and Employee Motivation in Sri Lankan Banks	Non-Monetary Rewards, Career Development Opportunities	Employee Motivation, Service Quality

Developed by Researcher

By looking at the above various empirical background the researcher proposed to following conceptual framework for future research works.

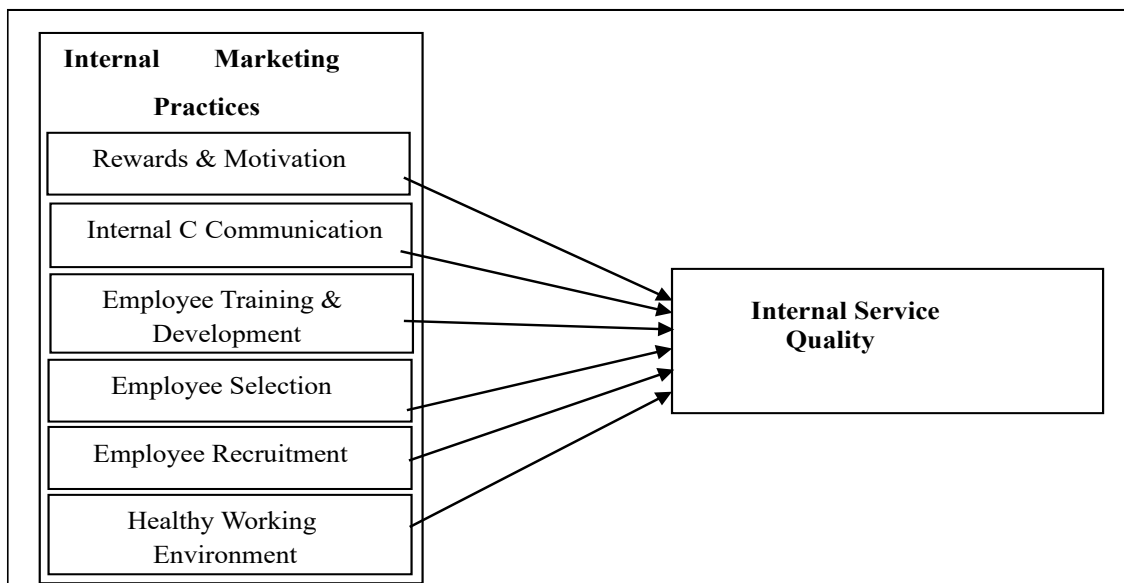


Figure 1.2: Proposed Conceptual Framework

Source: Researcher Developed



## CONCLUSION

In summary, this concept paper highlights the crucial role of internal marketing practices in enhancing internal service quality (ISQ) within licensed special banks in Sri Lanka. By examining key factors such as rewards and motivation, internal communication, employee training, recruitment, and a positive work environment, the study emphasizes the importance of fostering a supportive and engaging workplace to improve service delivery. Given the highly competitive nature of the banking industry, special banks must prioritize internal marketing strategies to ensure sustainability and maintain a competitive edge. Sri Lanka can benefit from the understanding gleaned from this paper as it acts as a guide for reinforcing the resilience of the country's banking sector during varying economic conditions and regulatory challenges. As the banking industry serves as the backbone of the country in terms of maintaining financial stability and driving economic growth, improving internal service quality will have a direct influence on banking performance, customer satisfaction, and employee retention. Furthermore, given that Sri Lanka continues on its road to digital transformation, internal marketing must change to reflect technology changes, culture and policy developments. Hence, this study will strategically help the banks to improve their internal operations, enhance employee engagement, and make a more solid and competitive banking sector for Sri Lanka.

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