

Islamic Leadership and Internal Marketing: Evidence from Islamic Banking

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This study aims to determine the effect of Islamic leadership and internal marketing on employee performance, employee performance on employee welfare, Islamic leadership and internal marketing on employee welfare, the dominant influence on employee welfare, the appropriateness of the application of internal marketing and Islamic leadership based on Islamic law. The sample in this study was 107 permanent employees who carried out marketing activities and worked at Islamic Banks (Bank Muamalat and Bank Syariah Mandiri) for a minimum of five years, namely the period of 2015 to 2019 in East Java, Indonesia. The analysis technique used the Partial Least Square method. The results of this study indicate that internal marketing and Islamic leadership influence employee performance. Employee performance affects employee welfare. Internal marketing has no effect on employee welfare at Islamic banks. Islamic leadership has a significant positive effect on employee welfare at Islamic Banks.

Key words: *Islamic Leadership, Internal Marketing, Employee Performance, and Employee Welfare.*

Introduction

Islam is a religion that has the second largest adherent in the world after Christianity. Today's Muslim population has reached 29.7 per cent of the world's population, which is around 2.7 billion inhabitants. Indonesia ranks first in the world of Muslims from Muslim countries, the majority of which are in Asia-Africa, which is 222 million inhabitants. The Muslim population in Indonesia is 96 per cent, but currently has decreased to 76 per cent. However, it is predicted that in 2025, Islam will experience a revival, becoming the most powerful religion in Indonesia. As a country where the majority of the population adheres to Islam, it also consists of various walks of life, along with the development of the times, and all matters relating to Islam certainly have become very important to the public (The Future of World Religions & PEW Research Center, January 2020). Thus, the high growth of the Muslim



population in the world accompanies the rapid economic growth in developing countries which are predominantly Muslim countries, including Indonesia.

The development of Islamic banking shows a positive trend with high growth in assets, disbursed financing and third party funds. However, the Islamic banking market share can only control 5.94 per cent and the rest is controlled by conventional banks. Nevertheless, for 2019, there will be an increase in Indonesia's credit rating, a relatively high economic growth in the global region, the establishment of new sharia banks and the more vigorous education and promotion of sharia banking by both Bank Indonesia and industry players. Meanwhile, challenges that are still faced by Islamic banking internally are efforts to improve competitiveness through improving the quality of human resources, capital, services and efficiency, and reducing the increase in non-current financing. Whereas, external challenges are related to conducive regulation, control of macroeconomic turmoil, and controlled domestic security stability (Bank Indonesia, 2018).

The leadership in Islamic banking is expected to be able to contribute to the development of a progressive Islamic bank, which achieves an average growth of assets of more than 70 per cent, per year in the last five years, so it is expected that the role of the Islamic banking industry in supporting the national economy will be even more significant. In fact, the rate of growth of Islamic banking at the global level is unquestionable. Assets of Islamic financial institutions in the world are estimated at 250 billion US dollars, growing at an average of more than 15 per cent, per year (Bank Indonesia, 2018).

This performance is inseparable from the management's efforts to implement Islamic leadership and internal marketing strategies in Islamic Banking that imitated the Prophet. The leadership of Rasulullah Saw cannot be separated from his presence, that is as a spiritual leader and leader of the people. Almost all leadership theories discussed by Western scientists are in the Prophet Muhammad himself. As described in the Qur'an, QS. al-Qolam: 4, meaning: And indeed thou Muhammad really is in a very noble morality. Thus, this research is intended to introduce and explore the Islamic leadership that functions in order to prosper the earth, including leading his men to be able to be with him to achieve the goals set in an organisation.

Literature Review

Islamic Leadership

In general, leadership is a process to influence and encourage others to work hard in achieving a goal. In an organisation, it becomes the centre of attention of the success or effectiveness of the organisation, so that leadership occupies a strategic position and is absolutely necessary in the organisation. Robbins (2008: 163–164) provides a definition for the concept of leadership as the ability to influence a group to achieve goals, where the form of influence can be formally like the managerial level in an organisation, and non-formal interests whose interests are equal or even exceed the influence of formal structures, or it can be said that a leader can just appear in a group, even if not formally appointed. Rivai (2009: 106–108) quotes the word leader taken from "to lead" and provides a definition of leadership as the ability to convince others to work together under their leadership as a team to achieve or do a certain goal.

Tobroni (2015) argues that spiritual leadership is leadership that is able to inspire, awaken, influence and mobilise through example, service, compassion and the implementation of values and other divine attributes in the goals, cultural processes and leadership behaviour. The concept of spiritual leadership is a concept of universal leadership that is adaptive to answer the challenges of the times of the twenty-first century era that is conditional on change, which is not answered by the current organisational leadership (Sureskiarti, 2015). God is a true leader who inspires, influences, serves and moves the conscience of his servants very wisely through an ethical and exemplary approach. Therefore, spiritual leadership is also called leadership based on religious ethics and spiritual intelligence, based on faith and conscience. In this research, Islamic leadership is studied.

Internal Marketing

The concept of internal marketing was first introduced in the mid-seventies as a way for companies to achieve consistency in service quality (Ahmed & Rafeq, 2004 in Bannon, 2005). One aim is to satisfy internal consumers, namely workers (Sergeant, 1999). The logic is by satisfying the needs of internal consumers, then the organisation will be a conductor of good quality to satisfy external customers. The concept of internal marketing is one thing that is very important for a company in the service sector. Often internal marketing must synergise with external marketing. Kotler and Armstrong (1996: 658) state that internal marketing can motivate employees to work as a team that is committed to providing a superior service. Whereas, interactive marketing can play a role in teaching employees to interact with their customers and provide services satisfactorily. According to Kotler and Keller (2016), internal marketing means that managers must view employees as customers,



view their work as a product, and try to design the product as best as possible to meet consumer tastes.

Gronroos (1990 in Varey, 2001) says that internal marketing is a managerial philosophy that reinforces managers' attitudes and understandings relative to the role of employees in organisations and mentions the need for a holistic view of their work. Tsai (2008) adds that internal marketing is an act of human resource management to maintain excellent staff. According to Winter (1985; in Bannon, 2005), the definition of internal marketing is a planned marketing approach implemented in the process of motivating workers, to implement and integrate organisations with regard to being customer oriented.

In fact, long before these marketing experts spoke, thousands of years ago, then Allah Ta'āla had provided guidance to his people, so that when producing goods or providing services to their siblings (customers), they should give good. In the scriptures, QS. al-Baqarah [2]: 275, there is a piece of verse that explains that "Allah Most High. has justified the buying and selling". Religion allows marketing. Thus, the concept of marketing is always accompanied by the term's solution and satisfaction.

The Prophet Muhammad Shalla'l-Lāhu 'Alihi Wa Sallam has taught his people to always do good to others. This is actually the basis of optimal service. As he put it: "May Allah's love be bestowed upon those who are gentle (friendly) when buying, selling, borrowing, and demanding their rights" (HR. Al-Bukhari and Ibn Majah from Jabir bin Abdullah radiya'l-Lahu'anhuma The authentic hadith according to As-Suyuthi in Al-Jami'u'sh-Shaghīr, II / 4434).

Allah Subhanahu Wa Ta'āla has also instructed to always do good to others. The words of Allah Ta'āla are included in QS. al-Hijr [15]: 88, which means: "And humble yourself to those who believe" (Ministry of Religion of the Republic of Indonesia, 2011).

Likewise, in the Hadith narrated by Imam Muslim from Abi Ya'la (Yahya ibn Syarifuddin an-Nawawi, Hadith Arba'in number 17, in Hafidhuddin and Tanjung, 2003: 2), Rasulullah SAW. said, meaning: "Allah Most High. obliges us to apply ihsan in everything "(HR. Muslim). The word ihsan means "to do something optimally and optimally". Therefore, every individual Muslim does everything from small things to big things and which must be done in an optimal, good, right and complete manner. Likewise, with a marketer, when creating products to offer products to the hands of customers, it should be done properly and correctly. Islam teaches that if you want to provide good business results in the form of goods or services, you should provide a superior quality and not a bad or poor quality to others.

Employee Performance

Performance is defined as behaviour that is relevant to the goals of the organisation where someone works (Murphy, 1990, in Richard, 2002). Ilyas (1993) says that performance is human behaviour in an organisation that meets established behavioural standards in order to achieve the desired results. Performance is an appearance of employee work both in quantity and quality. Performance can be in the form of individual or group work performances. Hasibuan (2005: 87) states that measuring employee performance can include discipline, loyalty, work results, honesty, creativity, cooperation, leadership, personality, initiative, skills, and responsibilities of these employees. In addition, Bernadin and Russel (1993: 384) suggest that measuring one's performance includes cost efficiency, time savings, work quality, quantity of work, supervision requirements, and interpersonal impact.

In the Islamic perspective, the Ummah has been taught to always evaluate what has been done today as the basis of activity on the following day and every human being is always held accountable for his actions as instructed in the Koran Surah Hashr verse 18 and al-Muddastsir verse 38, with the intention that humans have a better individual performance; it means "O you who believe, fear Allah and every individual should pay attention to what he has done for tomorrow (the hereafter), and fear Allah, surely Allah is All-Knowing what you are doing" (Surah al-Hasyr (59): 18) (Indonesian Ministry of Religion, 2011). Also in the letter at-Taubah (9) verse 105, it means: "And say, " Work ye, then Allah and His Messenger and the believers will see your work, and you will be returned to Allah who knows the unseen and the unseen real, then He tells you what you have done" (Indonesian Ministry of Religion, 2011).

Employee Welfare

Economic life is one of the most important aspects in realising glory and happiness (falah) or is commonly called welfare. Human welfare must be achieved by basing on Islamic values that are implemented in a unity between belief (faith), deeds (good deeds), and morality (akhlakul karimah). Allah Ta'āla says in QS. an-Nahl [16]: 97, meaning: "Whoever does righteous deeds, both men and women in a State of faith, Then We will give him a good life and Truly We will reward them with a better reward from what they have done" (Indonesian Ministry of Religion, 2011).

The above verse shows that Allah Ta'āla gives guidance to humans that actions in economic life (charity) must be based on what is believed to be true according to shari'ah (faith) and those actions (charity) do not conflict with social moral values (akhlaq), where it is private ownership (self-interest), not greedy, not materialistic, not monopolistic and does not rob the rights and efforts of others. Islam puts more emphasis on moral values, togetherness in

humanity and justice in economic welfare (Zadjuli, 2007). Other verses that show the guidance of Allah Ta'āla for humans in realising prosperity are as stated in the QS. al-Qashsh [28]: 77, meaning: "and look for what Allah has bestowed upon you (happiness) of the hereafter, and do not forget your portion of worldly (enjoyment) and do good (to others) as Allah has done good, unto you, and do not cause harm in the face of the earth. Surely Allah does not like those who do mischief" (Indonesian Ministry of Religion, 2011).

Islam provides guidance for humans on how they can meet their material needs in the world so that prosperity is reached to reach *falah*. *Falah* is meant as happiness (long-term luck) that not only looks at the material aspect (world) but is also more emphasised on the spiritual aspect (the afterlife). Zadjuli (2006) states that welfare, according to Islam, is the achievement of human goals comprehensively (the holistic goals equal the *maqashid*), so that humans have achieved overall happiness (physical and spiritual happiness), the hereafter and *huma falah* (well-being).

Relationship between Islamic Leadership and Employee Performance

The beginning of the relationship begins with the leader, where the leader can often be interpreted as a decision maker managed by internal customers, namely employees, and become a good customer service facilitator. The role of leader and leadership is very important for the sustainability of the business processes run by employees to provide the best service to external customers (Chi et al., 2008). Podsakoff et al. (1996) states that effective leaders are leaders who change the basic values, beliefs, and attitudes of subordinates that can improve performance beyond the minimum level of the organisation. The concept of leadership has received wide attention from researchers in relation to company effectiveness. It is even used as a determinant of the success or failure of the development and implementation of systems implemented by companies (Shields & Young, 1989; Shields, 1995; Sugiharto, 2001). Organ and Podsakoff (2006: 251), Alhamda (2006), Boerner (2007), Fry (2006), and Kaihatu (2007) also said that leadership behaviour can affect an employee's performance.

In fact, for a long time, management experts have discussed the effect of leadership on performance. Svensson and Wood (2006) say that Fiedler (1967) argued that leadership can influence company performance. Leadership effectiveness is often the most important thing to explain and predict company performance and even employee performance. Already, decades ago, leadership was believed by scientists to improve employee performance. This shows that in general, good leadership is the key to success for the company because it is able to produce superior performance.

The ability of leaders to demonstrate their spiritual leadership will be very important in articulating the company's vision and mission formally, opening good and honest communication, managing performance openly, giving both positive and negative consequences, interpreting work based on ethics, benefits and more meaning based on spiritual values, and the ability to serve the subordinates they lead well (Coombs, 2001; Quatro, 2002; Van Tiem, Moseley, and Dessinger, 2001), so as to improve employee performance (Fahey: 2007). O'regan et al. (2005) states that leadership has become very important in the global era, that has led to high levels of competition and increasingly high and diverse customer demands. Leadership is also a key player in successfully realising corporate culture, and only with leadership, is it able to bring change to a better direction according to company targets. In this case, leadership is able to improve employee performance which is one of the triggers for improved company performance.

Relationship of Internal Marketing with Employee Performance

Spiritual needs are 'fitri' needs whose fulfilment depends on human perfection and individual maturity. This shows that there is a large contribution about the spiritual importance in a person which has an effect on one's psychic in working, which will significantly affect employee performance improvement (Ancok, 1995). Thus, frontline employees should focus on meeting the needs of external customers. One method for frontline employees, who carry out marketing activities, which can provide satisfaction to external customers, is the implementation of internal marketing which includes training frontline employees and providing attractive compensation for employees, so that these frontline employees will be able to provide the best service to external customers. This is evident in the measurement of the performance of marketing employees (Bouranta, 2005). Xiao (1997, in Chi et al. 2008) provides an explanation and encourages managers to apply the concept of marketing in internal marketing to internal customers, namely employees of the company, in order to improve performance including the performance of marketing employees. Bakar et al. (2012) also added that internal marketing applied by a company is able to improve the performance of employees (internal customers), henceforth, it will produce satisfaction for external customers.

Relationship between Employee Performance and Employee Welfare

Hakim (2012) said that employee performance is the ability of an employee to carry out tasks based on certain knowledge. There are several indicators of the Islamic performance of employees who implement Islamic values. They are according to Zadjuli (1999), that the employee intends to work because of Allah, and works because of Allah, and gives a portion of his wealth from the results of his work because of Allah. This perception of performance based on Islamic values will affect employee welfare. The employee always tries to

implement Islamic values. He doesn't just think about achieving happiness in the world. However, it is also oriented to happiness in the afterlife so that he lives a balanced life. How he survives is by working better, and sharing the well-being he receives to others who need it.

Relationship between Islamic Leadership and Employee Welfare

Yukl (2002) says that leadership is a process to influence others to understand and agree on what needs to be done and how it can be carried out effectively and is a process of facilitating the efforts of individuals and groups to achieve mutually agreed goals. Charlton (2000, in Durrani et al., 2011) said that effective leadership is the ability possessed by someone who is intended to produce something extraordinary in the face of challenges and changes, and maintain the stability of superior performance in order to be able to achieve benefits that are of a greater prosperity.

Fahey (2007) added that how a leader shows the spirit of spiritual leadership to his employees will have an extraordinary impact on employee welfare. This welfare is not always seen from a material aspect. The overall effect of the employees they lead is the emergence of a universal awareness for spiritual well-being or welfare from spiritual aspects, life energy management, life enthusiasm, compassion with others, and the power to live life (Bolman & Deal, 2001; Van Tiem, Moseley & Dessinger, 2001).

Relationship of Internal Marketing with Employee Welfare

Zambetakis and Moustakis (2007) stated that internal marketing is an effort of the company to put emphasis on business in order to realise employee welfare and work approaches as internal products, aimed at company development and the best motivation for employees (Roberts-Lombard, 2010: 362). Coric and Vokic (2009) say that in internal marketing, companies place employees as their first market that must be met by their needs.

Aburoub et al. (2011) states that the concept of internal marketing is implemented by companies, especially in the service sector, by providing training and motivating employees (internal customers) so that the company can meet the needs and desires of employees to be able to provide a good service to external customers. Meeting the needs and desires of employees by the company is a type of welfare that can be received by employees relating to their rights at work.

Methodology

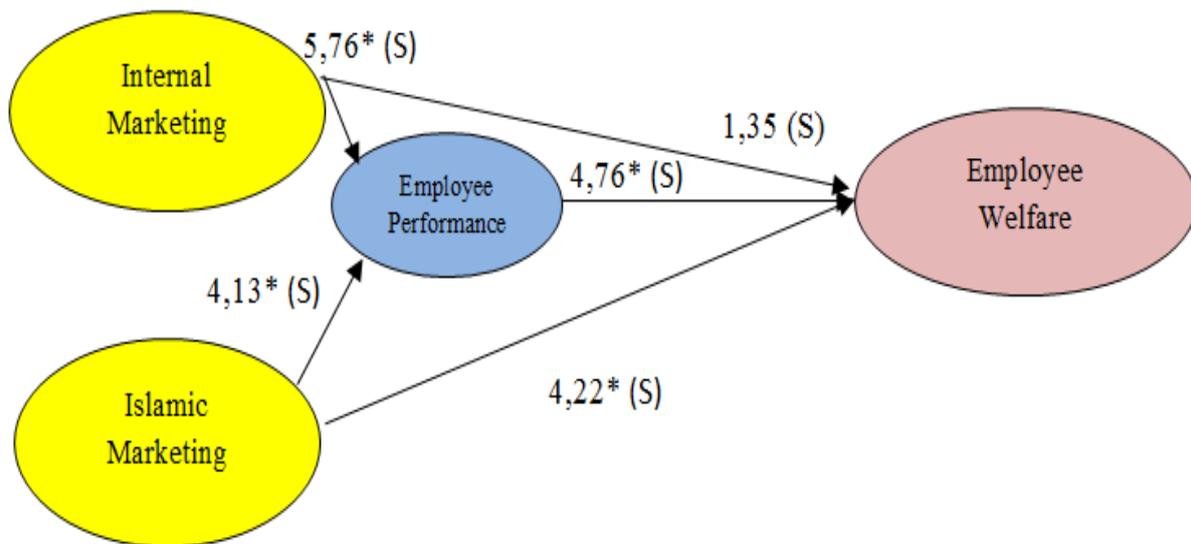
The research design used in this study is a quantitative survey approach. The sample in this study are Islamic Bank employees in Indonesia who have been operating for fifteen years.

The number of samples studied was 107 employees at the Islamic Bank which has been operating since ten years ago, because the Islamic Bank has had a viable business continuity and has issued periodic financial reports properly. This is intended to be able to know the performance in conducting marketing activities generated and the welfare that has been received by employees. The sampling technique in this study uses the saturated sampling method. Saturated sampling is a sampling technique if all members of the population who meet the criteria are used as a sample. Another term for saturated samples is a census. The analysis technique used in this research is hypothesis testing using the Partial Least Square (PLS) technique.

Results

Structural Model Stage

Figure 1. Structural Model Test



The following are estimated values of each relationship between the research variables:

Table 1: Estimate Coefficient Value Between Variables

Relationship between Variables	Path Coefficient
Internal Marketing → Performance	0.425
Islamic Leadership → Performance	0.393
Performance → Welfare	0.389
Internal Marketing → Welfare	0.148
Islamic Leadership → Welfare	0.296

The estimated coefficient of internal marketing on employee performance is 0.425. The coefficient is positive, which means if the internal marketing is improved, the higher the performance of the employees undertaking the marketing activities. Likewise, is the relationship between other variables.

While the results of calculations in tabular form are as follows:

Table 2: Testing the Effect of Variables

Relationship between Variables	Original Sample (O)	Standard Error (STERR)	t Statistics (O/STERR)
Internal Marketing → Performance	0.425	0.074	5.759
Islamic Leadership → Performance	0.393	0.095	4.133
Performance → Welfare	0.389	0.082	4.762
Internal Marketing → Welfare	0.148	0.109	1.353
Islamic Leadership → Welfare	0.296	0.070	4.217

From Table 2 above, it can be interpreted that there is a significant effect of internal marketing on employee performance with a t value of $5.759 > 1.96$. With this result, the research hypothesis is accepted, in addition to the three other hypotheses. However, there is no significant effect of internal marketing on employee welfare with a t value of $1.353 < 1.96$. With this result, the research hypothesis is not accepted.

To summarise the rejection and acceptance of the hypothesis is as follows:

Table 3: Table of Acceptance and Rejection of Hypotheses

Relationship Between Variables	Accepted and Rejected Hypothesis
Internal Marketing → Performance	Accepted
Islamic Leadership → Performance	Accepted
Performance → Welfare	Accepted
Internal Marketing → Welfare	Accepted
Islamic Leadership → Welfare	Accepted

Discussion

The better the application of Islamic values in internal marketing at Islamic Banks in East Java, such as motivation, innovation, resources, responsibility, communication, and spiritual work climate, than the employee's performance will also be higher. This is proven by the increasing value of all internal marketing indicators. This is evidenced by the increasing



value of motivation sub-variables as one of the main indicators of forming internal marketing. It consists of leaders' motivation so that employees work as well as possible, opportunities to improve career paths, and opportunities to attend training to improve employee skills, so employees can achieve work targets and have high performance. In this study, it shows that the Islamic Bank has responded to the complaints of many customers at that time regarding the low supply of infrastructure supporting the operational processes of Islamic Bank employees in providing banking services to their customers. This includes equipment and technology that supports banking services desired by customers, such as ATMs that can be used to buy Garuda flight tickets by customers and provide transfers to 83 banks in real time, both through ATMs at home and abroad, mobile services and internet banking. Furthermore, facilities for discussion through teleconferences and videoconferencing to speed up the process of providing banking services, such as deciding on the financing proposed by the customer or prospective customer, whether it can be accepted or rejected. The results of this study indicate that internal marketing affects the performance of Islamic Bank employees. In accordance with the theory, Ratnasari and Aksa (2011: 195) are among others who state that internal marketing creates an effective performance of human resources before they deal with customers. In addition, spiritual needs that can be realised through the implementation of a spiritual work climate as a form of internal marketing practice, are fitri needs whose fulfilment depends on human perfection and individual maturity. This shows that there is a large contribution about the spiritual importance in a person, which has an effect on one's psychic in working, which will significantly affect employee performance improvement (Ancok, 1995).

Internal marketing consists of motivation, innovation, responsibility, resources, communication, and spiritual work climate at Islamic banks. This is due to the lack of resource support in the form of the provision of equipment and technology to facilitate financial transactions at the bank, and has not been consistent, as well as continuous. This shows that internal marketing, in order to affect the welfare of employees, must go through the performance of employees who carry out marketing activities, where employees have a performance record called the Key Performance Indicator, which is issued annually. Every employee who works at the Islamic Bank will receive a linear level of welfare with the level of performance that has been achieved.

In accordance with the theory of Podsakoff et al. (1996), effective leaders are leaders who change the basic values, beliefs, and attitudes of subordinates that can improve performance beyond the minimum level of the organisation. The concept of leadership has received wide attention from researchers in relation to company effectiveness. It is even used as a determinant of the success or failure of the development and implementation of systems implemented by companies (Shields & Young, 1989; Shields, 1995; Sugiharto, 2001). Organ and Podsakoff (2006: 251), Alhamda (2006), Boerner (2007), Fry (2006), and Kaihatu (2007)



also said that leadership behaviour can affect an employee's performance. Sidani (2008) explains in a model to summarise various notions of leadership from Western researchers. In this model, leadership is a function of the nature of the leader and behaviour, the nature of followers and attributions, and the situation or context. The results of the organisation through leadership are in the form of adherence to followers, attachment to leaders, and organisational performance.

The better the practice of Islamic leadership which consists of wisdom, consistency, professionalism, honesty, and modelling, then the employee welfare will also increase. Islamic leadership has been practiced in accordance with the values contained in the al-Qur'an and al-Hadith. To the extent that it has succeeded in improving performance because employees only assess justice from the aspect of welfare economics, which is measured by the amount of salary difference between ordinary employees and managers.

If employee performance consists of attitudes towards customers, growth rate of product sales, growth rate of customers, and the level of handling customer movements at Islamic banks in East Java, then the better the employee welfare which is also increasing. Employees who carry out marketing activities can be trusted by customers, and if they are willing to open a new account, this is the main indicator of the sub-variables. The level of customer growth can shape employee performance. Zadjuli (2006: 5-6) said that the task of Islamic economics is related to achieving the realisation of increasing welfare which is to fight ignorance, poverty, pain, and sleaze. This task has a wide application and is a basic human need. Ignorance is framed as an embodiment of solidarity and socioeconomic status. Pain is a manifestation of the level of physical and mental health. If all the elements above can be applied and realised, then the welfare in the world and in the hereafter will be fulfilled.

Conclusion

Based on the study results, conclusions and suggestions are obtained that internal marketing and Islamic leadership influence employee performance. Employee performance affects employee welfare. Internal marketing has no effect on employee welfare at Islamic banks. Islamic leadership has a significant positive effect on employee welfare at Islamic banks. The management of Islamic banks in East Java should continually educate and disseminate the importance of understanding the content of the Koran and as-Sunnah, especially those related to internal marketing practices, Islamic leadership, employee performance and employee welfare, as well as applying the values of Islam in company management.



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Attachments:

Indicators for each variable are:

Variable	Indicators
Islamic Leadership	My employer is able to be fair / give equal rights to all employees
	My boss is wise / always uses his mind (religious knowledge and experience) that always guides employees
	My boss is consistent / holds fast in every decision he has made
	My boss is professional / has the expertise needed for work
	My boss always emphasizes honesty to all employees
	My boss is able to set an example / example for all employees

Variable	Indicators
Internal Marketing	1. Leaders encourage employees to work as well as possible to achieve the blessing of life in the world and the hereafter
	2. Providing opportunities to benefit others
	3. Providing opportunities for training to improve employee skills
	The freedom to use opinions makes it easy for employees to innovate in providing services to customers
	1. The responsibility of the leadership in maintaining a smooth operational process
	2. Obligations to carry out functions assigned by the leadership
	Provision of equipment and technology to facilitate financial transactions is quite supportive
	1. Obtain information about the evaluation by the leadership of employee operational performance
2. Clarity of information in assigning tasks by leaders	
3. When employees need help, can ask for suggestions or ideas from others in the work group	
The atmosphere of work	1. The atmosphere of work feels Islamic which can arouse spiritual spirit
	2. During work, employees maintain harmony with colleagues with strong spiritual ties
Variable	Indicators
The performance of employees	1. Employees pay attention while serving customers 2. Employees are able to explain Bank products to customers well 3. Employees are able to handle complaints submitted by customers

who carry out marketing activities	1. Employees are able to offer account opening well 2. Employees are able to achieve the Bank's product sales growth target
	1. Employees are able to achieve new customer acquisition targets 2. Employees are able to explore customer needs 3. Employees are able to convince new products to customers 4. Employees can be trusted by customers, so they are willing to open new accounts
	1. Employees are able to solve problems faced by customers related to banking products 2. Employees successfully retain customers

Variable	Indicators
Employee Welfare	<i>Hifdhud-din</i> 1. Employees can carry out the obligatory and sunnah prayers in the office routinely 2. Employees feel they can perform solemn prayer in the office 3. Employees make payments of Zakat, Infaq, Shodaqoh regularly 4. Employees get the chance to go on Hajj or Umrah
	<i>Hifdhul-'aql</i> 1. Opportunities to improve career paths 2. Employees become more developed in knowledge and skills 3. Employees get an education program to develop their abilities
	<i>Hifdhun-nafs</i> 1. Employees get appropriate leave allowance 2. Employees get guaranteed and halal rations for consumption while working 3. Guarantees or health benefits that employees get are in accordance with needs
	<i>Hifdhul-maal</i> 1. Salaries or wages that employees receive are appropriate and in accordance with needs 1. Employees get holiday allowances 2. Employees get a decent incentive increase if they reach the target 3. Employees try to increase the amount of zakat, infaq, and shodaqoh
	<i>Hifdhun-nasl</i> 1. Employees get work leave and benefits during pregnancy / childbirth, for married female employees



	2. Employees get educational benefits for the future of children, for employees who are married
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