Internal Marketing as Strategic Lever for Organizational Creativity

Case Study: CPA Bank - Algeria

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Abstract:

In a competitive service sector, employees play a pivotal role in attracting customers and fostering lasting relationship with them. Recognizing their crucial contribution has led to the emergence of what is known as Internal Marketing. The literature affirms that when employees are treated as customers, they are well trained, motivated and empowered; they are more likely to adopt creative behavior within the organization. This paper aims to explore the linkage between Internal Marketing activities and employees' creative behavior within CPA Bank. Face-to-face semi-structured interviews were conducted with the bank employees. Based on their point of view, the results reveal that some of the Internal Marketing practices are not yet effectively integrated into the bank's current culture, they also indicate that the relationship between Internal Marketing activities and organizational creativity is correlational, provided the bank ensures that these practices are well-structured and reinforced.

Keywords: Internal Marketing; Organizational creativity; Service sector; Banking sector; Algeria.

Jel Classification Codes : M12, M39.

ملخص:

في قطاع خدمات والذي يتسم بدرجة عالية من التنافسية، يؤدي الموظفون دورا محوريا في جذب العملاء وبناء علاقات طويلة الأمد معهم. وقد أدى إدراك هذه المساهمة الجوهرية إلى ظهور مفهوم التسويق الداخلي كمدخل استراتيجي لإدارة الموارد البشرية. كما تشير الأدبيات إلى أنه عندما يعامل الموظفون كعملاء داخليين، من خلال توفير التدريب المناسب، والتحفيز، والتمكين، فإنهم يكونون أكثر ميلا لتبني سلوك إبداعي داخل المنظمة. تهدف هذه الدراسة إلى استكشاف العلاقة بين ممارسات التسويق الداخلي والسلوك الإبداعي للموظفين في بنك CPA . ولتحقيق ذلك، تم إجراء مقابلات شبه مهيكلة وجها لوجه مع موظفي البنك. وقد أظهرت النتائج، استنادا إلى وجهات نظرهم، أن بعض ممارسات التسويق الداخلي لم تدمج بعد بشكل فعال في الثقافة التنظيمية الحالية للبنك. كما تشير النتائج ايضا إلى أن العلاقة بين أنشطة التسويق الداخلي والإبداع التنظيمي هي علاقة ارتباطية، شريطة أن يتم تنظيم هذه الممارسات وتعزيزها بشكل فعال ومستمر.

الكلمات المفتاح : التسويق الداخلي ؛ الابداع التنظيمي ؛ قطاع الخدمات ؛ القطاع المصرفي ؛ الجزائر.

تصنيف JEL : M12, M39.

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I. Introduction:

Quality is a fundamental pillar of competitiveness in every business field, since it directly influences customer satisfaction, loyalty, and the organization's overall reputation. Among the many factors that drive quality, employees stand out as the most significant asset, particularly in the service industry where human interaction plays a central role in delivering value. Their skills, attitudes and commitment shape the customer experience, making them key contributors to maintaining high service standards and ensuring the organization's ability to compete effectively. To deliver high-quality service, organizations need skilled, motivated, and satisfied employees who follow guidelines aligned with organizational goals. In order to drive customer satisfaction and business success, managers play a key role in ensuring internal service quality by matching employees' skills, interests, and personalities to suitable roles, enabling them to make the most of their expertise, particularly in areas like creativity and innovation (Gjurašić, Marković, 2017).

In this perspective, Internal Marketing (IM) has emerged as strategic approach that does not only help organizations to attract and to retain loyal employees, but also fosters long-term loyalty with them by creating a supportive work environment and aligning their goals with organizational objectives. The enhancement of employees' perception of IM may improve job satisfaction, commitment and service quality; moreover, it may shapes their emotions and behaviors toward delivering excellent customer service (Kong, et al., 2020).

As employee satisfaction is a key determinant of customer satisfaction, enhancing the satisfaction of internal customers becomes essential (Kong, et al., 2020). Organizations like IBM prioritize employee experience and job satisfaction, guided by the principle that engaged and fulfilled employees are more likely to create positive feedback with client, embodied in the idea that "*if employees feel great about their job, so would do their clients*" (Qiu, et al., 2022).

Similarly, in the banking sector, the literature highlights that effective IM fosters job satisfaction and organizational commitment, which in turn increase employees' identification with their banks and enhance market differentiation. Research in the banking sector also addresses staff turnover, showing that while organizational culture alone may not boost loyalty, certain IM dimensions do. Furthermore, internal brand management, closely linked to IM, has been shown to increase job satisfaction, brand commitment, and employees' intention to stay, providing clear empirical evidence of IM's role in reducing turnover (Brown, 2025).

Indeed, the literature review have also demonstrated the significant positive effect of IM practices on fostering employees' creative and innovative behaviors. Such practices encourage employees to propose alternative solutions, also to create an environment where creativity becomes part of the organizational culture. In the context of this study, the relationship between IM and employees' creative behavior will be examined in depth in the sections that follow.

Therefore, the objective of this paper is to explore the relationship between IM activities and employees' creative behavior within CPA Bank- Algeria. To reach this objective, and relying on various studies, we started our research by the following interrogation:

How can IM practices contribute to fostering organizational creativity within CPA Bank?

In response to the central research question, the following central hypothesis is formulated:

H: There is a positive relationship between IM practices and Organizational Creativity within CPA Bank.

II. Literature review:

1. Internal Marketing (IM):

The concept of IM has evolved through several stages. The concept was initially proposed in the mid-1970s as a strategic response to the challenge of ensuring consistent service quality, a critical issue within the service sector (Ahmed, Rafiq, 2013). It was first derived from the work of Sasser and Arbeit in 1976 who emphasized that personnel represent the primary market of a service-oriented company (Imani, et al., 2020). The literature introduced the concept as treating employees like internal customers; it is a perspective that laid the foundation for what is now termed "*Internal Marketing*"; this approach advocates for prioritizing IM before external efforts, as it fosters a mutually beneficial relationship between employees and the organization (Imani, et al, 2020).

Additionally, the study of (Gjurašić, Marković, 2017) underline IM evolution within the academic literature. According to the researchers, the notion focused initially on employee motivation and satisfaction, with the researches of Berry (1976-1981) and Grönroos (1984) who emphasized on the importance of considering employees as internal customers. During the 1990s, the concept gained prominence in service marketing and became closely linked to human resource practices such as motivation, communication, loyalty, and employee autority. Later, Lings and Greenley in 2005 introduced the adapted Internal Market Orientation (IMO) concept; the latter applies market orientation principles to employee management by emphasizing on interdepartmental collaboration while simultaneously facilitating interactions between staff and management.

IM researches primarily explore how organizations can enhance the performance of frontline employees and make them more customer-conscious with the ultimate goal of fostering positive customer outcomes such as higher satisfaction and greater loyalty (Qiu, et al., 2022). Today, the concept has been extended to cover a wider range of managerial practices and social considerations (Varey, Lewis, 2000). Current studies recognize the role that plays IM as a strategic approach aimed at generating employee value as a means to accomplish external business objectives. According to (Haider, 2017), IM *"focuses on employees and takes them as internal customers, their job as a domestic product to achieve the organizational goal. It is obvious when the internal customer is treated like an external customer, he is more inclined towards organizational objectives*".

However, (Varun, Indu, 2015) claim that IM refers to the organization's relationship with its employees, aiming to keep them motivated and engaged in delivering quality service to external customers. The same authors argue that the concept extends beyond frontline customer service staff; even though employees who do not engage directly with customers can still significantly influence the perceived service quality, since they play a vital role in supporting and shaping the performance of those who deliver the service.

In this perspective, the role of marketing is to foster a climate that promotes effective marketing behavior, grounded in the principle that "*happy employees lead to happy customers*", hence, IM is recognized as a strategic intermediary aimed at driving organizational success (Romana, et al, 2025).

Several researches provide new insights into the development of IM practices, such as employee training, internal communication, incentives, recognition, and their influence on employee satisfaction and loyalty (Pratama, Anindita, 2025). IM emphasizes on various approach of employee development, integrating efforts related to recruitment, training, motivation, communication, and retention (Tansuhaj, et al., 1988).

Table 01. Key IM activities

Recruitment and Training	Organizations attract qualified candidates through clear job descriptions and effective recruitment processes, particularly for frontline service roles, followed by training programs that familiarize new hires with the organizational structure and their roles (Tansuhaj, et al., 1988). Emphasis is also placed on continuous staff training and development, supported by investments in training infrastructure to enhance employees' capabilities and performance (Chikazhe , Nyakunuwa, 2022). Overall, recruitment, development, and retention of talent constitute a strategic investment that fosters positive employee attitudes and behaviors, including motivation, satisfaction, commitment, and engagement (Imani, et al., 2020).
Employee Motivation	Numerous studies highlight the strong link between employee motivation and organizational performance, emphasizing its

	significant impact on both individual and overall outcomes (Kalogiannidis, 2021). In high-contact service settings, although employees are often intrinsically motivated to deliver quality service, managerial support remains crucial to avoid feelings of obstruction and to sustain performance (Tansuhaj, et al., 1988). Accordingly, organizations can strengthen motivation through structured incentive systems and engagement practices such as team-building activities, regular meetings, and participation in seminars and workshops (Tansuhaj, et al., 1988).
Communication (Tansuhaj, et al, 1988)	Marketing managers use IM to foster open communication and strengthen internal relationships. In service firms, internal communication with employees can be more critical than external messaging. Managers identify employee needs through regular surveys, provide timely feedback, and adjust operations accordingly. Mass communication techniques such as newsletters, informational materials about the company and videos are also used to share marketing updates and strategies.
Employee empowerment (Salahat, 2021)	Employee empowerment refers to granting employee's autonomy, recognizing their competence and contributions, and engaging them in decision-making and leadership roles. This approach reinforces their sense of worth, enables them to feel that they are essential pillar of organizational success, strengthens their organizational commitment and cultivates loyalty. Empowering employees by offering them a clear vision and meaningful incentives enhances their motivation, their efficiency, and overall performance; consequently, empowered employees are more likely to pursue innovative processes and even products involving continuous improvement within the organization.

Source: Developed by us

2. Organizational Creativity:

Research on organizational creativity gained traction in the late 1980s where Amabile introduced a componential framework to identify factors that support or hinder employee creativity, building on her earlier work in the social psychology of creativity (Zhou, Shalley, 2024).

Organizational creativity refers to the creation of valuable and useful new products, services, ideas, or processes by individuals within complex social systems, while creativity is already complex at the individual level; it becomes even more dynamic and challenging within organizational settings involving group collaboration (Kaufman, Sternberg, 2010).

Hence, organizational creativity does not only arise from individual employee creativity but from a collective process shaped by the environment and knowledge creation. It should be viewed beyond just an individual or group activity, taking into account the broader organizational context (Rumanti, et al, 2023). Creativity is essential for organizations to survive and thrive in a

fast-changing environment. Research shows that it enables organizations to develop creative solutions quickly and adapt effectively to uncertain conditions (Kaufman, Sternberg, 2010).

In their article, (Woodman, et al., 1993) propose a theoretical framework to understand creativity within complex social contexts. Building on the interactionist model of creative behavior by Woodman and Schoenfeldt in 1989, they integrate insights from literature on creativity and organizational innovation to form an interactional model of organizational creativity at the individual level. The framework is outlined through three key propositions intended to guide the formulation of testable hypotheses.

The same researchers (Woodman, et al., 1993) claim that Creative behavior of employees' organizations results from a complex interaction between individual traits and situational factors, shaped by both past experiences and present conditions. Intrinsically, creative behavior is influenced by cognitive elements, such as knowledge, cognitive skills, and cognitive styles/preferences, and non-cognitive traits like personality. Overall, individual creativity depends on antecedent conditions (like past reinforcement history, biographical variables), cognitive style and ability (such as divergent thinking, ideational fluency), personality factors (like self-esteem, locus of control), relevant knowledge, motivation, social influences (like social facilitation, social rewards), as well as contextual influences (for example physical environment, task and time constraints).

3. IM and Organizational Creativity:

Researches highlighted the important role of supervisors in creating an environment that supports risk-taking, which can encourage employees to generate creative/innovative ideas within organizations, also, providing employees with appropriate training that enhances their skills and knowledge is essential for promoting organizational innovation (Imani, et al, 2020). Based on the literature review, several studies approve the positive impact that have IM practices on the employee's creative/innovative behavior.

(Gjurašić, Marković, 2017) has created a conceptual model, which suggests that internal market orientation activities enhance internal service quality and foster an employee's creativity and innovation. This model represents an assumption how to motivate employees to deliver creative and innovative services to the external customers. The findings reveal that IM activities are vital for managing employees in the hospitality industry. By treating employees as internal customers, organizations foster an environment that encourages them to deliver creative and innovative services to external customers.

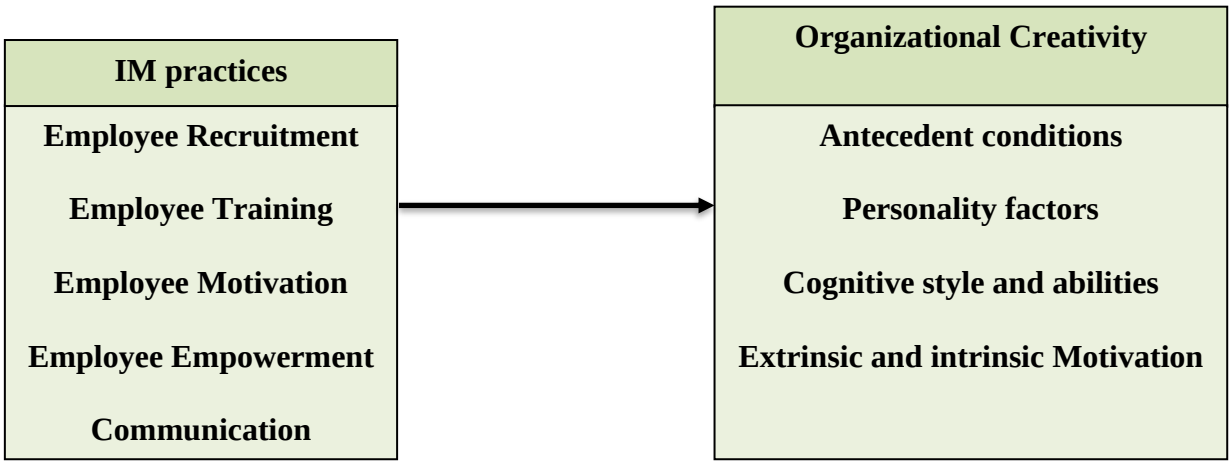
Another research carried out by AL-ARIKI and others, the aim of their study was to outline the impact of IM through its dimensions (selection of workers, staff training, staff motivating, staff empowering, and internal communications), on organizational creativity in the Saudi Telecom Company. The research concluded with several findings, the most important of which is the existence of a positive impact of each dimension of IM on organizational creativity, ranked in descending order of influence as follows: employee empowerment, internal communication, employee training, employee motivation, and employee selection (Al-Ariki, Mohammed, 2022).

The objective of Imani and others' research was to identify the relationship between IM and organizational learning as the key drivers of organizational innovation that enhance employee performance within the petroleum industry. The results show that the direct and total effects of IM in the proposed model are more remarkable. The findings suggest also that both IM and organizational learning have a positive impact on organizational innovation, with IM and its components having a stronger effect comparing to organizational learning and its components. As well as, the results clarify that IM and organizational learning are key drivers of organizational innovation, as they contribute significantly to enhancing employee performance (Imani, et al., 2020).

A study conducted by (Andleeb, et al, 2019), where a conceptual framework is proposed, it includes six hypotheses: Employee creativity is identified as the dependent variable, while organizational culture and IM serve as the two independent variables. Knowledge sharing is positioned as the mediating variable linking the independent variables to employee creativity. According to the same researchers, the proposed framework would offer valuable insights for both Islamic banks and their customers by examining the interplay between organizational culture, IM, employee creativity, and knowledge sharing. Academically, these variables continue to attract increasing attention from researchers, especially in environments where creativity plays a critical role in achieving success. Additionally, it lays the groundwork for future empirical research. From a practical standpoint, the banking sector can benefit by using the findings to strengthen organizational culture and IM strategies, fostering knowledge sharing and, ultimately, enhancing employee creativity.

Based on the literature review, the study's hypothetical conceptual model is derived.

Figure 01. **Hypothetical Conceptual Model of the study**



Source: Developed by us based on the literature review

III. Methods and Materials:

1. Data collection:

The data collection method employed in this study is a qualitative approach. Face-to-face semi-structured interviews were selected as the primary tool to collect data and to gain deeper insights into the relationship between IM practices and organizational creativity in the Algerian Bank CPA. A list of open-ended questions was carefully complied to investigate different aspects of the subject with a particular emphasis on allowing interviewees the freedom to share their experiences and insights. Each interview lasted between 30 and 40 minutes, they were audio-recorded and complemented by systematic note-taking, subject to the prior informed consent and approval of all participants.

2. Sampling:

For the interview respondents, we collected our sample through a purposive non-probability sampling method, also called quota, subjective or critical sampling. Unit selection is conducted subjectively, guided by the researcher's professional experience and evaluative judgment (Guarte, Barrios, 2006). Accordingly, this sampling method is non-random in nature,

given that the selection criteria were predetermined. As a result, units within the population did not all have a non-zero probability of selection, and equal inclusion opportunities were not ensured for all participants.

The study was carried out in CPA Bank in the regions of Algiers and Batna by combining two dimensions, namely: IM and organizational creativity. Participants were selected on the basis of purposive criteria, primarily their professional experience and seniority within the bank, so they can provide relevant insights in accordance with the distributed interview guide . Due to the unavailability of pre-identified managers, it became necessary to select alternative participants occupying positions at different hierarchical levels in order to ensure the continuity of data collection. The final sample comprised 10 interviewees, including 7 executives, 2 supervisors, and 1 executive officer.

3. Data analysis:

Our interview guide is structured around three main axes, each designed to achieve specific objectives using content analysis method. The latter promotes a rigorous and systematic approach to the interpretation and explanation of the collected data, involving a careful reading to identify the key elements defined in the analysis grid (Desmarais, Moscarola, 2004). In terms of analysis and interpretation, we have proceeded to:

- A factual interpretation whereby the survey results were commented on through a diagnostic assessment of the analyzed data;
- A thematic analysis conducted in two main stages: The thematisation of the corpus following a classificatory logic, involving the organization and segmentation of the collected data; the analysis and the interpretation of the resulting themes aiming to assign meaning to the collected data.

4. Data saturation:

In qualitative studies, saturation refers to the point at which no new or relevant information emerges from data collection, indicating that sufficient data have been gathered, at this stage, the researcher stops collecting further data (Kelvin Mwita, 2022). It is an important methodological criterion as it enhances the credibility and validity of the findings and it improves efficiency by avoiding redundant data.

In our study, data collection was guided by the principle of saturation, the interviews were conducted iteratively and analysed simultaneously. This process was finalized once no new insights or themes emerged from subsequent interviews, indicating that saturation had been reached.

IV. Results and discussion:

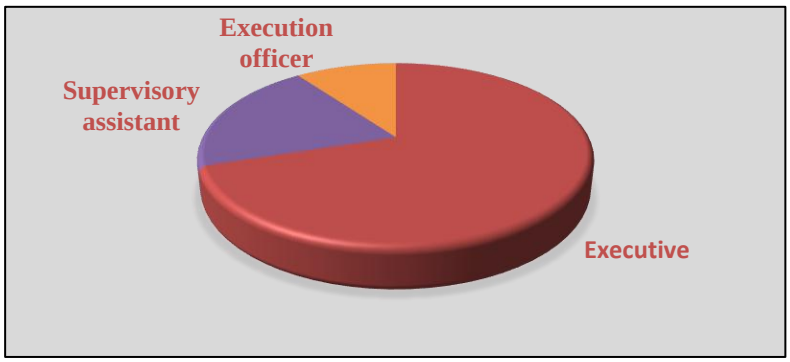
1. Description and identification of the interviewee's profile:

This axis aims to gather general information about the interviewees, including their positions, responsibilities, and professional experience.

The results show that 70% of the respondents hold the role of an executive, which consists of implementing policies and plans set beforehand by higher management, overseeing day-to-day operations, supervising staff, and ensuring that tasks are completed efficiently and according to organizational standards. 20% of the respondents hold the position of supervisory assistant; they combine administrative tasks with basic supervisory responsibilities (e.g., preparing daily schedules and ensuring that each team member follows procedures for processing customers' requests). The remaining 10% serve as execution officers. They have an operational role

and focus primarily on carrying out tasks and procedures as instructed by supervisors and managers.

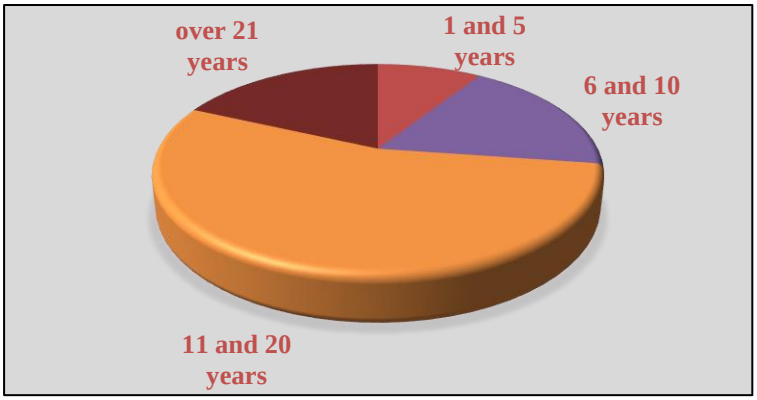
Figure 02. Profile of the interviewees



Source: Developed by us based on the interviewees' responses

In addition, the answers indicate that over half of the sample (60%) have between 11 and 20 years of experience in the banking sector, with 20% having between 6 and 10 years of experience, 10% having between 1 and 5 years, and another 10% having over 21 years of experience. These findings reflect a highly experienced workforce within CPA Bank.

Figure 03. The interviewees' experience in the banking sector



Source: Developed by us based on the interviewees' responses

2. Internal Marketing:

The objective of this axis is to identify the IM practices adopted or should be strengthen by CPA Bank in terms of recruitment, training, employee motivation, empowerment and communication; it also aims to understand how these practices should contribute to enhance employees' engagement and creativity.

-Criteria for the selection and recruitment of CPA bank employees:

22.92% of the responses reveal that personal skills and abilities are crucial when selecting bank employees. The interviewees declare that their bank values how well a person communicates, how they perform in groups, and how they handle clients. In the banking sector, building trust with customers is key, and strong personal skills make a significant difference. 20.83% of the studied sample mention that technical skills are also very important. They claim that bank employees need to comprehend financial systems, regulations, related advanced technologies, and banking tools; this allows them to perform properly, avoid mistakes, and operate with precision.

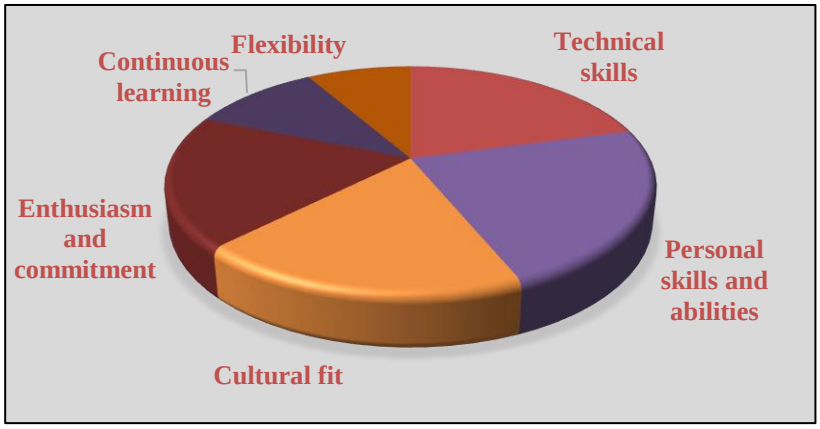
Close behind is the cultural fit criterion, where 18.75% state how well a candidate matches the bank's values and way of working. If an employee shares the same culture and goals as the organization they work for, they are more likely to succeed and stay longer. Furthermore,

enthusiasm and commitment are equally important; 18.75% of the respondents say that the bank attracts employees who are motivated, committed, and ready to grow with the organization.

Although the continuous learning criterion (10.42%) ranks lower, its importance is strategic. The interviewees indicate that the banking sector is a dynamic sphere that is undergoing rapid changes driven by emerging technologies, new rules, and updated policies, so employees who are willing to learn and improve can keep up with these updates. The respondents also mention the criterion of flexibility (8.3%). Although it is the least cited, it remains critical in today's fast-moving banking environment.

Overall, the bank looks for employees who have strong personal and technical skills, align well with the bank's culture, show motivation, and are willing to learn and adapt. By meeting all these criteria, the bank can build a high-performing team capable of maintaining strong and lasting relationships with clients, who remain at the heart of the bank's priorities and at the core of its concerns.

Figure 04. Criteria for the selection and recruitment of bank employees



Source: Developed by us based on the interviewees' responses

-Staff training:

Based on the interviews conducted, the respondents agreed that CPA Bank provides training programs and highlighted several key contributions of these programs. The most frequently mentioned benefit was developing knowledge and skills, with a percentage of 28.26%. The interviewees indicate that training is seen as a crucial role in building employees' professional abilities and competencies. Well-trained employees understand the bank's products and requirements more deeply; this expertise allows them to respond appropriately to customers' concerns, suggest the most suitable services, and meet customer expectations and needs accurately.

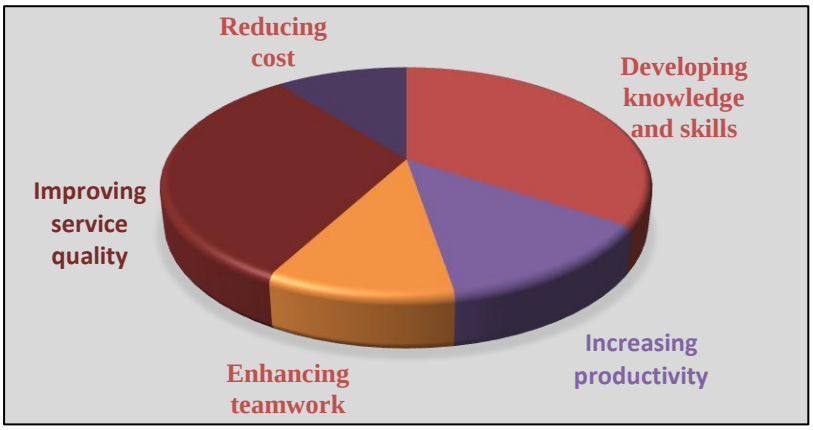
Improving service quality followed closely, with 26.09%. According to the respondents, better-trained staff can provide more efficient and customer-focused services. This allows them to serve clients more effectively, which leads to higher levels of customer satisfaction and loyalty. Moreover, a reputation for consistently high-quality service helps the bank stand out from its competitors.

Reducing errors was also seen as a significant outcome (17.38%). The respondents suggest that training helps employees avoid costly mistakes; they gain confidence and accuracy in accomplishing their tasks after receiving proper training. They also mention that any mistake in data entry, transaction processing, or compliance checks can incur expensive additional costs and can damage trust between the bank and its clients. Therefore, targeted training reduces these errors, protecting clients from delays or financial loss and shielding the bank from penalties, reputational harm, etc.

While 10.87% of the studied sample refer to increasing productivity, 8.70% mention reducing costs. Even though these are noted less frequently, the respondents still demonstrate how training supports operational efficiency. They explain that when employees master efficient

workflows, they process requests more quickly, and clients become more satisfied as a result. Furthermore, lower error rates and fewer customer complaints translate into tangible cost savings, including less rework, fewer compensation payouts, and reduced overtime. The bank can reinvest these savings in innovation, ultimately increasing the value delivered to clients. Lastly, 8.70% of the interviewees say that training contributes to stronger collaboration among staff and further improves overall performance.

Figure 05. Staff training contributions



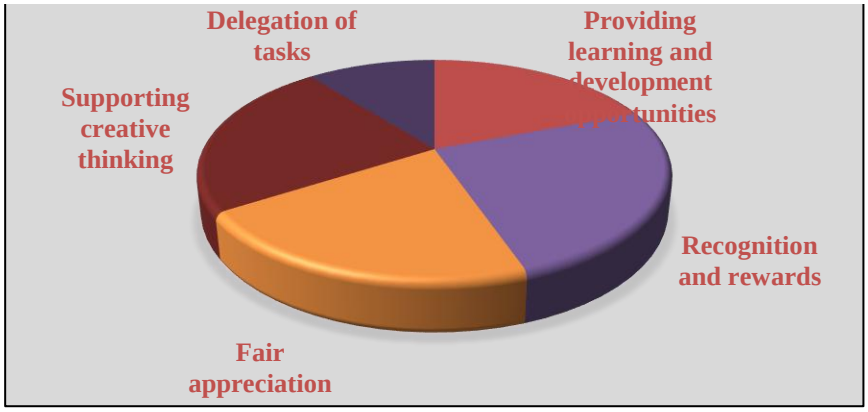
Source: Developed by us based on the interviewees' responses

-Employees Motivation:

The survey highlights five motivational levers that employees believe their bank should strengthen. 19.15% of the respondents mention that providing learning and development opportunities is fundamental because it helps them gain new skills and grow in their careers. They also point out the need for recognition and rewards — with a percentage of 25.53% — as being appreciated and rewarded for their efforts motivates them to work harder. For example, timely praise, bonuses, and career progression remain the fastest ways to reinforce desired behaviors and retain high performers.

Fair appreciation (21.28%) was also seen as an essential lever, meaning that employees want to be treated with respect and fairness in their daily work, receiving transparent feedback and equitable treatment even when formal rewards are not immediately available. Additionally, the interviewees value the supporting of creative thinking, with a percentage of 23.40%. They claim that this gives them the chance to share ideas and feel involved in making improvements; they aspire to greater autonomy to be creative. 10.64% of the respondents cited delegation of tasks. Although ranked lowest, it remains a significant factor, since assigning real responsibilities to employees not only fosters learning but also demonstrates that managers trust them.

Figure 06. Staff training contributions



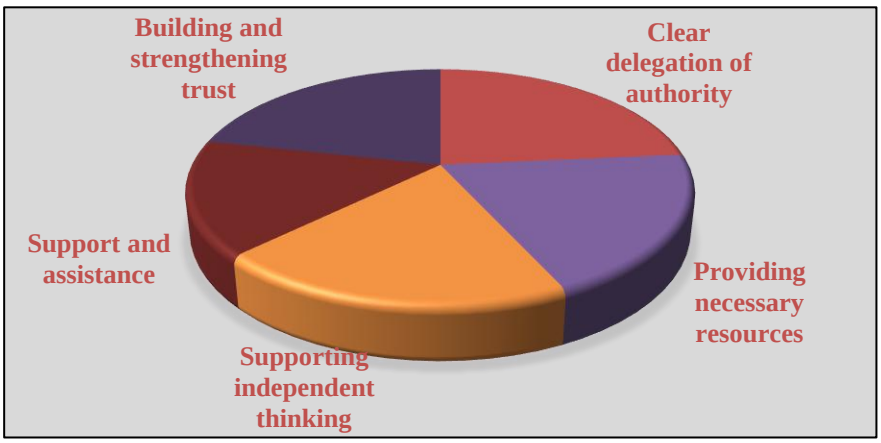
Source: Developed by us based on the interviewees' responses

-Staff empowerment:

The answers show several empowerment aspects that employees think their bank needs to improve. 23.53% of the respondents mention that clear delegation of authority is important because it helps them know what decisions they are allowed to make. They want their managers to clearly define responsibilities and decision-making authority. They also cite that providing necessary resources (19.61%) is essential, since employees require appropriate tools and adequate support to perform their duties effectively. The interviewees highlighted another aspect of empowerment: supporting independent thinking, with a percentage of 19.61%, as it allows them to share their ideas and solve problems independently.

Moreover, 15.68% declare that support and assistance help them enhance their confidence and reduce workplace stress. Ultimately, building and strengthening trust (21.57%) was considered a vital aspect, as trust between employees and managers fosters a sense of security and enhances motivation.

Figure 07. Dimensions of Staff Empowerment

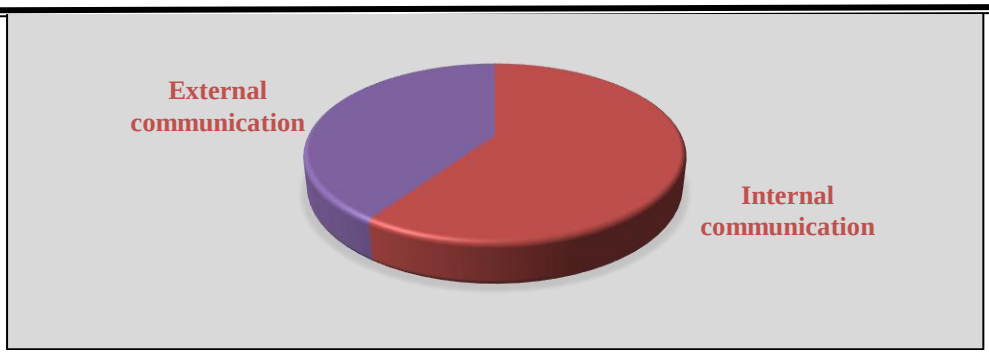


Source: Developed by us based on the interviewees' responses

-Communication mechanisms:

The survey responses indicate that the main objectives of communication are to enhance mutual understanding between CPA Bank, its employees, and its customers; to strengthen collaboration; to adapt to change; to foster a shared organizational culture; and to support the achievement of strategic goals. Effective communication also plays a key role in improving customer interactions, since delivering consistent and guaranteed value to customers remains a major strategic challenge for the bank.

Figure 08. Communication mechanisms of CPA Bank



Source: Developed by us based on the interviewees' responses

The respondents admit that digital media communication through CPA Bank's intranet system (21.15%) is vital for sharing information rapidly between employees and departments; it allows everyone to stay connected and updated. The interviewees also declare that verbal communication (19.23%), such as telephone calls, periodic meetings, and video conferencing, is practical for discussing daily tasks and solving problems in real time. Likewise, written communication (19.23%), including emails, reports, internal memos, and newsletters, helps CPA Bank staff maintain a clear record of their work and ensure an organized flow of information.

When it comes to communicating with clients, the respondents highlight several important tools. They declare that the Customer Relationship Management (CRM) system plays a key role in managing clients' interactions and keeping track of their needs and history. They also state that banking applications (15.38%) are essential; through CPA Bank's mobile and online apps, customers can access their accounts easily.

The interviewees state that automated messaging systems, with a percentage of 13.47%, such as SMS alerts and email notifications, help CPA Bank keep clients informed about their account activities.

Finally, they mention that interactive online platforms (11.54%), for example, CPA Bank's social media channels, allow the bank to engage with customers directly and respond quickly to their inquiries. Overall, the respondents confirm that CPA Bank uses a variety of internal and external communication tools to support and improve internal teamwork and build strong customer relationships.

3. Organizational Creativity:

The objective of this axis is to explore the antecedent conditions and personality traits that can foster creativity among CPA Bank employees, such as adaptability, skills, values, and past experiences. Moreover, it seeks to identify the key cognitive abilities that support creative behavior in a banking context, particularly those related to problem-solving and customer-oriented thinking. Lastly, it intends to examine the role of both extrinsic and intrinsic motivational factors, such as rewards, autonomy, and perseverance, in encouraging individual and collective creativity within the bank.

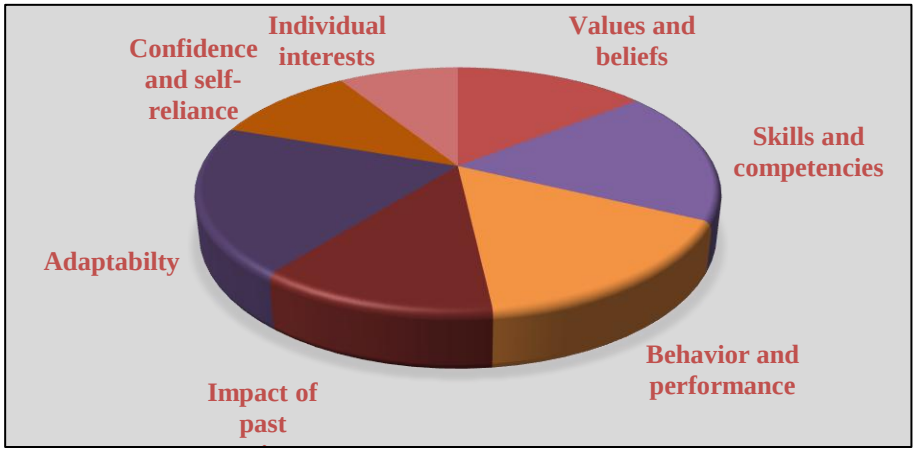
-Antecedent conditions and personality factors:

The studied sample affirms that a creative employee should primarily show adaptability, with a percentage of 19.64%, as being open to change helps generate new ideas and face challenges with flexibility. They also emphasize the significance of strong skills and competencies (17.86%), since a solid knowledge base allows employees to think critically and develop innovative solutions. Additionally, a proportion of 16.07% of respondents acknowledge that positive behavior and performance are essential qualities, as they reflect a sense of initiative and motivation, which are key drivers of creativity. Values and beliefs (14.29%) are also considered crucial, especially when they encourage originality, problem-solving, and intellectual flexibility.

The interviewees underline the impact of past experiences (12.5%) in shaping an employee's creative thinking, particularly when individuals learn from previous successes or

failures. Furthermore, confidence and self-reliance (10.71%) are viewed as important because employees who trust their abilities are more likely to express and explore new ideas. An additional 8.93% cite individual interests as a contributing factor to creativity. From their perspective, personal passion and curiosity often serve as key drivers of creativity and innovation.

Figure 09. Determinants of organizational creativity: Antecedent conditions and personal factors

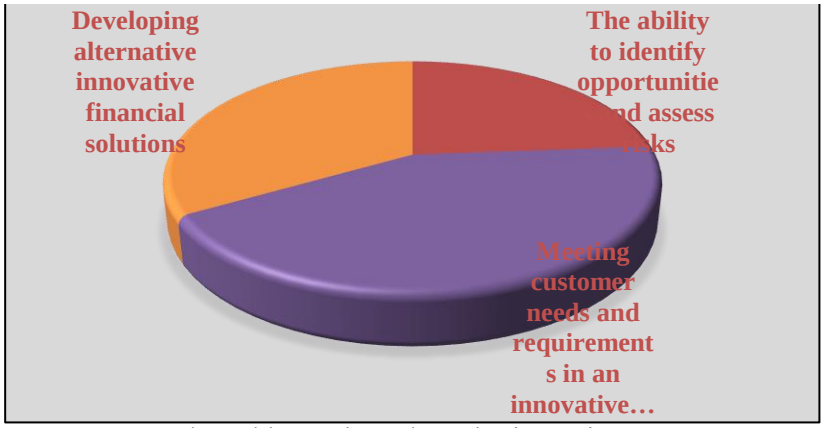


Source: Developed by us based on the interviewees' responses

-Cognitive abilities and creative behavior:

The interviewees from CPA Bank were asked to identify the most important cognitive abilities that support creative behavior in the banking context. A large portion (42.86%) emphasize the ability to meet customer needs and requirements in an innovative way, as it reflects both problem-solving skills and customer-oriented thinking, which represent the two essential aspects of creativity. 33.33% of respondents point to the importance of developing alternative innovative financial solutions, which reveals the role of analytical thinking in generating effective options outside traditional methods. Meanwhile, 23.81% of the participants highlight the cognitive ability to identify opportunities and assess risks. This skill helps employees anticipate challenges and act strategically. According to the bank's representatives, these cognitive abilities play a vital role in enhancing the creative behavior of employees, ultimately contributing to innovation, client satisfaction, and the bank's long-term success.

Figure 1. Determinants of organizational creativity: Cognitive abilities and creative behavior



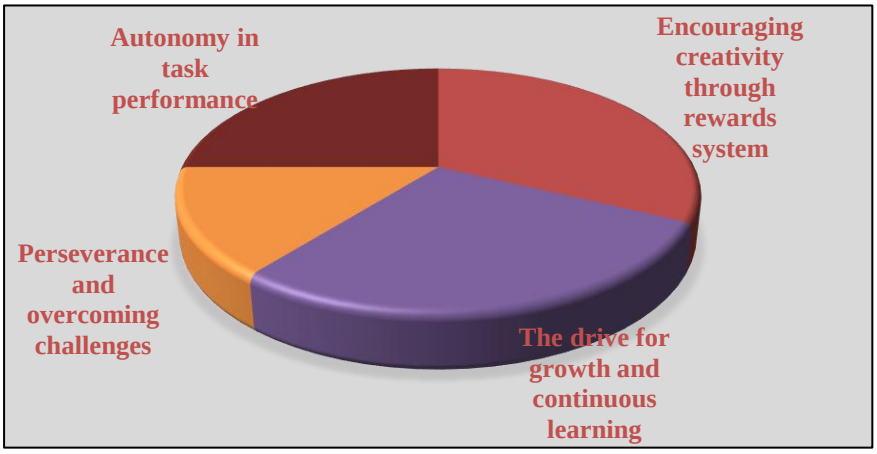
Source: Developed by us based on the interviewees' responses

-Extrinsic and Intrinsic motivation:

According to CPA Bank respondents, creativity is shaped by both intrinsic and extrinsic forms of motivation. On the extrinsic side, the most mentioned factor is encouraging creativity through a reward system, with a percentage of 32.14%. The interviewees believe that recognizing

creative efforts with rewards boosts motivation and drives employees to generate new ideas. As for intrinsic motivation, several key drivers were identified. The drive for growth and continuous learning (28.57%) reflects a deep intrinsic desire to improve and expand one's knowledge, which inevitably leads to innovative thinking. Autonomy in task performance, with a percentage of 25%, is also highlighted as an intrinsic factor. It provides employees with freedom in how they carry out their work, leading to a higher level of engagement and originality. The interviewees also mention the factor of perseverance and overcoming challenges, with a proportion of 14.29%. This reflects the importance of internal determination, as employees who persist through difficulties often display more creative behavior.

Figure 11. Determinants of organizational creativity: Extrinsic and Intrinsic motivation



Source: Developed by us based on the interviewees' responses

4. IM and organizational creativity in CPA bank:

-IM implementation in CPA bank:

60% of respondents reported a negative response, whereas 20% provided a positive one, and 20% did not provide a response.

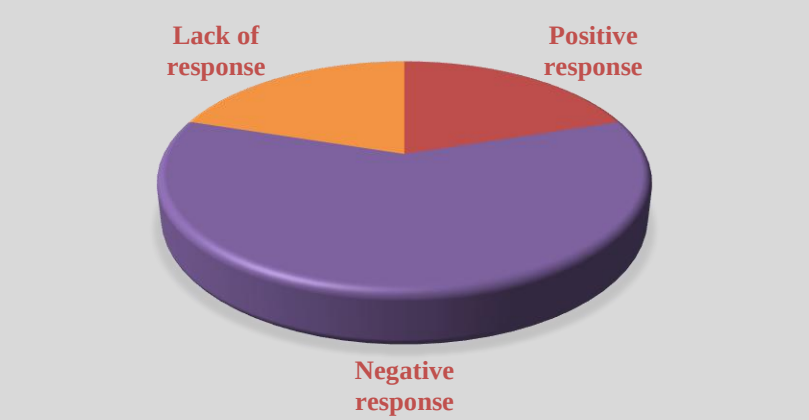
The 60% of respondents admit that there is a gap between policy and lived experience; they also state that some IM practices (e.g., empowerment and motivation) are not yet effectively integrated into the bank's current culture. This indicates a discrepancy between what employees expect and what is actually practiced. Therefore, in order to fully boost workforce potential, they request that these practices be implemented more effectively within their bank. This significant proportion of negative responses highlights a possible lack of managerial attention to the importance of IM within the bank. They add that the implementation of IM in Algerian organizations can have a significant positive impact; however, it requires consideration of certain aspects specific to the local context, such as work culture, organizational infrastructure, training and skill development, employee engagement, leadership style, communication channels, resistance to change, market changes, and broader economic challenges.

The 20% of respondents who provided a positive answer argued that the bank generally implements the five IM functions, although these functions are applied implicitly without a clearly articulated strategy. The recruitment of highly qualified employees who align with the bank's culture is prioritized. The bank is also committed to providing adequate training to enhance employees' skills and knowledge, motivating and empowering them, and ensuring an effective flow of information internally and externally.

Meanwhile, the remaining 20% of participants were reluctant to elaborate further on the subject, which could suggest an underlying lack of trust or a fear of expressing their opinions openly, possibly due to concerns about negative consequences, not being heard, or fear of being honest.

Overall, the respondents agree that the implementation of IM in Algerian organizations is limited due to weak organizational culture, traditional leadership, and insufficient investment in human resources. However, there is growing awareness of its importance in certain sectors, such as services and banking. The obstacles include a lack of training and motivation, while opportunities arise from the growing emphasis on total quality management. The interviewees believe that, to promote IM, it is recommended to invest in employee training, improve internal communication, and adopt incentive policies that enhance employee satisfaction and productivity.

Figure 12.**Implementation of IM practices within CPA Bank**



Source: Developed by us based on the interviewees' responses

We asked the 20% of respondents who provided a positive assessment of IM whether its implementation fosters employee creativity within the bank. They affirmed that it does; in fact, it has a significant and positive impact on overall bank performance and productivity. However, they also emphasized that Algerian public banks possess distinct characteristics that influence this dynamic. Specifically, these institutions tend to operate within a highly centralized administrative structure, which inherently limits the scope for creative behavior among employees. As a result, creativity is generally confined to routine, day-to-day operational tasks rather than being promoted as an integral part of the organization's strategic or cultural orientation.

-The relationship between organizational creativity and IM:

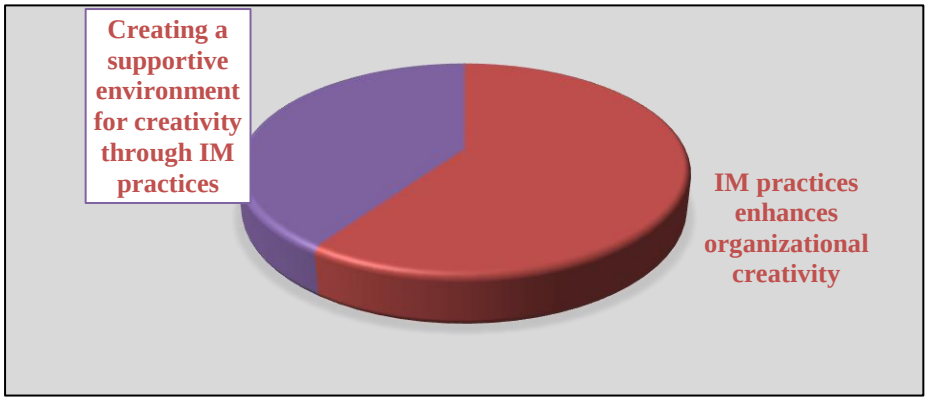
The interviewees affirm that IM plays a fundamental role in enhancing organizational creativity. A majority of 59.67% believe that IM directly contributes to increasing creativity within the organization, while 40.33% emphasize its role in creating a supportive environment where creativity can flourish. These findings suggest that IM is perceived not only as a set of practices aimed at improving employee satisfaction and communication, but also as a strategic lever that fosters creativity inside any organization.

Moreover, the respondents admit that the nature of this relationship is positive, indicating that if IM is strengthened, levels of organizational creativity tend to increase as well. By aligning internal processes, ensuring a good and supportive working atmosphere, effective communication, employee motivation, and empowerment, IM helps cultivate a workplace climate conducive to creative thinking and problem-solving. This highlights the importance of integrating IM efforts with broader organizational goals related to creativity and continuous improvement. These findings are consistent with the results reported in previous studies, for instance the research of (Gjurašić, Marković, 2017), (Al-Ariki, Mohammed, 2022), (Imani, et al, 2020), and (Andleeb et al, 2019).

The respondents admit that corporate leaders and decision-makers in the service sector should believe that employee satisfaction plays a critical role in shaping performance and fostering creativity. Indeed, when employees feel appreciated and supported, they tend to demonstrate higher levels of engagement to deliver quality service and meet, or even go beyond customer needs and expectations in a more effective and creative manner. This in turn not only improves the

overall service experience but also enhances the bank's market image and reputation compared to its rivals. As a result, the organization gains a competitive advantage, which contributes significantly to attracting and retaining a larger customer base.

Figure 13.The relationship between IM and organizational creativity



Source: Developed by us based on the interviewees' responses

V. Conclusion:

This study used in-depth interviews to uncover the concepts of IM and organizational creativity and their impact on the overall market image of CPA Bank. The analysis of the collected data allowed us to reach certain conclusions. The study reveals that IM is perceived as a strategic lever for enhancing organizational creativity at CPA Bank. Employees recognize its potential to foster creativity through better alignment of recruitment practices, training, motivation, empowerment, and communication. However, there is a clear divergence between policy and practice, as many respondents note that IM efforts remain underdeveloped or inconsistently applied. While training and communication channels are generally appreciated, other aspects such as empowerment, recognition, and support for creativity remain insufficiently structured and lack consistent managerial commitment. This gap creates a work environment where creative potential exists but is not fully activated.

Despite these limitations, the interviewees acknowledge a positive correlation between effective IM practices and creative performance. When internal processes are cohesive and employee-centered, they contribute to a climate that supports creativity, continuous improvement, and adaptability. The latter are critical factors for attracting customers and fostering lasting relationships with them, and for strengthening the bank's position and reputation in the market. However, the respondents are careful to stress that this correlational relationship should not be mistaken for full or consistent implementation. While the potential of IM to enhance creativity is widely recognized, they point out that the bank has yet to formalize these functions in a systematic and strategic way. Key dimensions such as empowerment, motivation, and internal communication are often applied in an implicit or inconsistent manner, limiting their impact on organizational creativity. Additionally, the centralized nature of decision-making within Algerian public banks appears to restrict the autonomy and openness needed for creativity to flourish.

This gap between awareness and implementation underlines the need to adopt an intentional and integrated IM strategy, one that not only addresses technical and operational goals but also embeds creativity in its culture, empowers employees, and values their input as core components of organizational culture and long-term vision. The study underscores the importance of addressing the gap between perception and practice. Strengthening IM requires not only awareness but also the bank's commitment to structural and cultural change. Building a supportive environment where creativity can truly expand depends on translating strategic intent into consistent and actionable efforts across all levels of the organization, in this case, CPA Bank.

-Managerial implications:

The findings of our study offer important managerial implications for Algerian bank managers regarding the effective implementation of Internal Marketing (IM) strategies in

enhancing organizational creativity. They can use our findings as a practical guide to strengthen an organizational culture in which IM practices directly foster organizational creativity. Specifically, the results suggest that when banks invest in effective internal communication, continuous training, and employee empowerment, they create a work environment where employees feel more informed, valued, and motivated to contribute innovative ideas. This can, in turn, help Algerian banks improve service quality, problem-solving capacity, and responsiveness to customer needs in a competitive financial sector.

-Limitation and future perspectives:

To conclude, the study findings are impactful for both practice and literature, as they provide significant insights into the importance of effective implementation of IM strategies in fostering organizational creativity. They also contribute to the formulation of pertinent hypotheses for further investigations. Like any research, one of the observed limits is the reliance on a single bank. Therefore, future studies could conduct comparative analyses across different banks in the Algerian context or, more precisely, compare public and private banks in terms of IM and organizational creativity. Other researchers could combine qualitative and quantitative methods by incorporating questionnaires and statistical analysis tools such as SPSS or Smart PLS. This would allow the hypotheses to be empirically tested and would enhance the reliability and generalizability of the findings.

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