

The Impact of Internal Marketing Procedures on Banking Service Quality

A Study of a Sample of Banks Operating in Biskra

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ABSTRACT

This study delved into analyzing the impact of internal marketing procedures on the quality of banking services, using a sample of banks operating in Biskra. A random sample of 33 individuals from the employees of the following banks (Bank of Salam, Bank of Agriculture and Rural Development, Algerian Popular Credit Bank) was selected. To achieve the study's objectives, a questionnaire was designed as a data collection tool, and appropriate statistical tests and tools within (SPSS.V 20) were used. The study distributed and retrieved 33 valid questionnaires for analysis. The study reached several results, including the significant impact of internal marketing procedures on the quality of banking services with its dimensions (tangibility, reliability, responsiveness, security, and empathy) specific to the banks (Bank of Salam, Bank of Agriculture and Rural Development, Algerian Popular Credit Bank) operating in Biskra. This positive impact enables banks to achieve key success factors within their competitive environment. The study recommends the necessity of focusing on all internal marketing procedures (embedding a service culture, applying the marketing approach in human resources management, disseminating marketing information to all employees, and motivating and rewarding employees) by the studied banks on one hand. On the other hand, equal attention should be given to the quality of banking services with its dimensions (tangibility, reliability, responsiveness, security, and empathy) to achieve desired success and excellence.

Banks also have to embed a service culture and employees motivation, which offer actionable insights for banks to enhance their service quality in the way that achieve customer satisfaction and loyalty.

Keywords: Internal marketing, internal marketing procedures, banking service quality, tangibility, reliability, responsiveness, security, empathy.

INTRODUCTION

The dynamics of financial markets, whether internal or external, make bank management more aware and understanding of the needs and desires of their customers than ever before. This necessitates banks to adopt a range of strategies to respond to this changing nature. Applying these strategies ensures their survival, continuity, and growth to enhance the quality of their banking services. The changes in the banking environment and the increasing competition in the world of finance and business have led banks to provide high-quality services. This is achieved by relying on marketing activities that touch all elements of the marketing mix for the bank.

Internal marketing for banks serves as the means through which, by adopting it, banks can offer high-quality

services and products to the external environment. This gives them a competitive advantage by achieving customer satisfaction and loyalty.

The purpose of our previous studies is to identify and study the relationship between internal marketing procedures and the quality of banking services, applying these studies to the selected sample of banks for study. Given the importance of these two variables and their impact on the banking sector, we pose the following question:

What is the impact of internal marketing on the quality of banking services in the banks operating in Biskra?

Study Hypotheses:

Based on previous studies, the main hypothesis was formulated as follows:

- Internal marketing affects the dimensions of the quality of banking services in banks operating in Biskra.

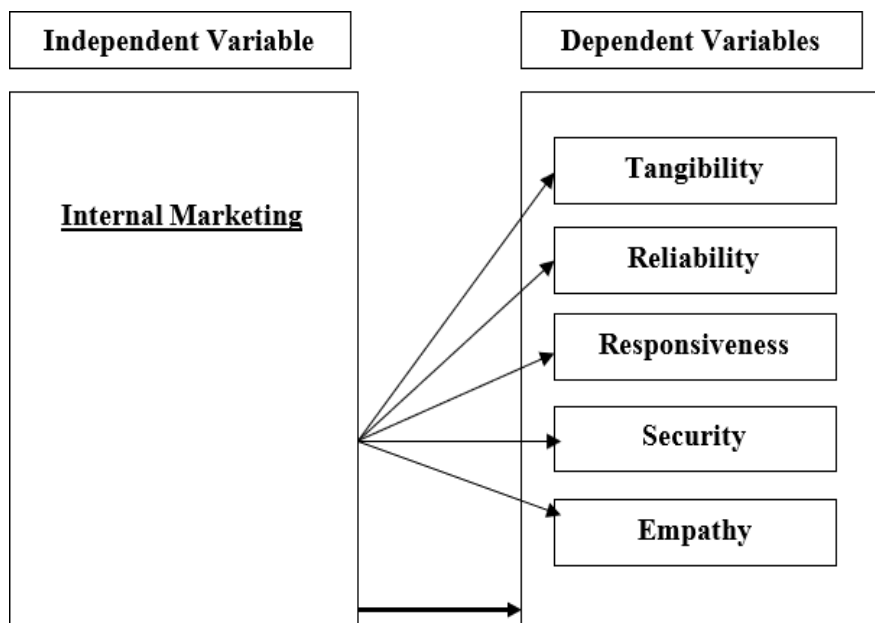
This main hypothesis gives rise to a set of sub-hypotheses as follows:

- Internal marketing affects tangibility in the quality of banking services in banks operating in Biskra.
- Internal marketing affects reliability in the quality of banking services in banks operating in Biskra.
- The marketing process affects responsiveness in the quality of banking services in banks operating in Biskra.
- Internal marketing affects security in the quality of banking services in banks operating in Biskra.
- Internal marketing affects empathy in the quality of banking services in banks operating in Biskra.

Study Model:

Based on previous studies, a preliminary study model was proposed, awaiting validation or rejection after the practical and quantitative study:

Figure (01), the hypothetical model of the study



Source: Prepared by the researcher based on a set of previous studies.

Significance and Objectives of the Study

The main significance and objectives of the research are as follows:

- This study aims to emphasize the importance of internal marketing in the proper scientific and practical practices for the organization’s customer-oriented activities.
- The significance of this study lies in banks keeping pace with the changes occurring in their environment, which, in turn, affect the needs and desires of customers. This necessitates banks to be aware of these changes, achievable only through adopting the internal marketing approach.
- Understanding the characteristics of the quality of banking services and their dimensions (tangibility, reliability, responsiveness, security, and empathy).
- The current study derives its importance from the scientific weight of the variables it addresses.
- Identifying the relationship between internal marketing and the quality of banking services in the selected sample of banks in Biskra.

INTERNAL MARKETING

Definition of Internal Marketing

Internal marketing is more than dealing with employees as customers; it means that the organization must continually seek to develop employee programs as customers. It implies that the organization should continually strive to develop programs and strategies that enhance employee satisfaction, to the same extent given to external marketing plans, which are supposed to always be up-to-date and developed to meet the demands of external customers (Al-Dhamou, 2015, p. 386)

Human resource management literature in general and internal marketing literature, in particular, affirm that the crystallization of this concept has been since the seventies and until the eighties. Since then, many authors and researchers have been competing in discussing and analyzing approaches related to this concept. One of the most important contributions is from Perry, who defined internal marketing as “considering employees as internal customers and jobs as internal products, and they should be designed to satisfy the desires and needs of internal customers in achieving the organization’s goals.”

The following are the most important definitions related to internal marketing:

Table (2-3): Important Definitions of Internal Marketing

Researcher	Source	Definition
Berry	(AL-DHAMOU, 2002, p. 284)	Applying marketing philosophy and policies to individuals working in the organization, thus better understanding the individuals who can be best employed and retained, leading them to perform their roles to their maximum potential.
Farzad, Nahavandi Caruana	(Farzad, Nahavandi, & Caruana, 2008)	It is attracting and retaining good employees with the aim of obtaining the best performance from them
Kotler	(al-taai, 2001, p. 152)	The organization's work to train and motivate (152 its customers, especially those employees who interact directly with customers, and to support the service as a team to achieve customer satisfaction.
Chang & Chang, 2009	(Chang & Chang, 2009)	Internal marketing views employees as products, activities, functions, and internal management concepts that are essential to attracting and satisfying customers.

Kotler Philip	(Kotler, 2006)	The process of training and motivating employees to serve customers in the best possible way.
Reardon & Enis	(Dubravka & Nina, 2007, p. 5)	Applying persuasion strategies, whether new or common in external marketing, to convince individuals within the organization that they are connected to customers.
Zeithaml, V, Bitner, M & Gremler, D	(Zeithaml, Bitner, & Gremler, 2006)	Selecting and hiring suitable employees, training them, encouraging and rewarding them, and providing equipment and technology to deliver high-quality and required services.
Gilmore & Carson	(Dubravka & Nina, 2007)	Working on spreading the responsibility of marketing activity to all functions of the organization and selling the responsibility of customer satisfaction to employees in a supportive organizational environment.
Ozretić Došen	(Dubravka & Nina, 2007)	Internal marketing includes internal market research and retailing, internal product policy and pricing, internal sales, distribution, internal communication, and internal promotion.
Laura R. Iacovone	(Lacovone, 2009, p. 4)	A tool for human resource development to renew internal knowledge and develop human capital, directing this approach towards fully exploiting the human capital available in the organization.

Source: Prepared by the researcher based on the sources mentioned in the above table.

In general, internal marketing can be described as a philosophy for managing human resources within the organization from a marketing perspective. It acts as an administrative process aimed at integrating the organization's functions in two ways: (halilou & abderrazak, 2018, p. 90)

1. Ensuring that all employees at organizational levels understand the organization's main activity and various activities within it: This is done within an environment that supports the satisfaction of external customers.
2. Ensuring that all employees are prepared and motivated to work towards serving the external customer: The underlying meaning of this philosophy is that if the management expects employees to exert significant effort with external customers, it must be willing to exert significant effort with its employees.

Kotler and Keller's Approach to the Evolution of Internal Marketing(Nabila, 2018, p. 9)

Kotler identified three key stages in the evolution of internal marketing:

- **Strategic Application and Change Management:** This stage emphasizes that internal marketing is the driver for implementing the organization's strategy. The focus is on involving employees in setting goals and strategies since they play a crucial role in achieving these objectives. The scope of internal marketing activities extends to all employees in the organization, not just those directly interacting with the public.
- **Employee Satisfaction Stage:** Studies in this stage highlight the importance of focusing on motivating and satisfying employees. This is necessary to enhance the understanding of internal marketing to improve the quality of service provided to customers. Employee satisfaction is crucial as it reflects on customer satisfaction. Satisfied employees lead to satisfied customers, achieved by attracting, retaining, and motivating employees, ultimately resulting in higher levels of performance quality and customer satisfaction.

- **Customer-Oriented Stage:** This stage emerged from Kronos's study, emphasizing the interaction between employees and customers. It underscores the need for interaction between the seller and the buyer, not just leading to repeat purchases but also:
- Increasing marketing opportunities for the organization.
- Gaining an advantage from those opportunities. Constantly motivating employees and coordinating between frontline employees and their colleagues at other managerial levels to enhance performance.

Kronos also views internal marketing as the integration of various functions aimed at strengthening the relationship between customers and the organization.

Internal Marketing Measures

Among the models presented as elements of internal marketing activities (also presented as dimensions or measures), Kotler's 2003 model is widely recognized. The elements of this model include:

- Cultivating a Service Culture
- Applying Marketing Approach in Human Resource Management
- Disseminating Marketing Information to All Employees
- Motivating and Rewarding Employees

QUALITY OF BANKING SERVICES

Banking services constitute a large and growing sector in advanced and developing economies alike. With the advent of the third millennium, the trade in banking services is significantly increasing. What distinguishes it from other service activities is its connection to the commercial system and the national economy as a whole. There is a reciprocal relationship between banking services and quality, customer satisfaction, loyalty, the bank's reputation, and the service offered. (Al Saren, 2007, p. 7)

Concept of Banking Service Quality

The definition of service quality has varied due to the difficulty of encapsulating the characteristics of services and the factors influencing them. This complexity makes measuring service quality a challenging process, leading to numerous definitions that all converge in meaning, namely, "the degree of alignment between the service provided and customer expectations."

Al-Ajarmah referred to service quality as: "The characteristics and overall image of the product that contribute to strengthening the ability to satisfy the stated or implicit needs and desires of the customer, or the service being free from any defects during its execution. It is the result of judgment related to the customer's perceived expectations of the service, as well as the actual performance." (Babanne, 2014, p. 333)

Similarly, Al-Aani and others indicated that it is: "Measuring the actual level of the service provided while making the necessary efforts to adjust the level of the service provided based on the results of the process of measuring the level of these services."

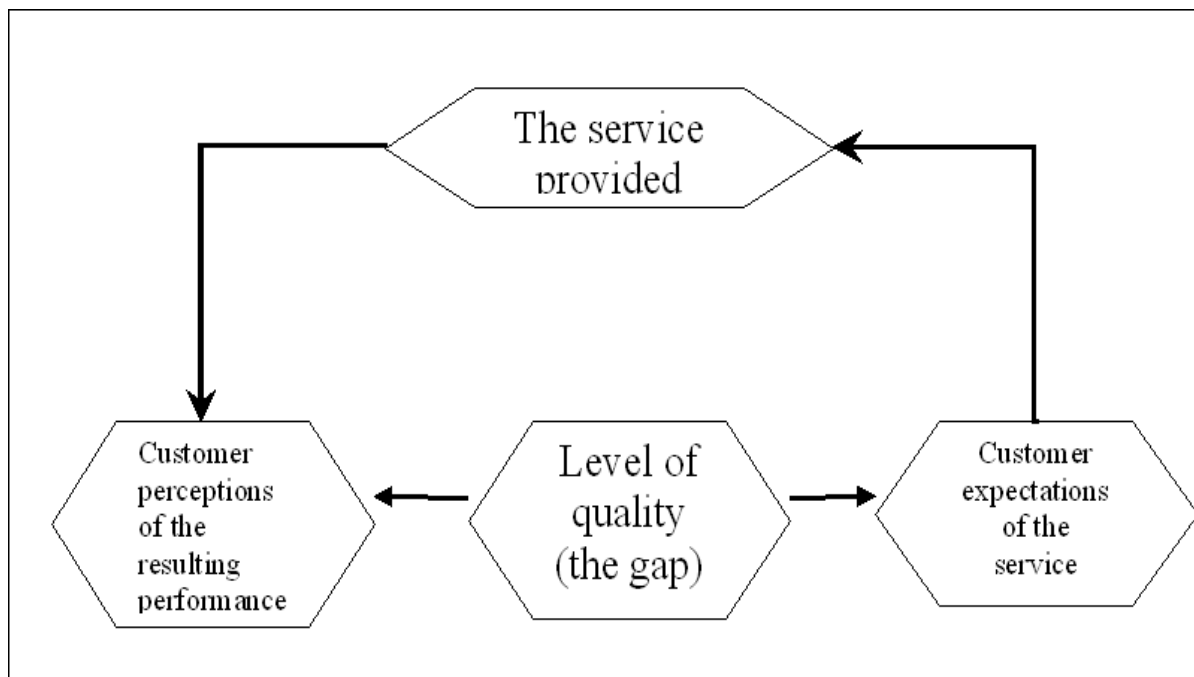
Others added that service quality is a criterion for measuring the extent of alignment between the actual performance of the service and customer expectations. (Hassen & Khalil, 2022, p. 129)

Additionally, there are other definitions summarized as follows:

Definition	Reference
Service quality is: The difference between customer expectations for the service and the perceived service. If expectations are higher than performance, perceived quality is less than satisfactory, leading to customer dissatisfaction.	(S.T Akinyele, 2010)
Service quality is: The degree of variance between customers' standard expectations for the service and their perceptions of the service's performance.	(Cheung, Lau, Lam, & Chu, 2013)
Service quality is: The result of the comparison conducted by customers regarding what they feel service companies should provide and their perceptions of the performance of companies offering these services.	(dawit & Adem, 2018)

To clarify the concept of service quality, the following figure is presented:

Figure 5: Concept of Service Quality



Source: (Alhadad, 1999, p. 337)

As for the quality of banking services, there have been various definitions presented for it, but all of them converge on one meaning. According to both Booms and Lewis, the quality of banking service is defined as, “measuring the level of provided quality with customer expectations. Providing a quality service ultimately means that the service is in line with customer expectations” (Gattaf & Bazgrari, 2018, p. 119).

From the aforementioned definitions, we can determine a definition for the quality of banking services as follows:

“It is the difference between the service expected by the customer and the service actually received (the perceived service).”

Importance of Banking Service Quality

The significance of service quality can be elucidated as follows:

- **Customer Satisfaction and Loyalty:** The primary goal of service quality is always to seek customer satisfaction and how to retain them. The customer is a central focus for the bank. Thus, the bank works on training its employees on the importance of retaining customers and building long-term relationships to ensure customer loyalty.
- **Service Differentiation:** In our current era, banks have multiplied, and competition among them has increased through the services each offers, each considering itself unique. Therefore, any bank strives to differentiate its services from competitors. Providing high-quality service can distinguish the bank's services, making them more valuable from the perspective of the banking customer.
- **Reducing Marketing Costs:** Offering high-quality services works to reduce marketing costs, which, in turn, lowers the cost of acquiring new customers. The cost of acquiring a new customer is considered five times greater than the cost of retaining an existing customer. Thus, customers who receive high-quality banking services become promoters of the bank's services by informing others about their experiences with this bank.
- **Barriers Against Competitors:** The primary goal of providing high-quality services to customers creates competitive barriers. These barriers contribute to the bank's continuous distinctiveness from other banks. When discussing competitive barriers, it can be concluded that physical representation plays a fundamental role. It is observed that the number of banking branches works to achieve this advantage (Barriers Against Competitors) (Hassani & Kathir, 2018, p. 587)

The importance of banking services quality also lies in several points, the most important of which are mentioned below:

- Achieving a Unique Competitive Advantage compared to other banks and thus facing competitive pressures.
- Lowering Costs due to fewer errors in banking operations.
- Impact on Bank Profitability: Banking service quality directly affects bank profitability by building a perceived mental image and achieving customer satisfaction.
- Empowering Customers: Banking services enable customers and make them sales representatives, directing and convincing new customers to acquire these services (Aida, 2018-2019, p. 24)

Dimensions of Banking Service Quality

The dimensions of banking service quality reside in the extent to which the bank can respond to the requests, desires, and expectations of customers or attempt to surpass them by providing highly innovative services that enhance the bank's position and market status. We will delve into mentioning the most important dimensions related to the quality of banking services in the following points (Al Noaimi & Al Hamdani, 2022, p. 16).

Quality Dimensions of Banking Service According to Gronroos (1982)

According to Gronroos (1982), the dimensions of banking service quality are as follows:

- **Technical (Functional) Quality:** Relates to what is presented or offered to the customer or service beneficiary. It refers to the quantitative aspects of the service, expressing the aspects that can be quantitatively expressed. This type of quality is easily evaluated and measured.
- **Functional Quality:** Represents the way in which the customer receives the service. It is more subjective and more challenging to measure. In this case, customer conditions become a major concern for the organization to meet their desires and achieve their loyalty, which is considered a complex matter (Hassani & Kathir, 2018).

Additionally, service quality can be assessed by measuring the dimensions and core elements involved in this quality. There are three main dimensions mentioned below:

- **Physical Quality:** Relates to the environment surrounding the provided service, i.e., the location where the bank operates.
- **Organizational Quality:** Relates to the image of the organization providing the service and the overall impression of it. This refers to the mental image that the customer has about what the bank offers in terms of its services.
- **Interactive Quality:** Represents the result of interactions between the employee inside the bank and the customer outside. There is also another classification distinguishing between the quality of operations, which the customer judges during the service, and the quality of outputs, which customers judge after the actual performance of the service, on the other hand.(Mansour, 2014, p. 213)

Opinions of researchers have varied regarding the number of basic dimensions of banking service quality. In a study conducted by researchers Berry and Parasuraman in 1985, attempting to develop the first model for measuring service quality, they found ten dimensions. However, in 1990, the researchers integrated some dimensions to obtain five dimensions for evaluating banking service quality, which are:(Nazar & Tahar, 2020, p. 248)

- **Reliability:** Refers to the bank’s ability to accurately fulfill the promised banking service, relying on it. It also expresses the bank’s ability to accomplish the required service with dependability, accuracy, and stability. Customers seek this in banks that fulfill their promises, so banks must be constantly aware of and understand what customers want and try to meet those needs through research (Fadila, 2009-2010, p. 30).
- **Tangibility:** Defined as the external appearance of material facilities and necessities. Tangibility refers to tangible aspects such as physical facilities like buildings, the overall design of the bank’s entrances, equipment, and modern technologies used to provide services to customers, including the internal design of the bank, including the general appearance of service providers (Alcharifi & Ahmed, 2021, p. 146)
- **Responsiveness:** It is the willingness and readiness of the bank to provide the services requested by the customer through the desire and willingness of service providers to assist them in obtaining information about services easily and quickly.
- **Security (Reliability):** Indicates the reliability of employees within the bank to instill confidence in the customer. It is also known as the credibility or trustworthiness that the bank possesses when providing services to its customers (Hossain & Khalil, 2021, p. 23).
- **Empathy:** is the feeling that the customer perceives from the spirit of dedication, care, and attention given by the bank. The bank must carefully and accurately choose providers of such services to understand the customer as an individual, understand their needs and desires, and provide services based on this. It involves considering the customer’s concerns and working to find suitable solutions (Alcharifi & Ahmed, 2021).

Table 01: Banking Service Quality Dimensions

Dimension	Explantion
Tangibility	<ul style="list-style-type: none"> ● Modern and Attractive Appearance : <p>Appearance of the material element</p> <p>General appearance of the employees</p> <p>Material facilities</p>

Reliability	<ul style="list-style-type: none"> • Ability to Fulfill Promises within the Specified Period: <p>Honest and accurate performance</p> <p>Accurate and truthful information</p> <p>Credibility of performance and dependability</p>
Responsiveness	<ul style="list-style-type: none"> • Informing Customers about Service Timelines: <p>Speed and assistance</p> <p>Transaction execution speed</p> <p>Prompt response to complaints</p>
Security	<ul style="list-style-type: none"> • Ensuring Service Delivery as Promised: Customer trust in the bank <p>Absence of risk and doubt in bank transactions</p> <p>Sound performance by employees</p>
Empathy	<ul style="list-style-type: none"> • Understanding and Knowing Customer Needs: <p>Customer care</p> <p>Awareness of the customer's importance</p> <p>Adjusting working hours to meet customer needs</p>

Source:(fadila, 2009-2010)

IMPACT OF INTERNAL MARKETING PROCEDURES ON THE QUALITY OF BANKING SERVICES – AN APPLIED STUDY

Study Population and Sample

– The study population consists of employees working in banks in Biskra.

– The initial sample size is 61 individuals, while the final sample consists of 33 employees in the following banks (Bank El Salam, Bank of Agriculture and Rural Development, Algerian People’s Credit Bank). The sample is selected randomly.

Normal Distribution Test

It is essential to ensure the normal distribution of the study variables because the results of this test determine the type of hypothesis tests to be used later, whether parametric or non-parametric.

We will test the normal distribution of study variables to confirm whether the data follows a normal distribution. For this purpose, we calculated the skewness and kurtosis coefficients. Statistical studies suggest that skewness should be between [1.1-] and kurtosis should be between [3.3-], while others suggest skewness should be between [3.3-] and kurtosis between [7.7-]. Therefore, we relied on the latter study.

Table (07): Normal Distribution Test (Skewness, Kurtosis)

Dimensions	Skewness Coefficient		Kurtosis Coefficient	
	Error	Value	Error	Value
Cultivating a Service Culture	0.798	1,587	0,409	-0.215
Application of the marketing approach in human resources management	0.798	0,853	0,409	-0.210
Dissemination of marketing information to all employees	0.798	1,163	0,409	-0.971
Motivation and rewarding of employees	0.798	1,830	0,409	-1.334
Reliability	0.798	0.026	0,409	0.781
Responsiveness	0.798	1.526	0,409	-1.263
Credibility	0.798	3.007	0,409	-1.500
Empathy	0.798	0.383	0,409	-0.956
Tangibility	0.798	0.410	0,409	-0.978

Source: Prepared by the researcher based on the outputs of the SPSS program.

The above table indicates that the values of the skewness coefficient are confined between (1.646-) and (0.221-), and the kurtosis coefficient is restricted between (0.495-) and (3.936-), falling within the required range. This confirms that the data in our study follows a normal distribution. Since most study variables follow a normal distribution, this allows us to proceed with the analysis using appropriate tools for parametric tests.

Testing Study Hypotheses

- **Testing the Main Hypothesis**

The main hypothesis states that “Internal marketing procedures affect the dimensions of the quality of banking services for banks operating in Biskra.” This hypothesis will be tested through examining the sub-hypotheses derived from it, as follows:

Testing the First Sub-Hypothesis

This sub-hypothesis states that “Internal marketing procedures affect the tangibility dimension in the quality of banking services.”

Table (19): Results of Simple Regression Analysis to Test the Impact of Internal Marketing Procedures on Tangibility Dimension.

Model	B	Standard Error	T-Value	Significance Level
Constant	3.302	0.192	17.193	0.000
Internal Marketing	0.184	0.052	3.559	
Correlation Coefficient (0.742) R²= Determination Coefficient (0.551) = R				

Source: Prepared by the researcher based on the outputs of the SPSS program.

According to the results shown in the above table, internal marketing procedures have a direct impact on the tangibility dimension. The significance level is (0.000), which is less than (0.05). The correlation coefficient between the variables is (0.742), indicating a high positive correlation between the variables. Additionally, the determination coefficient is (0.551), meaning that (55.1%) of the variations in tangibility are explained by variations in internal marketing procedures, while (44.9%) of the variations are attributed to other factors.

Therefore, we accept the hypothesis indicating the presence of an impact of internal marketing procedures on the tangibility dimension in banks operating in Biskra.

Testing the Second Sub-Hypothesis

This sub-hypothesis states that “Internal marketing procedures affect the reliability dimension in the quality of banking services.”

Table (20): Results of Simple Regression Analysis to Test the Impact of Internal Marketing Procedures on the Reliability Dimension.

Model	B	Standard Error	T-Value	Significance Level
Constant	1.495	0.623	0.795	0.000
Internal Marketing	1.009	1.66	6.068	
Correlation Coefficient (0.737) R²= Determination Coefficient (0.543) = R				

Source: Prepared by the researcher based on the outputs of the SPSS program.

According to the results shown in the table above, internal marketing procedures have a direct impact on the

reliability dimension. The significance level is (0.000), which is less than (0.05). The correlation coefficient between the variables is (0.737), indicating a high positive correlation between the variables. Additionally, the determination coefficient is (0.543), meaning that (54.3%) of the variations in reliability are explained by variations in internal marketing procedures, while (45.7%) of the variations are attributed to other factors.

From the above, we conclude the existence of an impact of internal marketing procedures on the reliability dimension of banking services in the study area. Thus, we accept the second sub-hypothesis.

Testing the Third Sub-Hypothesis

This sub-hypothesis states that “Internal marketing procedures affect the responsiveness dimension in the quality of banking services.”

Table (21): Results of Simple Regression Analysis to Test the Impact of Internal Marketing Procedures on the Responsiveness Dimension.

Model	B	Standard Error	T-Value	SignificanceLevel
Constant	1.555	0.661	2.353	0.000
Internal Marketing	0.755	0.176	4.279	
Correlation Coefficient (0.371) R²= Determination Coefficient (0.609) = R				

Source: Prepared by the student based on the outputs of the SPSS program.

According to the results shown in the table above, internal marketing procedures have a direct impact on the security dimension. The significance level is (0.000), which is less than (0.05). The correlation coefficient between the variables is (0.609), indicating a high positive correlation between the variables. Additionally, the determination coefficient is (0.351), meaning that (35.1%) of the variations in security are explained by variations in the marketing process, while (64.9%) of the variations are attributed to other factors.

Therefore, we conclude the existence of an impact of internal marketing procedures on the security dimension of banking services in the study area of Biskra.

Testing the Fourth Sub-Hypothesis

This sub-hypothesis states that “Internal marketing procedures have an impact on the security dimension in the quality of banking services.”

Table (22): Results of Simple Regression Analysis to Test the Impact of Internal Marketing Procedures on the Security Dimension.

Model	B	Standard Error	T-Value	Significance Level
Constant	1.499	0.622	2.411	0.000
Internal Marketing	0.754	0.166	4.541	
Correlation Coefficient (0.632) R²= Determination Coefficient (0.400) = R				

Source: Prepared by the researcher based on the outputs of the SPSS program.

The table above shows that internal marketing procedures have a direct impact on the empathy dimension,

where the significance level is (0.000), which is less than (0.05). The correlation coefficient between the variables is (0.632), indicating a high positive correlation between the variables. Additionally, the determination coefficient is (0.400), meaning that (40%) of the variations in empathy are explained by variations in internal marketing procedures, while (60%) of the variations are attributed to other factors.

Therefore, we accept the hypothesis that indicates the existence of an impact of internal marketing procedures on the empathy dimension in the operations of banks operating in Biskra.

Testing the Fifth Sub-Hypothesis

This sub-hypothesis states that “Internal marketing procedures have an impact on the empathy dimension in the quality of banking services.”

Table (23): Results of Simple Regression Analysis to Test the Impact of Internal Marketing Procedures on the Empathy Dimension.

Model	B	Standard Error	T-Value	Significance Level
Constant	1.532	0.582	2.633	0.000
Internal Marketing	0.726	0.155	4.671	
Correlation Coefficient (0.643) R²= Determination Coefficient (0.413) = R				

Source: Prepared by the researcher based on the outputs of the SPSS program.

The table above illustrates that internal marketing procedures have a direct impact on the empathy dimension, with a significance level of (0.000), which is less than (0.05). The correlation coefficient between the variables is (0.632), providing evidence of a high positive correlation between them. Additionally, the determination coefficient is (0.400), indicating that (40%) of the variations in empathy are explained by variations in internal marketing procedures, while (64.9%) of the variations are attributed to other factors.

Thus, we conclude the presence of an impact of internal marketing procedures on the empathy dimension in the responsiveness of banking services quality in the banks operating in Biskra.

CONCLUSION

Internal marketing is considered one of the most important strategic approaches adopted by banks to keep pace with the evolving trends in various sectors. The current study focused on the impact of internal marketing procedures on the quality of banking services in a sample of banks operating in Biskra. The aim was to bridge the theoretical research with the practical reality, addressing a fundamental problem related to the impact of internal marketing procedures on improving the quality of banking services.

The study yielded several results, answering the research questions:

The results indicated a high level of internal marketing, with an average score of (3.693) and a standard deviation of (0.625), suggesting that banks in Biskra adopt clear internal marketing procedures.

The quality of banking services was found to be very high, with an average score of (4.230) and a standard deviation of (0.730). This implies that banks in Biskra provide high-quality banking services that achieve a high level of customer satisfaction.

The study demonstrated a statistically significant impact of internal marketing procedures on the quality of banking services at a significance level of (0.05), indicating a strong positive correlation between internal marketing and the quality of banking services.

The study's results support the hypothesis that internal marketing procedures have a significant impact on various dimensions of banking service quality, including reliability, responsiveness, credibility, empathy, and tangibility.

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