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وزارة التعليم العالي والبحث العلمي

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تعهد مطابقة محتوى المطبوعة مع محتوى المقياس في عرض التكوين واحترام حقوق الملكية الفكرية

أنا الممضي أسفله الأستاذ(ة): براهيمي فاروق
الرتبة: أستاذ محاضر - أ-
قسم الارتباط: العلوم التجارية

أتعهد بتقديم المطبوعة بحيث تغطي وتتطابق مع محتوى المقياس المحدد في عرض التكوين، كما أتعهد باعدادها وفقا للضوابط الاكاديمية لحقوق الملكية الفكرية وأخلاقيات البحث العلمي.

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Algerian People's Democratic Republic

Higher Education and Scientific Research Ministry

Mohamed Khaider University – Biskra - **Biskra in 30/01/2024**

Faculty of Economic, Commercial, and Management Sciences

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Introduction

Marketing is the meeting of customers' needs and desires to achieve organizational goals, and marketing management is the art and science of marketing, then there is no escape from linking marketing activity to the behaviors and trends of individuals within the dynamic environment, which in turn imposes opportunities and threats on the one hand and the other hand highlights points of strength and weaknesses. The latter directs organizations' marketing activity, whether towards external individuals (customers) or internal individuals, namely employees.

Since the orientation towards external customers is through external marketing or traditional marketing, the orientation towards internal individuals (employees) is through internal marketing. This concept was established in the early 1950s by the Japanese, who focused on investing in Human capital by satisfying the material and moral needs and desires of employees, by selecting the best ones, employing them, training them, and motivating them, to win their satisfaction, and then gain and strengthen organizational and institutional loyalty, to achieve the goals of the organization in general and the banks in particular, effectively.

Banks today suffer from many problems, including those related to the weak capabilities and skills of their human resources, as well as the lack of effective and innovative employees in their work. Even if they have these types of distinguished resources, they lack policies and methods through which they can preserve them. Therefore, attention must be paid to Human capital or intellectual capital, because the human element is the primary driver of other resources for banks and non-banks. In general, this will only be possible through internal banking marketing, and when this marketing approach is explored and analyzed side by side with traditional marketing, the most important and impressive results are that marketing internally embraces traditional marketing with its well-known elements and adds to it the hidden part of marketing practices within the organization.

Given the status and importance of internal marketing for organizations and its complementary position with traditional marketing at all levels: strategic and tactical, to provide good service internally - between the employee and his co-worker - and externally - between the organization and its clients - those in charge of banks must pay attention to it. Being the vital means that will achieve the factors of success, which are achieving shareholder satisfaction, social acceptance, safety, and sustainability. In this regard, this series of lectures comes to analyze and scrutinize internal marketing in great detail, which I hope will benefit

students in their academic and training path. The same goes for their professional path if they are given the natural opportunity to work within their specialty - banking marketing -.

Below we list the most important educational objectives of the scale - according to the official blog - the most important of which are:

- Review of literature related to the concept of marketing and its development over time.
- Review concepts, analysis, and opinions related to the concept of internal marketing.
- Discussing the elements, dimensions, and procedures of internal marketing.
- Analysis of the internal marketing mix.
- Addressing models of internal service quality dimensions.
- Reviewing approaches to evaluating the elements of the internal marketing mix.

In general, providing theoretical training centered on internal marketing mechanisms can be applied in the reality of Algerian banks if students of specialization are employed in their natural field in banks.

It is also possible to point out the previous acquisitions that the student must have to help him understand and comprehend, as well as benefit, the most important of which are:

- Marketing principles
- Introduction to services marketing
- Customer relationship management
- Human resources management
- Quality of banking service
- Banking marketing supervision

Students also have great chances, through this measure, to acquire excellent marketing skills centered around how to translate, model, and structure the marketing mix directed to the external customer into a marketing mix directed to the internal customer, which is the employee. Other behavioral skills lie in learning various positive and negative behaviors towards employees on the one hand and customer orientation on the other. All of this is through acquiring the scientific and intellectual capabilities associated with a good understanding and deep understanding of most internal marketing approaches.

All the best for our future generation

Chapter one

The temporal development of marketing and related definitions

Educational goals
After studying this topic, the student should be able to answer the following questions: ➢ What is the definition of marketing? ➢ How has marketing evolved over time?

Introduction

The concept of marketing has evolved through various historical stages, manifested in seven fundamental stages revolving around the organization's interaction with customers and its production activities. It also encompasses its interaction with the economic, social, and political environment and, finally, its social responsibility, ethics, and environmental commitments in achieving its objectives. Each stage of these stages represents a real revolution in defining the fundamental concepts of marketing and its correct scientific and practical foundations, leading to its comprehensive and expanded concept as we know it today.

In this context, the researcher attempts to examine the historical roots of marketing and the most important intellectual trends that laid the foundations for the art and science of marketing. The historical development of the concept of marketing over the period from 1947 to the present time is explored.

First: Historical Roots of Marketing

The following are the most important historical milestones in the evolution of marketing, focusing solely on the historical roots, as modern trends related to social and environmental responsibility will be discussed in the subsequent sections in detail. This is because the primary focus at this stage of the study is to understand the beginnings of marketing and its origin through its historical roots. It can be summarized as shown in the following table:

Table 1: Main Stages in the History of Marketing

Direction	Time Period	Key Characteristics of the Phase
Production Orientation	Before the Industrial Revolution	Everything produced is sold
Product Orientation	During the Industrial Revolution until 1927	A good product sells itself.
Sales Orientation	Before 1947	Effective and creative advertising, as well as personal selling, convince customers to buy what has been produced. -Sell what has been produced.
Marketing Orientation	After 1947	The customer is king... Discover their needs and desires, then fulfill them. -Produce what can be sold.

The source : Prepared by the researcher, relying on: (Sweidan, 2015, p. 34)

1.The Production Orientation

The production concept in marketing is one of the oldest business concepts, which means that customers prefer products that are available and low-priced. Managers in production-oriented organizations focus on high production efficiency, lower prices, and intensive distribution. (kotler, 2012, p. 18)

In this stage, the effort is focused on increasing production because it represents the core of all organizational activities. Sales are of secondary importance because supply often exceeds demand. The prevalent belief in this stage is that consumers will buy whatever is produced. Consequently, organizations did not pay much attention to marketing activities in this stage, and their role was considered weak. Marketing was seen as a subordinate function to production. (somaidai & Al-Alaak, 2010, p. 17)

This orientation found its resonance in countries seeking growth, like China, and it may be beneficial for marketers if they aim to expand and penetrate the market.

This production concept was dominant among most producers during the 18th century, where organizations focused on increasing production because it represented the core of all their activities, and the supply of goods was far less than the demand.

Therefore, the satisfaction of the consumer was not a concern. This production-oriented marketing concept continued until the late 1920s, coinciding with the concept of scientific management pioneered by Frederick Taylor, which focused on increasing production as the primary goal.

2. The Product Orientation

Through the middle ground between the production orientation and the sales orientation, "customers usually prefer a larger form of products characterized by better quality, suitable performance, and also the creative features of the product" (Al karyouni, 2009, p. 29).

In complete alignment, Kotler indicates that consumers in this time period had a greater response to products characterized by good quality, suitable performance, and future prospects for creativity and innovation.

Organizations design their products with little or no information or attention to consumer opinions because they believe they will offer designs that amaze consumers without examining competitors' products (Etzel & Stantaon, 2007, p. 13) .

Therefore, when integrating the two previous stages, we find that the main concern in the early days of marketing is to innovate new products in large quantities to absorb high demand, all in a competitive environment that prevailed at that time.

3. The Selling Concept (Orientation)

This concept focuses on the idea that consumers and organizations if left to their own devices, will not buy sufficient quantities of the products produced by selling organizations.

Therefore, selling organizations must take aggressive actions to force them to purchase (Sweidan, 2015, p. 35).

In the early 1920s, the demand for products began to decline, and organizations recognized the importance of selling their products to consumers. From 1920 to 1950, organizations returned to the idea of sales, making it the main means of increasing profits. The organizations' activities in dealing with markets and the focus on marketing activities increased. Businesspeople became more aware of the important marketing activities in their field of work, including personal selling, advertising, and distribution (Al-Awadi, 2010, p. 28).

The goal of organizations is to sell their products, not to produce what can be sold. The use of this approach predominates in: (Sweidan, 2015, pp. 35-36)

1- Products that consumers are not actively seeking (i.e., products that consumers typically do not think about buying, such as insurance policies or encyclopedias).

2- In the non-profit sector, such as university donations.

3- Most companies also employ this method when facing low demand for their products or when their production capacity exceeds the market's ability to absorb their product offerings.

With the increase in production at significant rates, thanks to the introduction of scientific management methods by Frederick Taylor for large-scale production, the need for a distribution system capable of handling this production became apparent. Interest in the sales function grew, but the philosophy of selling did not change. The use of advertising increased, and marketing research emerged to provide theenterprise management with the necessary marketing information to streamline its decisions related to production, storage, and distribution. (Sabra, 2010, p. 23)

4. The Stage of Marketing Orientation

After the global economic crisis in 1927, products began to pile up, demand decreased to its lowest point, and advertising and promotion no longer attracted customers. **This marked the emergence of the marketing concept, emphasizing that the goal can only be achieved through an integrated marketing effort. Marketing encompasses planning product designs, pricing, promotion, and distribution efforts.** (Al-Bakri & Al-Nouri, 2009, p. 37)

The concept of marketing emphasizes that the key to the success of organizations and achieving their goals in a more efficient and effective manner compared to competitors is through creating, delivering and sharing the greatest possible value with customers who constitute the target market. (kotler, 2012, p. 18)

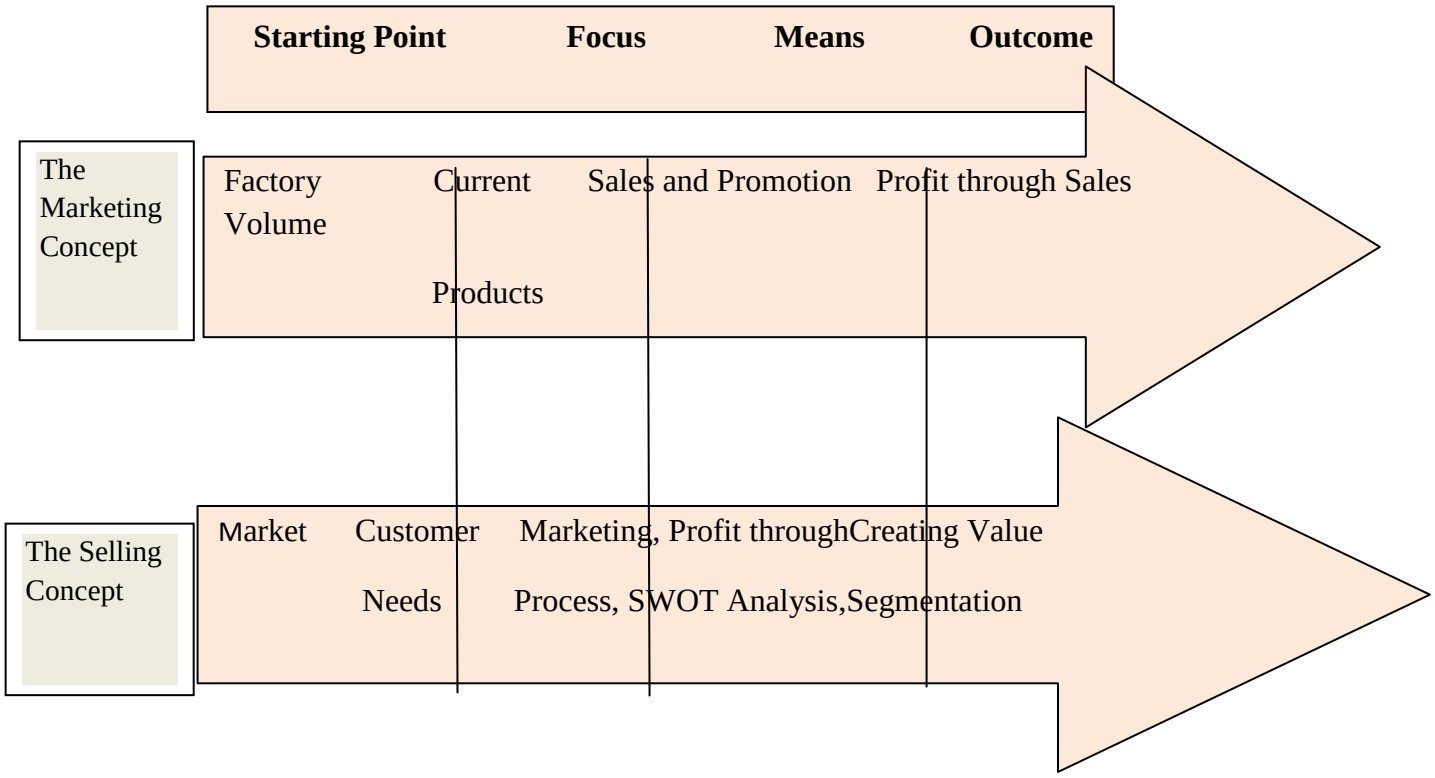
And during this period, products of various types and forms flooded the market. Each organization sought to face the "competition challenge," starting to think about customers and asking (who are they? where do they live? what do they want?) before considering directing

the available resources to production. In this stage, the customer took precedence over the end of activities. (Al-Awadi, 2010, p. 29)

This new marketing orientation establishes the concept of producing what the consumer likes to buy, rather than selling what the producer likes to manufacture. According to this approach, innovations in new and improved products accelerated, and competition intensified in technological, economic, and social dimensions (and the marketing environment in general) to attract customers and try to gain their satisfaction by providing the greatest possible value to the customer. (Al-Awadi, 2010, p. 29)

The marketing concept focuses on the idea of maximizing profits in the long run, while integrating marketing with other supply efforts in the organization, all striving to meet and fulfill the needs and desires of customers. (kotler, 2012, p. 19) This distinguishes marketing from sales, where "**sales focus on the seller's needs, unlike marketing, which focuses on the customer's needs**." The following figure illustrates the fundamental differences between marketing and sales. (Sweidan, 2015, p. 37)

Figure 1: A Comparison Between the Sales Concept and the Marketing Concept



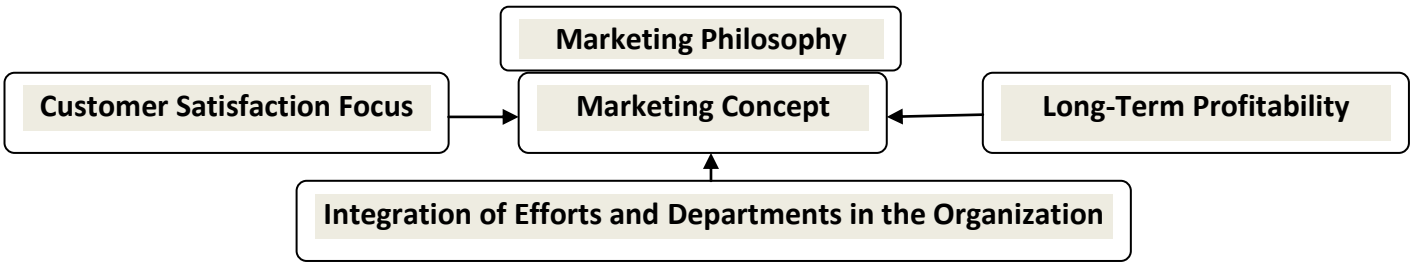
Source: (kotler, 2012, p. 18)

As seen from the above figure, the selling concept focuses on the internal, starting from the factory, concentrating on current products, with its strategy revolving around sales efforts and intensive promotion to achieve short-term sales and profits. In contrast, the marketing concept focuses on the external aspect: that is, the needs and desires of customers

(the market) where marketing efforts integrate to influence the customer in a way that long-term profits are achieved through creating value and customer satisfaction.

The figure below can be presented to summarize the basic ideas of the marketing approach in its early stages:

Figure 2: The Marketing Orientation



Source: (Sweidan, 2015, p. 39)

Through this figure, the basic dimensions of the marketing orientation in this early stage can be confirmed to crystallize the modern marketing concept, as follows:

1. Sensitivity to customer needs and desires: Marketing's essence is meeting the needs and desires of customers by studying and analyzing these desires and executing them correctly compared to competitors.

2. Long-term profitability: The more marketing focuses on the customer, the more it ensures continuous revenue, even if it's modest. This is the key to success.

3. Functional integration: When research and development, manufacturing, finance, funding, and marketing integrate, the chances of success increase.

What is worth noting in this historical period is the emergence of marketing in non-profit organizations. This expands the concept of marketing beyond marketing physical products such as goods and providing non-material, intangible services, to encompass marketing individuals, places, organizations, and even ideas. These can be summarized as shown in the following table:

Table 2: Types of Non-Profit Marketing

Type	Description	Example
Individual Marketing	Marketing efforts designed to seek the interest, attention, and preference of the target market towards an individual.	Student campaign and election candidates.
Place Marketing	Marketing efforts designed to attract visitors to a specific area and improve the public's image of a city or country.	Invitations to tourist places.

Idea Marketing	Marketing efforts are designed to market a social issue or topic to a selected market sector.	Literacy programs and family planning.
Organization Marketing	Marketing efforts for organizations with common interests, such as service organizations and government institutions seeking to influence others to accept their goals, request their services and contribute to them in various ways	Ministry of Solidarity The United Nations Child welfare.

Source: (Sweidan, 2015, p. 37)

As a summary of the above, it can be noted that in this historical era, marketing has reached a result that emphasizes the customer as the king and the central success factor for organizations. This logic was accepted at the time. However, the emergence of negative effects on society and the environment due to exaggerating this principle made marketers feel a significant discomfort. Protests calling for social and ethical responsibility in marketing, as well as the protection of consumer rights and the rights of the natural planet we live on, emerged. This discomfort laid the foundation for a contemporary era in core marketing concepts and practices, collectively representing the evolution of the green marketing concept. This is what the researcher seeks to investigate and analyze in the following section in as much detail as possible, keeping this part of the study as a general introduction to green marketing.

Secondly, the Historical Evolution of the Marketing Concept

Researchers believe that there is no unified definition of marketing among marketing scholars. Every set of definitions reflects the intellectual stage that marketing has passed through as a philosophy and as an activity practiced by organizations over a time span that includes specific intellectual and philosophical orientations that form the context for marketing concepts and objectives.

Many definitions have appeared over time, and the researcher presents the most significant ones, extending from the emergence of the marketing concept until today. The tables below provide groups of definitions, each covering a period of up to 10 years because a ten-year period is sufficient, theoretically, to witness changes in the focal points of the definitions. This is to clarify the main stages of change in marketing definitions.

1. Marketing during the 1960s and before

Table 3: Definition of Marketing during the 1960s and Before

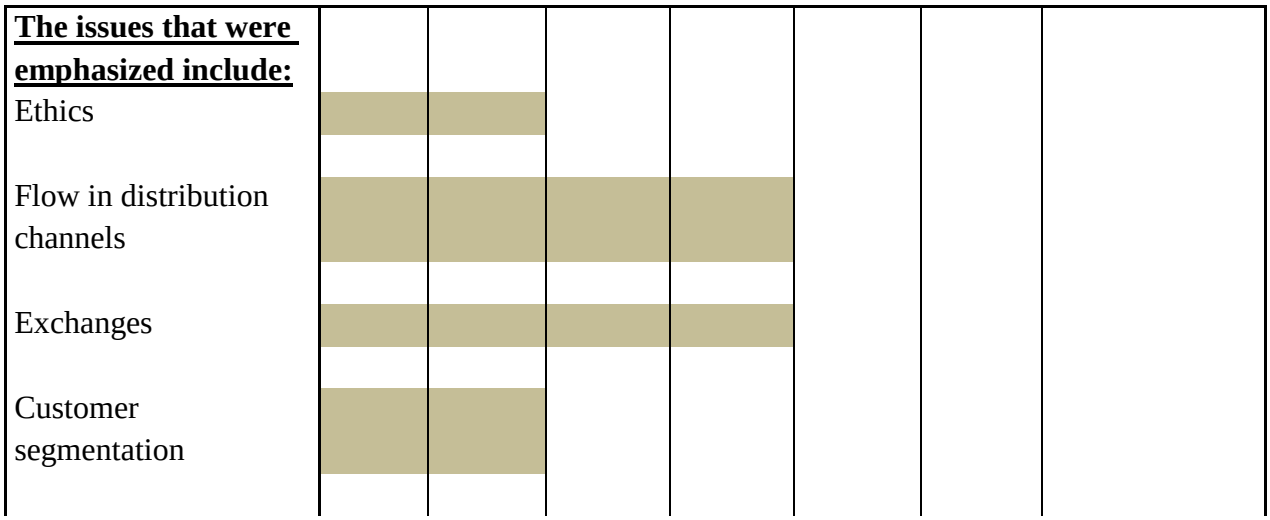
Year	Definition Source
1935 Paul Mazur	Marketing is the process of raising the standard of living for society. Note: Despite its age, this definition is still referred to as the foundation of

	the quality-of-life aspect within the marketing study's entrances.
1954 Druker	Marketing is an activity that encompasses all of the organization's activities from the consumer's point of view as a final result.
1956 Philips and Duncam	Marketing involves all the steps or activities necessary to place tangible products in the hands of consumers, excluding activities involving significant changes in sales volume.
1957 Beckman	Marketing is the auxiliary activity for understanding the needs and desires of consumers, product planning and design, ownership transfer, and distribution.
1958 Mortimer	Marketing is a set of efforts involving advertising, sales, marketing research, and others to transfer tangible products from production locations to consumers and using effective means of promotion.
1960 AMA (American Marketing Association)	Marketing is the business activity that directs the flow of tangible products and services from the producer to the consumer or user.
1965 MSO (Marketing Staff of Ohio)	Marketing is a process in society by which the structure of demand for products (tangible and services) is anticipated and increased, and satisfied through a proper understanding, promotion, and material exchange of products (tangible and services).
1967 Kotler	Marketing involves analysis, organization, planning, and control of contact with customers and resources, policies, and activities with a profit-oriented view based on the satisfaction of the desires and needs of a selected group of customers.

Source: Prepared by the researcher relaying on : (Jordan, Audrey, Danielle, & Paula, 2011, pp. 227-248)

So, by representing the elements and axes emphasized in the table above for this period, we arrive at the following figure, which is very helpful for the detailed analysis of the marketing definition for this period:

Figure 3: Marketing During the 1960s and Before



	1	2	3	4	5	6	**Marketing Definitions**
Philosophy	■	■					
Values	■	■					
Environment	■	■					
Expanding the definitions	■	■					
The social process	■	■	■	■			
Customer profit	■	■					
Organization profit	■	■	■	■	■	■	
Resource management	■	■	■	■	■	■	
Meeting customer needs and desires	■	■	■	■	■	■	
Creating customer needs and desires	■	■					
Involving customers in their needs and desires	■	■	■	■	■	■	
Identifying customer needs and desires	■	■	■	■			
Processes	■	■	■	■			
From product to customer	■	■					
Goods and services	■	■	■	■	■	■	
Organizational activities	■	■	■	■	■	■	
Organizational objectives	■	■					

Source: Prepared by the researche relaying on (Jordan, Audrey, Danielle, & Paula, 2011)

From the above figure, the researcher notes that during this period, the primary focus was intensified on six key issues: organizational profitability, resource management, meeting the needs and desires of customers, as well as sharing needs and desires with customers. There was also a focus on goods, services, and organizational activities.

2. Marketing in the 1970s

During the 1970s, which was not a very stable period, especially in terms of benefits, marketing growth, and changes in the environment and competitive locations resulted in a race in strategic planning and routine functions. The energy crises also changed the management's perspective on resource management.

Table :4: Marketing Definitions in the 1970s

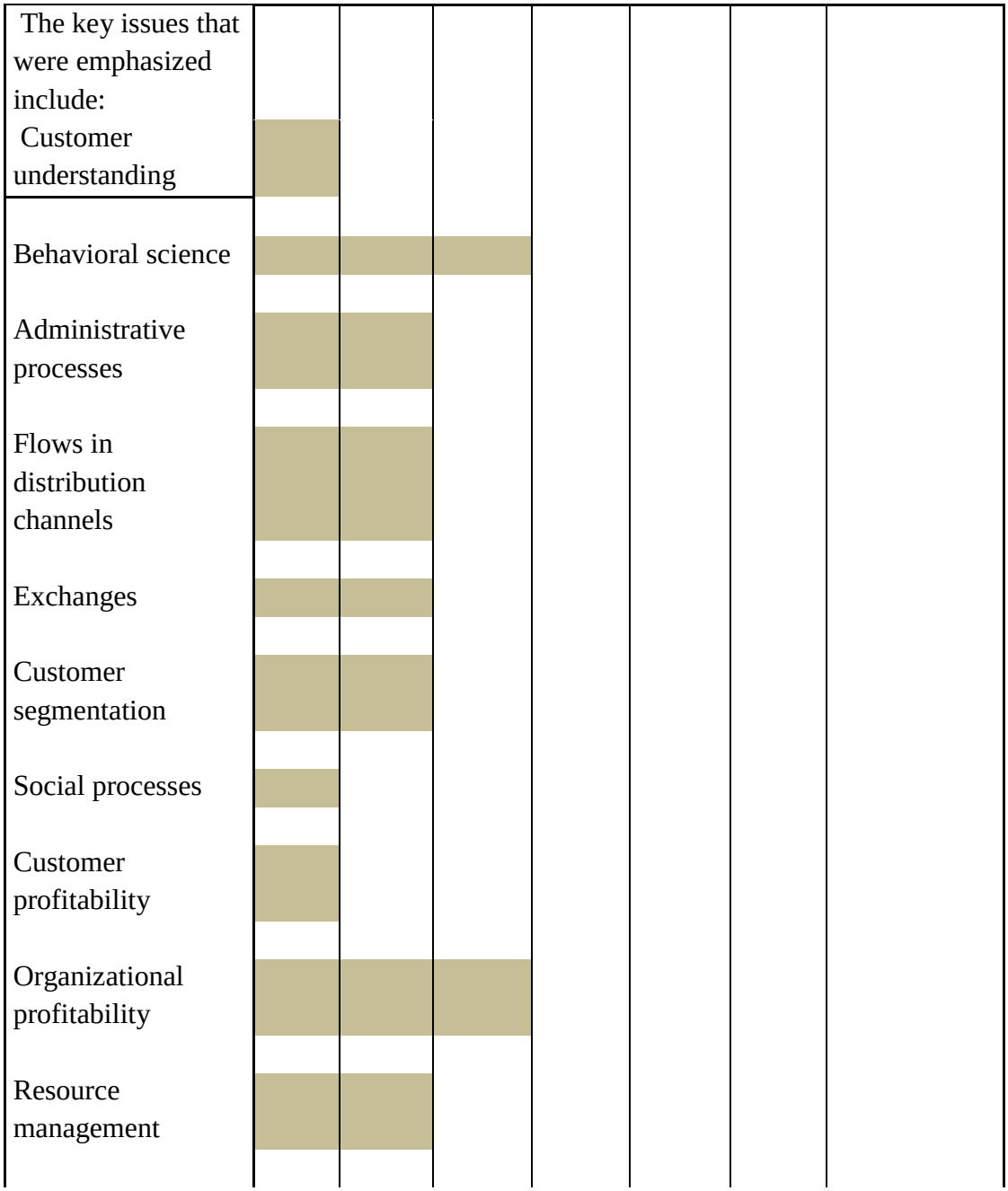
Time Period	Definition
1970 Eldridge	Marketing is a combination of functions designed to achieve profit by identifying, creating, evaluating, and satisfying the needs and desires of the target market sector.
1971 Koch	The managerial process is aimed at identifying customers' needs and desires and meeting them in exchange for substantial profit.
1972 Kotler	It is a behavioral science that deals with understanding the system of the seller and the buyer during the marketing of goods and services.
1973 Howards	It is a process that includes: 1- Identifying customer needs 2- Designing these needs in a way that corresponds to the organization's resources 3- Delivering these designs to the organization's centers of power and decision-making4- Transforming these designs into outputs that meet customer needs 5- Delivering these designs to customers
1973 Canton	Determining what should be sold and to whom, for profit.
1975 Bagozzi	The mechanism and behavior of exchange, are related to this behavior.
1976 Koler	Marketing Management: Human activities aimed at satisfying needs and desires through the exchange process.
1977 Star, Devis, Lovelock, Shapiro	The process through which organizations: 1- Choose a target market or specific market segment. 2- Identify latent needs in the target market. 3- Manage resources in a way that satisfies these needs and desires.
1979 Drucker	Marketing starts with the customer from outside, according to their demographic characteristics, needs, and values. It is not about what the organization wants to sell but what the customer wants to buy. The organization should say, "These are the satisfactions the customer is looking

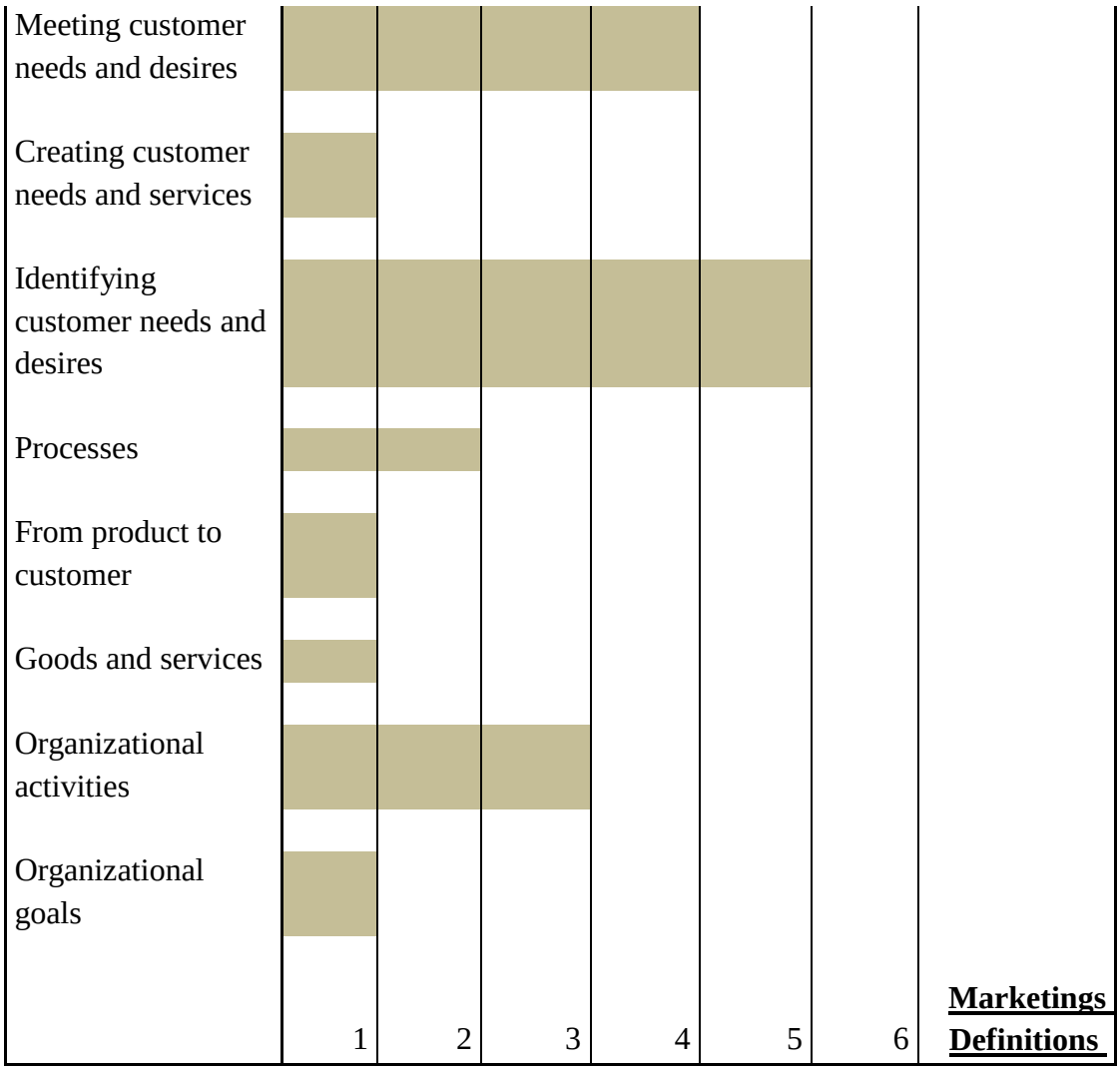
	for.

Source: Compiled by the researcher based (Jordan, Audrey, Danielle, & Paula, 2011)

The researcher observes that both the definitions by Eldridge and et al. Star are considered the most comprehensive during this period. To avoid redundancy, marketing can be described as a process - a combination of functions. At the same time, it emphasizes the orderly arrangement of processes according to a clear systematic sequence, as per Eldridge's definition. Also noteworthy from et al. Star's definition is that customer selection comes in the initial stage, followed by identifying needs and then managing resources to achieve them. By combining these two definitions, we arrive at a complete and comprehensive definition of marketing for this period that serves the purpose. The following figure illustrates the key aspects that were focused on during this historical period.

Figure No. 4: Marketing Definitions in the 1970s





The source: Prepared by the researcher based on (Jordan, Audrey, Danielle, & Paula, 2011)

From the figure above, it is evident that the most important issues emphasized in marketing definitions during this historical period are identifying customer needs and desires and meeting them. Following that is the application of behavioral science to study consumer behavior, organizational profitability, and, lastly, organizational activities.

3. Marketing during the 1980s

Table No. 5: Marketing Definitions during the 1980s

Time Period	Definition
1980 Christopher et al	Marketing is the primary activity of management that organizes and directs the functions of other departments with the aim of converting the purchasing power of customers into effective demand for specific products.
1981 Mandall, Rosenberg	The process of exchange between producers and customers, through which producers link their marketing offerings (goods and services, promotion, distribution, and pricing) with customer needs and desires
1982	Marketing is the analysis, planning, execution, and, cautiously,

Kotler	monitoring of official programs designed to facilitate voluntary value exchange toward the target market in order to achieve organizational objectives. Marketing involves the organization's analysis of the latent needs in the target market, designing suitable goods and services at effective prices, and then conducting marketing communications to inform and motivate customers for the purpose of serving the market.
1983 Hartley	It is the performance of active activities that involve planning and facilitating exchange leading to the satisfaction of human needs and desires.
1985 Jefkins	Marketing means identifying people's needs and desires and then considering if they can be met profitably through production, distribution, and sales.
1985 Wills et al	Marketing is the way through which the organization connects its human, financial, and material resources with customer needs.
1985 Bonoma	The process through which an organization encourages the exchange of goods for profit and satisfies the needs of its customers.
1985 AMA (American Marketing Association)	The planning and execution of dimensions - pricing, promotion, and distribution of ideas, goods, and services with the aim of creating exchanges that satisfy customers and achieve organizational goals.
1987 Kurstbard, Soldow	Marketing is a mediating function within the economic scope that applies cautious and goal-directed strategies in the exchange of goods and services.
1989 Gronroos	Marketing is establishing, developing, and practicing long-term relationships with customers, benefiting both parties, through exchange processes and commitment maintenance.
1989 Cooke	Marketing is a satisfying exchange process of ideas, goods, and services directed according to final consumption rules.

The source: Prepared by the researcher based on various sources, including:

(Jordan, Audrey, Danielle, & Paula, 2011), (Gronroos, 1989, pp. 52-60)

(Cooke, 1989, pp. 249-252) , (Lynch, 1994, pp. 527-542), (Wright, 1999)

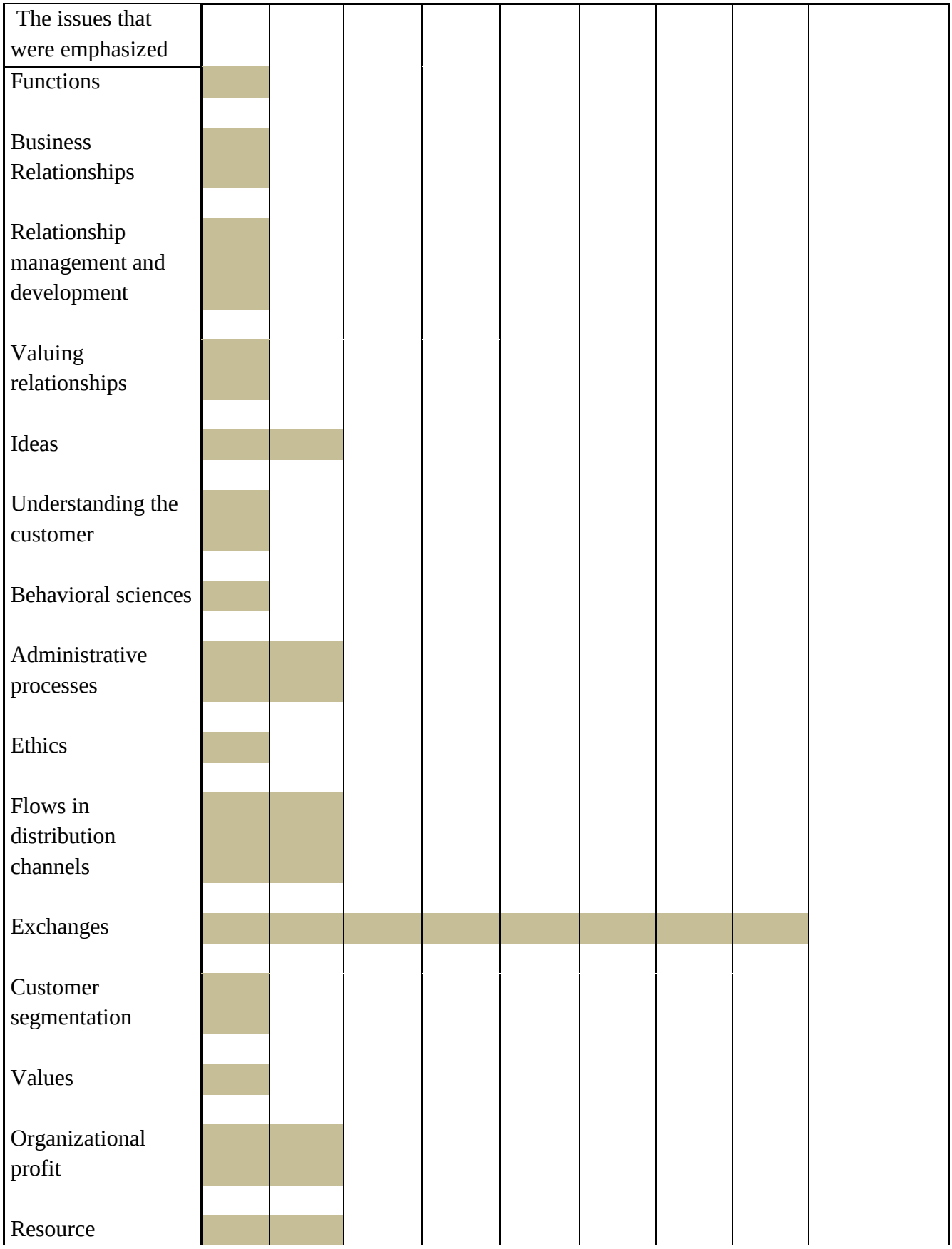
(Kotler, 1991, p. 489)

In the 1980s, significant changes occurred in the organizational structures of organizations, making them more flexible and responsive to competitive influences. This environmental impact greatly influenced the perception and practices of marketing, which began to focus more on understanding customer segmentation. What distinguishes this period is the emergence of social issues in marketing and what is known as "Green Consumer Movements."

Based on the definitions provided in the table above, marketing can be categorized as an exchange process, and it can be described broadly. Terms such as exchange, producers, and consumers appeared frequently, along with the satisfaction of customer needs and requirements. During this period, marketing moved away from a production-oriented

approach significantly, as indicated by these definitions. The figure below summarizes the key aspects emphasized in the representations of this time period.

Figure 5: Marketing Definitions during the 1980s



	1	2	3	4	5	6	7	8	**Marketing Definitions**
management	■	■							
Meeting the needs and desires of customers	■	■	■	■	■	■			
Creating the needs and desires of customers	■								
Identifying the needs and desires of customers	■								
Processes	■								
From product to customer	■	■							
Goods and services	■	■	■	■	■	■			
Organizational activities	■	■	■	■	■	■	■	■	
Organizational goals	■	■	■	■	■				

The source: Prepared by the researcher based on (Jordan, Audrey, Danielle, & Paula, 2011, pp. 227-248)

The most important issues that marketing definitions focused on during this time period were primarily exchanges and organizational activities. Following that, there is an emphasis on meeting the needs and desires of customers, and finally, goods and services, ultimately leading to achieving organizational goals.

4. Marketing during the 1990s

Table No. 6: Marketing Definitions during the 1990s

The time period	Definition
1991 Webster	Marketing is the function through which organizations design, promote, and distribute their goods and services to customers and buyers. Marketing can be defined as understanding customers and their problems and solving them, while carefully communicating with them because they constitute the target market.

1991 Elvy	Marketing is providing the right goods in the right quantity, at the right place and at the right time, and making a profit from this process.
1991 Baker	It is a very simple philosophy that requires producers to start by accurately identifying the needs of customers and then mobilizing the assets and resources of the company to establish a satisfactory exchange of interests for both parties, benefiting them.
1991 Cohen	It is a system of activities that facilitates the acceptance and adoption of not only goods and services but also ideas. In addition, this system of activities is used by profit-oriented and other organizations to achieve their goals.
1991 Kotler	It is a social and administrative process through which individuals and groups obtain what they need by creating and exchanging goods and value with others.
1992 Webster	It is an administrative process responsible for ensuring that every part of the organization focuses on the relationship with the customer, by providing greater value. Considering that the relationship with the customer is the organization's greatest and most important asset.
1993 Morden	It is an activity aimed at meeting the needs and desires of the customer through exchanges and transactions in the market.
1994 Lynch	Marketing focuses on directing the strategic purpose of the organization toward relational exchanges in the chosen market. It is a fact that receives and translates information to connect the strategic purpose of the organization with its external environment. In other words, it makes the organization listen, adapt, and deal with the requirements of the outside world.
1995 O'Shaughnessy	Marketing refers to those activities that connect the organization with its external world through buying and selling, which affect its outputs of products, benefits, and services.
1997 Gronoos	Marketing is about creating, maintaining, and promoting profitable relationships with customers and other partners, thus achieving the goals of all parties involved. All of this is achieved through exchange and fulfilling commitments.
1999 Wright	Marketing is a precise understanding of the needs and desires of groups of individuals, and providing goods and services profitably to satisfy these needs and desires.

Source: Prepared by the researcher based on the following sources:

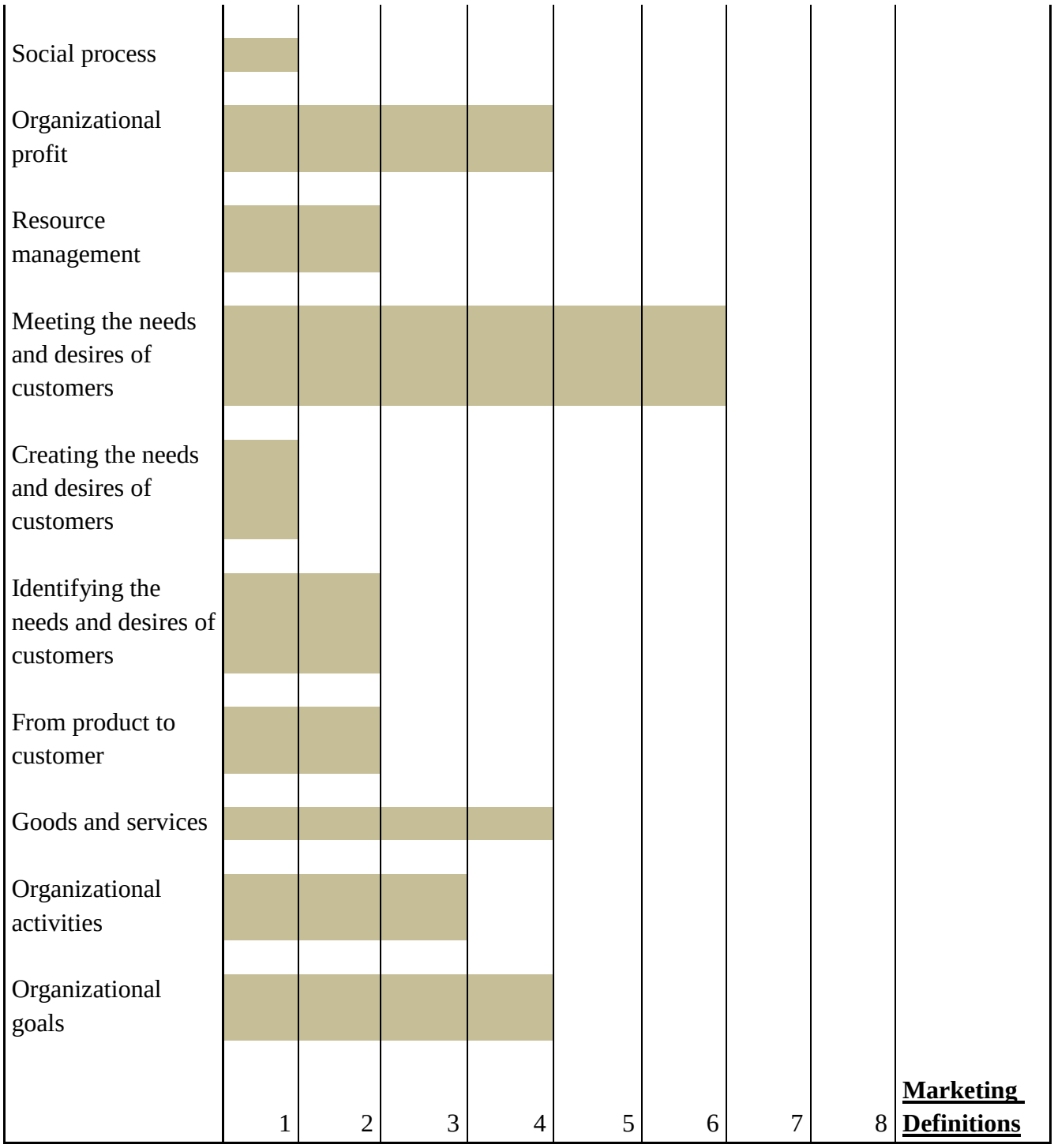
(Lynch, 1994, pp. 527-542), (Wright, 1999), (Kotler, 1991),

What distinguishes this era is the emphasis on the customer relationship. As Lynch adds to his definition in the table above, this period represents the continuation of evolving sensitivity and responsiveness to market needs and achieving a competitive advantage.

In general, the key elements highlighted by this sample of definitions are illustrated in the following figure:

Figure 6: Marketing Definitions in the 1990s

The issues that were emphasized									
Finding solutions to problems	■								
Functions	■								
Relationship management and development	■	■							
Valuing relationships	■	■	■						
Ideas	■								
Understanding the customer	■	■	■						
Behavioral sciences	■								
Administrative processes	■	■							
Ethics	■								
Flows in distribution channels	■								
Exchanges	■	■	■	■	■	■	■	■	
Customer segmentation	■	■	■						
Philosophy	■								
Values	■	■							
Environment	■	■							
Expanding the definition of groups	■	■	■	■					



Source: Prepared by the researcher based on: (Jordan, Audrey, Danielle, & Paula, 2011, pp. 227-248)

By observing the above figure, it can be confirmed that the marketing definitions during the 1990s focused more on meeting the needs and desires of customers than anything else, and then the corresponding exchanges for this axis. As for the subsequent level of focus, it revolved around the profit of the organization, its activities, goals, and expanding definitions of related groups in the marketing activity.

5. Marketing after the year 2000

Table N° 7: Marketing Definitions in the 2000s

Time period	Definition
2000 Lamp	Marketing is a philosophy, orientation, and management approach that aims to satisfy customers on one hand and is the sum of functions designed to implement this philosophy on the other.
2000 Kotlor	It is a social and managerial process through which individuals and groups obtain what they need through the creation, presentation, and free exchange of valuable goods and services with others.
Ewell 2003	Marketing is the process of enriching the public to build a brand, attract customers, and provide them with suitable offers to gain their loyalty.
Jobber 2003	It is the process of achieving overall goals by meeting the needs and desires of customers better than competitors.
Bonne, Kurtz 2004	Marketing is the process of planning and executing product design, pricing, promotion, and distribution of ideas, goods, services, organizations, and events to create and maintain relationships that satisfy individuals and achieve organizational goals.
Hill, O'Sullivan 2004	Marketing is the philosophy that views customer satisfaction as the key to business success and supports management practices aimed at identifying customer needs and responding to them.
AMA 2004	Marketing is an administrative activity and a series of processes designed to create, communicate, deliver value to customers, and manage relationships with customers in a way that benefits both the organization and the shareholders.
Dibb et al (2006	Marketing includes the activities of individuals and organizations that facilitate and practice satisfactory exchange and their relationships in a dynamic environment through the creation, distribution, promotion, and pricing of goods, services, and ideas.
Shaultz 2007	It is a systemic commitment, a social function, and a regular, smooth set of processes to create, communicate, deliver value to customers and manage relationships with customers and social relationships in a way that is beneficial to local and international stakeholders influenced by these processes.
Kotler 2009	Marketing is a social and managerial process through which individuals and groups obtain what they need through the creation, presentation, and free exchange of valuable goods and services with others.

Source: Prepared by the researcher based on the following sources:

(Kotler, Keller, Brady, Goodman, & Hansen, 2009), (Shultz II, 2007, pp. 293-301)

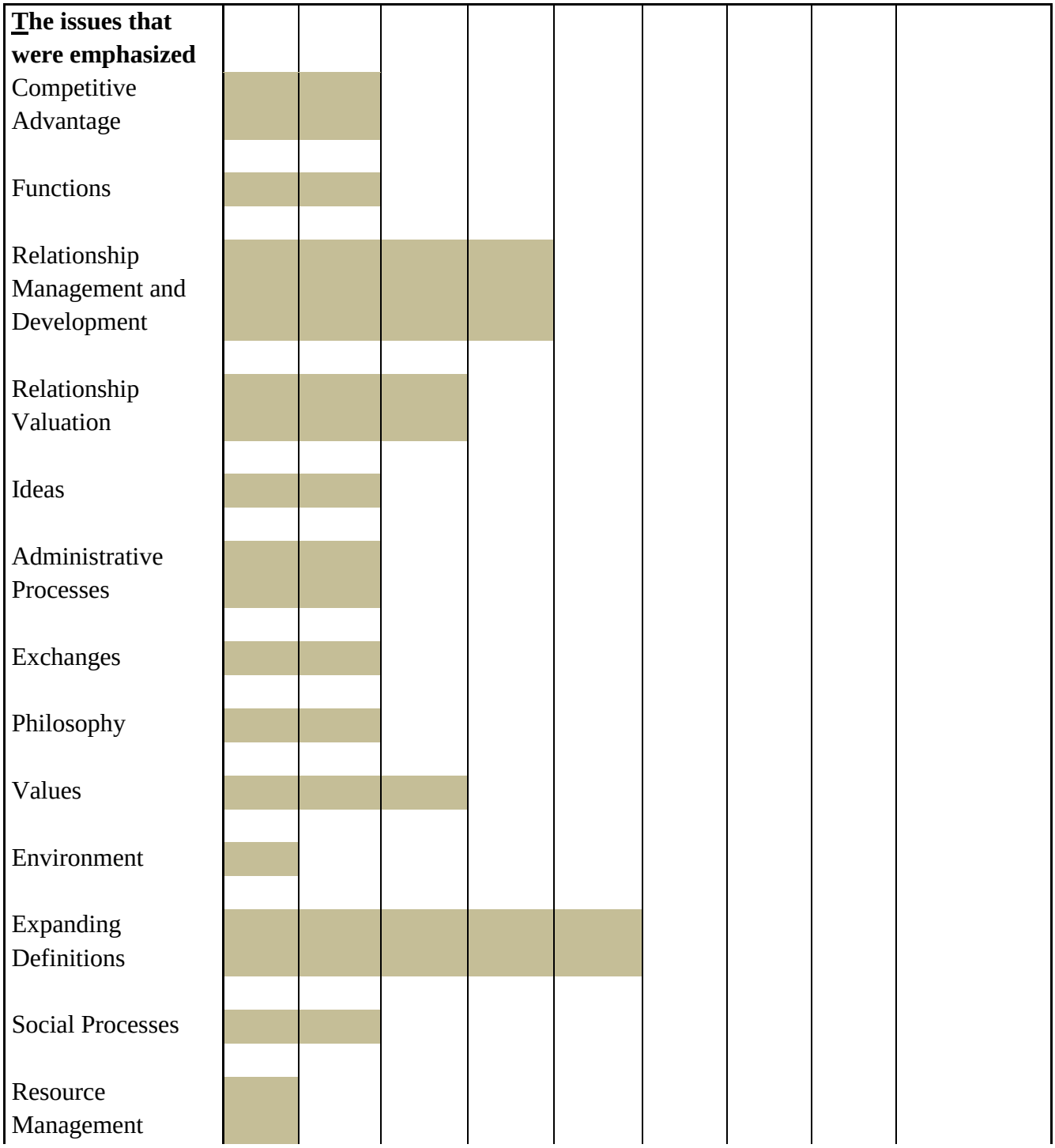
(Dibb, Simkin, Pride, & Ferrell, 2006), (Hill & O'Sullivan, 2004), (Boone & Kurtz, 2004)

The distinguishing features of this time period include the emergence of terms like the Internet, digital technology, e-commerce, and creativity in marketing research. Additionally, there are social definitions of marketing and the concept of free exchange or what is referred to in core marketing concepts as voluntary exchange. It's worth noting here that the exchange process is indicative of marketing only when three basic conditions are met:

1. The presence of exchange parties: An individual cannot engage in an exchange with themselves.
2. The presence of something of value to exchange parties: Both parties should benefit from the exchange process.
3. Voluntary participation in the exchange process: No pressure can be exerted on either party or both; otherwise, it ceases to be marketing.

In general, the parallel figure illustrates the most important topics that definitions focused on during this time period.

Figure Number 7: Marketing Definitions After the Year 2000



Meeting Customer Needs and Desires									
Identifying Customer Needs and Desires									
Processes									
Goods and services									
Organizational activities									
Organizational goals									
	1	2	3	4	5	6	7	8	**Marketing definitions**

Source: Prepared by the researcher based on the following sources:

(Jordan, Audrey, Danielle, & Paula, 2011, pp. 227-248), (Kotler, Keller, Brady, Goodman, & Hansen, 2009), (Shultz II, 2007), (Dibb, Simkin, Pride, & Ferrell, 2006),

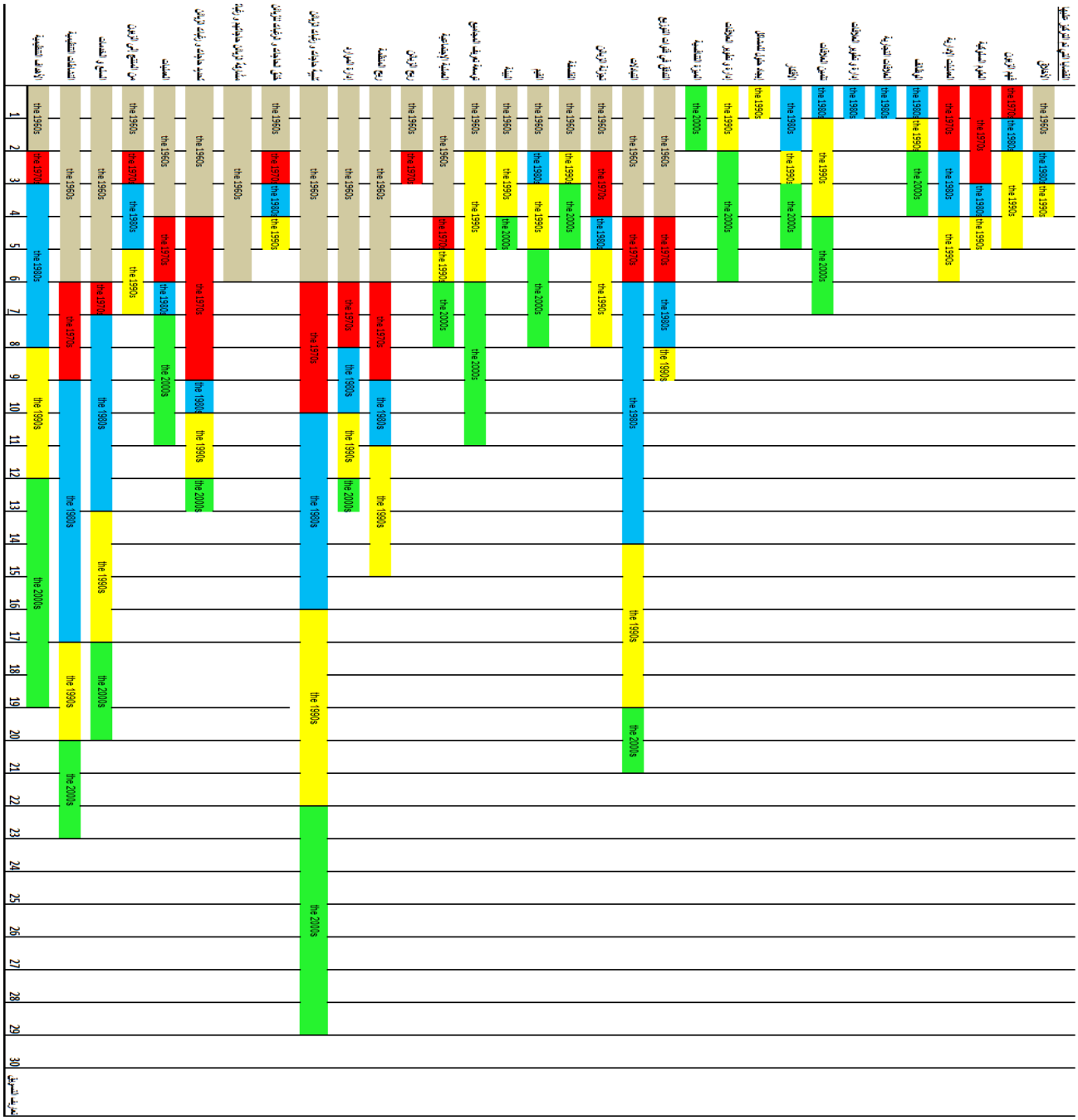
(Hill & O'Sullivan, 2004), (Boone & Kurtz, 2004),

Through the figure above, it is evident that definitions of marketing during this period focused on meeting the needs and desires of customers on one hand and achieving organizational objectives on the other. To a lesser extent, expanding the definitions related to marketing activities followed by relationship management and marketing processes.

6.Summary of Sample Definitions Across Previous Time Periods

Here, the researcher attempts to summarize all the above-mentioned axes representing the evolution of marketing definitions from 1947 to the present day, as illustrated in the following figure:

Figure 8: A Summary of Marketing Definitions from 1947 to 2011



Source: Prepared by the researcher based on the following sources:

(Jordan, Audrey, Danielle, & Paula, 2011), (Kotler, Keller, Brady, Goodman, & Hansen, 2009), (Shultz II, 2007, pp. 293-301), (Dibb, Simkin, Pride, & Ferrell, 2006), (Hill & O'Sullivan, 2004), (Boone & Kurtz, 2004)

Through this summary of selected marketing definitions over the period from 1947 to the present day, we can observe the main themes that these definitions have focused on. These themes include meeting the needs and desires of customers, followed by achieving the organization's goals and activities. The shortest definition of marketing, as presented by

Kotler, is as follows: 'Marketing is meeting the needs and desires of customers while achieving the organization's goals.' After that, the focus is on exchanges, goods, and services, with exchange indicating the presence of two parties, each having something of value, participating in the exchange voluntarily. Goods and services represent the development and improvement of products through the product lifecycle theory. In general, new concepts related to marketing have emerged, focusing on social and environmental issues. This has paved the way for social and ethical responsibility and environmental marketing. This is what the researcher aims to investigate in further detail in the subsequent levels of the current study.

In line with this proposition, the requirements for success in marketing can be summarized as follows:

1- The customer purchases a benefit.

2- Achieving a balance between the interests of the client, the organization and society.

3- Preparing an effective marketing organization that achieves good communication.

4- Design marketing strategies and plans based on objectives.

5- Analysis of the organization’s capabilities, opportunities and threats.

6- Study the environment and analyze its strengths and weaknesses.

7- Knowing the needs and desires of current and potential customers and providing them with appropriate solutions.

8- Understanding the organization’s mission and goals.

Question: What is active marketing?

Active Marketing :

When meeting the customer's needs, it is possible to draw a distinction between responsive marketing, anticipatory marketing, and innovative marketing, where the responsive marketer finds needs and works to meet them, while the anticipatory marketer looks ahead to customer needs that may appear in the near future, while the innovative marketer discovers solutions for customers who did not ask for them, But they will be enthusiastic about it, so successful companies work successfully to formulate and shape the market for their own interests, instead of trying to be the best player, and work to change the rules of the game. In this context, [1]the company needs two skills in marketing:

1. Anticipate response to changes.

2. Innovative expectation to find creative solutions.

Active companies work to create new offerings to serve unmet customer needs, and successful companies may work to redesign relationships within the industry.

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Second Chapter

The Nature of Internal Marketing.

Educational goals
After studying this topic, the student should be able to answer the following questions: ➢ What is the definition of internal marketing? ➢ What is the difference between external marketing and internal marketing? ➢ What are the approaches that frame the concept of internal marketing? ➢ What are the stages of the development of internal marketing? ➢ What is the importance of internal marketing?

Introduction.

Through this constructive axis of knowledge, the most important definitions of internal marketing will be analyzed, and classified, and also the most important historical stations through which the concept of internal marketing developed will be discussed in depth, in addition to its importance in all vital aspects of the organization.

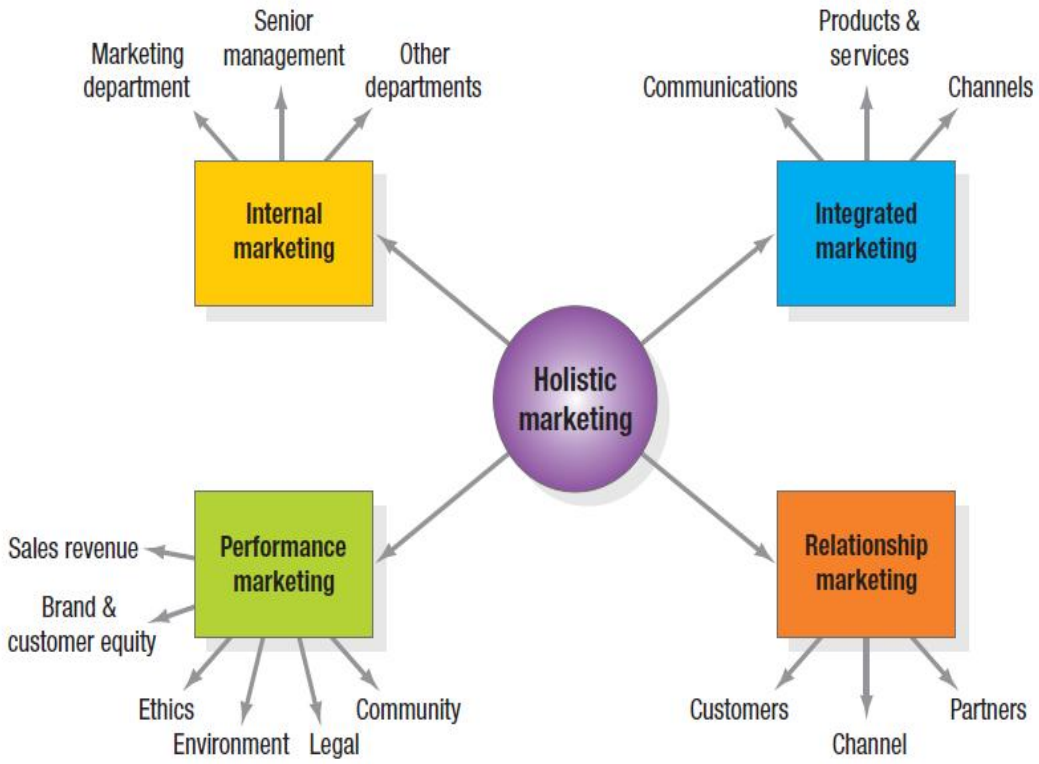
First: the concept of internal marketing.

Internal marketing is an integral part of marketing in general, and it is its first component according to the comprehensive marketing approach, which includes:

- Internal marketing.
- Interactive marketing.
- Relationship marketing.
- Performance marketing.

This is highlighted in the following figure:

Figure No 9:**Holistic Marketing**

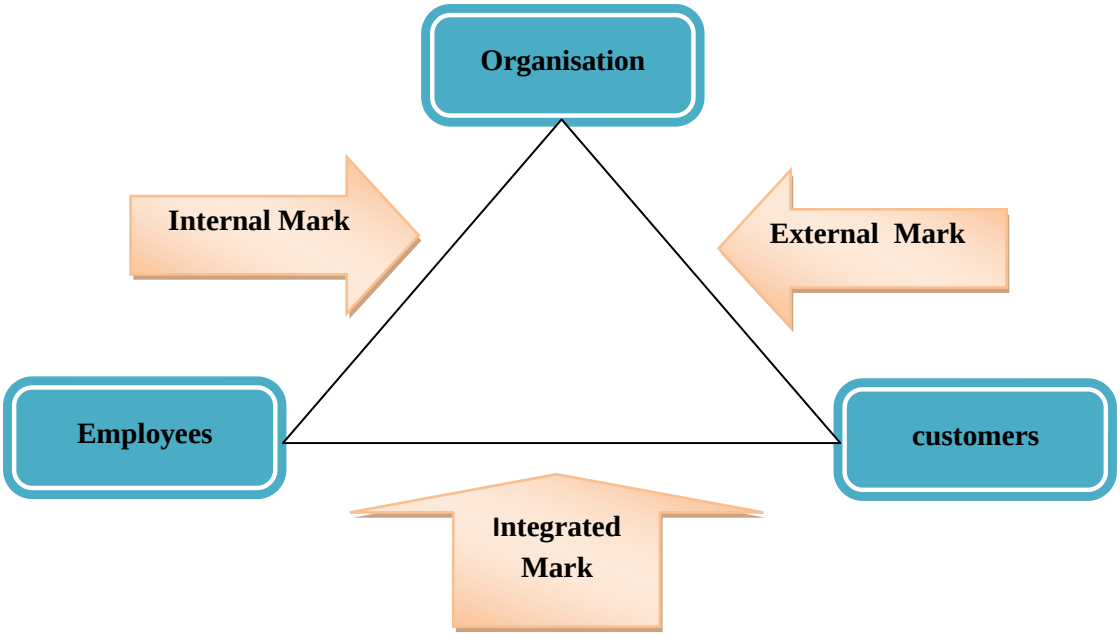


Source:(philip & KELLER, 2012, p. 19)

Based on the comprehensive marketing approach, organizations must focus on the organizational interior through correct scientific and practical practices of marketing principles in their internal environment first, by applying internal marketing, then the next step comes when the organization comes into contact with its external environment, especially service organizations, so it must properly practice Interactive marketing to facilitate the easy flow of services. After that comes the stage that is no less important than the previous one, which is marketing relationships through managing the relationship with the customer or partners in general because the customer is also considered a partner according to sound marketing logic.

Comprehensive marketing concludes its cycle of performance marketing or evaluating marketing performance, economically, socially, and environmentally, under the legal framework of course. This approach - the comprehensive marketing approach - is considered relatively newer, and this of course does not negate the existence of other approaches to marketing divisions, especially service marketing, as service marketing includes three integrated entities, which are shown in the following figure:

Figure No. (10) Types of service marketing



Source:(Zeithaml, Parasuraman, & Berry, Program and Strategy in Service Marketing, 1985, pp. 33-46)

According to the above-mentioned form, its components can be briefly discussed as follows:

- ✓ **External marketing**: is marketing related to traditional marketing activities, such as the organization's interaction with the market - customer groups - and actors in its private and public environment, the most important of whom are distributors, agents, and also suppliers. These activities work to ensure the good performance of the marketing process, including SWOT analysis, segmentation, targeting, positioning, and presenting the marketing mix. It is evaluated through a review of the quality of marketing performance and a review of marketing efficiency.
- ✓ **Internal marketing**: It is concerned with activities within the organization, aiming to apply the philosophy of external marketing within the walls of the organization, and this is in order to generate convictions among the organization's members about the tasks assigned to them, and direct them towards the customer in marketing, because someone who lacks something will not give it. The concept of internal marketing establishes internal marketing relationships between employees themselves and the formation of a constructive circle (each employee is a customer of another employee). The greater the integration and harmony within this circle, the greater the strength and solidity of the organization's internal front, allowing it the ability to confront raging competition. In the task environment (competitive environment).

The following table highlights the most important differences between internal and external marketing:

Table No. (8) The difference between external marketing and internal marketing (first approach)

Criteria	External marketing	Internal marketing
The Objective	External customer satisfaction	Internal customer satisfaction
The Relationship	It focuses on the organization's relationship with the external customer	It focuses on the organization's relationship with the external customer, the organization's relationship with the internal customer, and the relationship between internal customers
The market	External customers are the market's number one	Internal customers are the market's number one
The responsibility	Responsibility of the marketing department	Responsibility of everyone in the organization

Source: (Souad, 2017, p. 149)

There is also another point of view to compare internal and external marketing, as follows:

Table No. (9) The difference between external marketing and internal marketing (2nd approach)

External marketing	Internal marketing
There are buying and selling processes, and the price that customers pay in exchange for obtaining products	There are no sales, and customers do not pay for the products

There is a promotion and personal selling	No personal selling
Customers have the freedom to choose and interact	Internal customers do not have the option to interact
There is a distance between customers and sellers	Customers and internal suppliers are in the same space, which is the organization.
The relationship with clients is short-term and often informal.	The internal customer relationship is relatively long-term, contractual and formal.

Source:(Siham Mossa, 2006, p. 13)

- ✓ Interactive (Integrated) marketing: depends on individuals' skills, intelligence, personality, and social presence, in addition to their formation, motivation, and cognitive, cultural, moral, and even material wealth. What can be pointed out here is the training program and the organization's strategy followed at this level, taking into account cultures and The customs and traditions prevailing in the organization's incubating environment, which must follow the three constructive strategies for the organization's success in its interaction with its environment, which are:
  - **Learning strategy**: The organization must learn from its surroundings what customers accept and what they reject, that is, defining the field in which the organization operates. It does not matter whether the field is narrow or broad, as much as it is important not to cross the red lines imposed by culture and beliefs, because mistakes in them are fatal. For the organization.
  - **Adaptation strategy**: After determining the red lines of the organization's activity within the environmental requirements, it must adapt to this new field of its activity and get used to it, because if the organization does not adapt, it will exit the market.
  - **Creativity strategy**: After the organization learns from its surroundings and adapts to its controls and constants, it can then innovate and create in all fields, and the field of interactivity is more sensitive because pleasing people is an unattainable goal but can be achieved, even if only partially.

Second: Definition of internal marketing

Internal marketing

is concerned with more than dealing with employees as customers. It means that the organization must constantly strive to develop programs for employees as customers. It means that the organization must constantly strive to develop programs and strategies that enhance employee satisfaction, with the same amount given to external marketing plans, which are supposed to be Always modern and developed to meet the demands of external customers (Al-Damour, 2015, p. 386)

The human resources management literature in general and the internal marketing literature, in particular, confirm that the crystallization of this concept took place from the

seventies to the eighties, and since then many authors and researchers have competed in discussing and analyzing approaches related to this concept. Perhaps the most important of these are the contributions of **Berry**, who defined internal marketing as "considering employees as internal customers and jobs as internal products that must be designed to satisfy the desires and needs of internal customers in the direction of achieving the organization's goals."

The following are the most important relevant definitions:

Table No. (10) Internal Marketing Definitions

Researcher	Source	Definition
Berry	(Al-Damour, Service Marketing, 2002, p. 284)	Applying marketing philosophy and policies to the individuals working in the organization and thus understanding the best individuals that can be recruited and retained, and thus they will perform their roles to the maximum of their potential.
Farzad, Nahavandi Caruana	(Farzad, Nahavandi, & Caruana, 2008)	It is to attract and retain good employees to get the best performance from them.
Kotler	(الطائي، 2001، صفحة 152)	The work that an organization does to train and motivate its customers with the maximum possible internal staff, especially those employees who interact with customers directly, and support the service to work as a team to achieve customer satisfaction and loyalty.
منى شفيق	(شفيق، 2005)	Designing policies and programs directed to the organization's employees (internal customers) to achieve high levels of satisfaction, which in turn can lead to improving the quality of service provided to external customers.
Chang &Chang , 2009	(Chang & Chang, 2009)	Internal marketing views employees as products, activities, jobs, and internal management concepts that are very important to attract and satisfy customers.
Gumessen	(صالح عمرو، 2010، صفحة 3)	The organization's service efforts are aimed at providing the individuals working for it with a complete vision and clear understanding of the goals and tasks that the organization wants to achieve through training, motivation, evaluation, and reward according to the achievement of the goals.
Chang	(أسعد و علاء الدين، 2012، صفحة 5)	It consists of products, activities, functions, and management concepts that are very important to attracting and satisfying customers
Kotler Philip	(Kotler, 2006)	It is the process of training and motivating employees to serve customers in the best

		possible way
Ferguson andbrown	(بدري، 2014، صفحة 69)	The organization does not only work to sell products to external customers, but it must take care of the individuals working in the organization because the quality of service is affected by the way that employees interact and deal with customers. Therefore, they believe that the internal marketing philosophy is based on: ✓ Attracting and retaining the best individuals ✓ Motivating employees to provide the best, by applying marketing philosophy and methods to employees.
رفيق و أحمد	(بدري، 2014، صفحة 69)	It is those planned efforts based on the use of the marketing approach, to eliminate organizational resistance to change and to achieve cooperation and functional integration among employees toward the effective implementation of the organization's overall and functional strategies, in a way that ultimately enables consumer satisfaction to be achieved, through motivated and consumer-oriented employees.
Reardon&Enis	(Dubravka & Nina, 2007, p. 5)	It is the application of persuasion strategies, both new and popular in external marketing, to convince individuals within an organization that they are connected to customers.
Zeithaml, Valarie , Bitner, Mary & Gremler, Dwayne	(Zeithaml, Bitner, & Gremler, 2006)	It is the selection and recruitment of appropriate workers, their training, encouragement and reward, and the availability of equipment and technology to deliver the required high-quality service.
Piercy& Morgan	(Dubravka & Nina, 2007)	It is the development of inward-oriented marketing programs using external marketing techniques.
Gilmore & Carson	(Dubravka & Nina, 2007)	Work to spread the responsibility for marketing activity to all functions of the organization and sell the responsibility for customer satisfaction to employees within the framework of a supportive organizational environment
OzretićDošen	(Dubravka & Nina, 2007)	Internal marketing includes internal market research, internal retail, product policy, internal pricing, internal sales, distribution, communication and internal promotion.
Ballantyne	(Dubravka & Nina, 2007)	A form of marketing within an organization that focuses employees' attention on internal activities that must be changed in order to enhance external market performance.
Varey (2001)	(Dubravka & Nina,	Continuous training for front-line employees

	2007)	in order to increase their knowledge and marketing skills in exploiting market opportunities.
Kotler	(kotler, 2006)	Working to attract, train, and motivate employees in order to serve customers in the best possible way
Ballantyne et al	(Dubravka & Nina, 2007)	One of the forms of marketing within the organization focuses on attracting employees' attention to internal activities that need to be changed in order to improve the performance and image, as well as the reputation of the organization in the external market.
Grönroos	(Dubravka & Nina, 2007)	A philosophy of management that is based on values and appreciation of employees' roles in the organization.
Carson	(Dubravka & Nina, 2007)	Work to spread the responsibility for marketing activity to all organizational functions and sell the responsibility for customer satisfaction to employees within the framework of a supportive organizational environment.
Varey	(Dubravka & Nina, 2007)	Work to motivate and empower all members of the organization in order to become aware of the customer and adopt a consumer orientation to meet the desires and needs of external customers and adhere to the organization's goals.
Yannis et al	(Dubravka & Nina, 2007)	The process of dealing with human resources as internal customers and jobs as internal products must be designed to satisfy the needs and desires of internal customers to adhere to the organization's goals.
Laura R. Iacovone	(Lacovone, 2009, p. 4)	A tool for developing human resources to renew (internal) knowledge and the ability to develop human capital, so this approach is directed towards fully exploiting the human capital available in the organization.

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

From these definitions, several ideas can be deduced, the most important of which are:

- The idea of internal marketing includes two types of customers when producing goods and providing services:

External customers: They are those who want to buy and obtain the organization's products and services, and this is the traditional meaning of the word customer. In order to reach the external customer, attention must be paid to the internal customer, who is considered the means of reaching that external customer.

Internal customers: They represent the other half of the customer concept. They are those individuals within the organization whose quality of performance of the tasks assigned to them is affected by the level of service provided to them by any party within the organization. Any employee within the organization represents an internal customer with his co-worker or to another administrative unit in the organization. the organization.

- ❖ Internal marketing is viewed as a mechanism that can achieve:

- Reducing the degree of isolation between different sections and departments.

- Overcoming resistance to change.

- Reducing conflicts that occur within organizational functions.

- ❖ Totals of previous definitions of internal marketing based on field and approach are as follows:

A. Internal marketing as a synonym for human resource management.

B. Internal marketing as the use of marketing tools and techniques on the internal market (within the organization)

C. Internal marketing as a condition for achieving ultimate customer satisfaction.

D. Internal marketing as a source of competitive advantage.

The following table shows the classification of researchers according to the approach adopted:

Table No. (11): The most important approaches to classifying definitions of internal marketing

The Approach Adopted	The Most Important Researchers	The Most Important Definition of Internal Marketing
IM as a synonym of HRM	MacStravic (1985) in Dunne & Barnes, 2000) Grönroos (1990 in Varey, 2001) Varey (2001) Kotler (2003)	Working to attract, train and motivate employees in order to serve customers in the best possible way.
IM as a usage of marketing techniques in internal marketplace	Reardon &Enis (1990) Piercy & Morgan (1991 in Rafiq & Ahmed, 1993) Gilmore & Carson (1995 in Varey, 2001) Ozretić Došen (2004)	It is the development of inward-oriented marketing programs using outward marketing techniques.
IM for the purpose of satisfied external customers	Ballantyne (2000) Varey (2001) Kotler (2003)	It is working to motivate and empower all members of the organization to become aware of the customer and adopt a service orientation to meet the desires and needs of

		external customers and adhere to the organization's goals.
IM as a source of competitive advantage	Hales (1994 in Varey & Lewis, 1999) Ballantyne et al. (1995 in Ballantyne, 2000) Arndt (1979 in Varey & Lewis, 1999) MacStravic (1985 in Dunne & Barnes, 2000) Compton et al. (1987 in Dunne & Barnes, 2000) Grönroos (1990 in Dunne & Barnes, 2000) Gilmore & Carson (1995 in Dunne & Barnes, 2000) Ewing &Caruana (1999) Varey (2001)	One of the forms of marketing within the organization focuses on attracting employees' attention to internal activities that need to change to improve the performance and position of the organization in the external market.

Source: Prepared by the researcher based on:(Sincic & Ploski, 2021, pp. 05-06)

Researchers have divided the stages of development of internal marketing, each according to the angle from which theyapproach the subject. On the one hand, on the other hand, there is a consensus on the starting point, which is the internal customer or employee. The following is a review of the two most important approaches to the development of internal marketing:

A- Kotler and Keller's approach (Nabila, 2018, p. 9)(نبيلة, 2018, p. 9)

Kotler identified three basic stages in the development of internal marketing, which are as follows:

- ✓ Strategic application and change management: This stage focuses on the fact that internal marketing is the engine for implementing the organization's strategy. The motivation and intent here is the necessity of involving employees in setting goals and strategies, because they are based on achieving the goals.
  They work to implement strategies, and this stage is based on the fact that internal marketing activities are not limited only to workers on the front lines, that is, those dealing directly with the public, but extend to all employees in the organization as well.
- ✓ **Employee satisfaction stage**: Studies at the beginning of this stage indicated the importance of focusing on issues of employee motivation and satisfaction, and the main reason behind this is the necessity of directing the concept of internal marketing to improve and develop the quality of service provided to customers, by improving the level of employee performance and development, and the importance of employee satisfaction lies in its reflection. On customer satisfaction, that is, employee satisfaction leads to customer satisfaction, and this is done by attracting, retaining and motivating the best employees, which will lead to achieving the highest levels of quality in performance and thus customer satisfaction.

- ✓ **Customer orientation stage**: The importance of employee interaction with customers emerged from a study conducted by "Kronos", which came in response to customer needs. It emphasized the importance of interaction between the seller and the buyer, which not only leads to the process of repeat purchase but also leads to:
    - Increase marketing opportunities for the organization.
    - To gain an advantage from these opportunities, the organization must continuously motivate workers and coordinate between front-line workers and their colleagues at other administrative levels to raise the level of performance.

Kronos also believes that the concept of internal marketing should be viewed as an integration between different functions that aims to consolidate the relationship between customers and the organization.

B- Rafiq & Ahmed's approach (Souad, 2017)(سعاد، 2017)

The concept of internal marketing developed from the idea that human resources are an essential element in the success of the organization (Ahmed & Rafiq, 2002, p. 59), (and constitute its internal market, which should be recognized, through training, motivating and rewarding them to meet the needs and expectations of customers. External marketing (Ezekiel, 2014, p. 143) . The development of the concept of internal marketing began when the concepts and strategies that focus on external customers were no longer sufficient to achieve organizational goals and objectives and failed because they lacked customer-oriented human resources attitudes and behaviors. Internal marketing includes attention to both. with human resources and customer orientation (Strydom, 2004, p. 137). Rafiq & Ahmed classified the development of the internal marketing concept into three stages, where the first stage represents motivation and internal customer satisfaction, the second stage represents customer orientation, and the third is known as implementing strategies. These stages can be reviewed as follows: (Ahmed & Rafiq, 2002, p. 4) .

- ✓ **The first stage, motivation and satisfaction of internal customers**: This stage began with the emergence of the concept of internal marketing in the mid-1970s and focused on motivating and satisfying human resources, this is due to the belief that to achieve customer satisfaction, the organization's human resources must be satisfied (Kolle, 2011, p. 8).Nsour believes that the main reason behind focusing on motivating and satisfying human resources at this stage is due to the necessity of directing the concept of internal marketing to improve and develop the quality of services provided to customers (Nsour, 2013, p. 30). (One of the results of this stage is the emergence of the term customer Therefore, the stage was called "internal customer motivation and satisfaction."
- ✓ **The second stage: customer orientation**: The second stage in the development of the internal marketing concept came from Gronroos in 1981 to enhance customer-oriented behavior, so that the focus shifted from human resources to customers. (Kolle, 2011, p. 8) with the aim of directing human resources' attention towards customers and becoming more aware of them through coordination and interaction between human resources and customers, to respond quickly to customers' needs and requirements (Nsour, 2013, p. 30), given the role they play. Human resources in

improving the relationship with external customers. Thus, the concept of internal marketing developed at this stage, to be used as a tool that directs the behavior of human resources towards customers, to achieve their satisfaction and exceed their expectations, and it has become a major contributor to the implementation of the organization's strategies.

- ✓ **The third stage, the stage of implementing strategies**: It is the last stage of the development of the concept of internal marketing. It began in the late 1980s and early 1990s. It witnessed an expansion of the concept of internal marketing to become a philosophy for implementing the organization's strategy. Researchers in this stage emphasize the transformation of the concept of internal marketing for the organization after it was merely A means and tool that is transformed into a philosophical and strategic concept for the effective implementation of goals. This indicates the necessity of involving internal customers in setting the organization's goals and strategies so that they are better able to achieve them.

Therefore, internal marketing is an introduction to business strategy and performance improvement that depends on the integration of functional strategies in the organization, which is what made internal marketing directed to many specializations, including marketing management, human resources management, knowledge management, information technology management, organization strategies, and quality management.

Fourth: The importance of internal marketing.

Internal marketing is of great importance for achieving the essence of marketing and meeting the needs and desires of customers in order to achieve the organization's goals. Below we list the most important ones according to the opinions of the most prominent researchers in this field:

- ✓ Internal marketing is a means of enhancing the satisfaction of both internal and external customers.
- ✓ Internal marketing seeks to develop and develop dialogue with employees to develop the initiative in them and enhance their orientations in the logic of the market and the consumer internally.
- ✓ Internal marketing works to build trust within the organization's human resources first through its products and services before working to satisfy its customers (Caldwell, Licona, & Floyd, 2015)
- ✓ Internal marketing as a basic activity seeks to develop knowledge between internal (individuals) and external (customers) customers, and focuses on reducing organizational conflicts and constraints. (عبد العظيم، التسويق المتقدم، 2008)
- ✓ Internal marketing seeks to improve and change the performance of internal marketing from the direction of workers and their ability to perform in distinct internal activities.
- ✓ Internal marketing seeks to develop human capital as a key element to activate the activity of the organization or institution through an effective marketing vision.
- ✓ Internal marketing depends on realizing the promises of interaction between internal marketing processes (employee promises) and external marketing

processes (customer promises), constantly developing and developing them, and focusing on them to achieve close links between them.

The aforementioned elements can also be classified according to the purpose of practicing internal marketing, towards working individuals or the organization, as follows:

- ✓ **The importance of internal marketing for the organization**:

Internal marketing is an administrative method that aims to reach customers by developing and motivating the organization's members to carry out their tasks to the fullest extent while communicating with customers, and applying the philosophy of management and quality in the performance of services by all members of the organization in a way that achieves quality and customer satisfaction 1 Meaning This is because embracing the methods and philosophy of internal marketing in the organization is the path through which the organization crosses to its external markets, and the tool through which it strengthens its competitive position in these markets, and this is what reflects positively on the performance and profitability of the organization and its established goals. Internal marketing is important. The organization is based on three axes: 2

A. Change management.

B. Building public image.

C. Organization strategy.

A) Change management: The organization may adopt major changes, such as deciding to raise the level of profits by a very large percentage (from 3% to 30%) for example, or introducing new systems within the organization such as information technologies, or other major changes that They are usually unplanned, meaning there is some kind of surprise and rush, or imposed by certain circumstances, and here internal marketing plays an important role in accepting and making these changes successful.

B) Building the public image: According to Richard Norman (R.Norman) 2, the organization's image is one of the basic elements out of five elements (market sector, service concept, organization's image, delivery system, organization's culture) in the service organization's management system, and the image It is an information tool used by the organization to influence (employees, the employment market, customers, other stakeholders in the activity such as shareholders or other owners of resources with the aim of :

- ✓ Strategic positioning.
- ✓ Enter the market effectively.
- ✓ Facilitating access to various resources, or at least at the lowest costs.
- ✓ Directing individuals' behavior to increase motivation and productivity.

Here, internal marketing plays an important role through internal communication and introducing the organization's points of distinction, among the organization's individuals, and then through the individual employees, trying to position itself in the minds of the market, or the targeted sector. Therefore, it is said that all employees are potential ambassadors for the organization.

3) Organization strategy: Implementing any strategy requires cooperation and coordination between various individuals and functions, and internal marketing efforts work to reduce the intensity of functional overlap and conflict, and build the commitment required to implement those strategies in the best possible way. Through it, the organization achieves harmony and cohesion. The strategic link between organizational policies and processes, and it helps it achieve its strategic, tactical, and operational goals by bridging the gap between horizontal and vertical links.(Warraich, 2014, p. 55)

- ✓ **The importance of internal marketing for the employee:**

There are many benefits and advantages that employees benefit from as a result of implementing internal marketing programs, including:

1) Achieving employee satisfaction: One of the most important advantages that result from applying internal marketing programs is achieving satisfaction and a sense of stability among employees. By researching the needs and requirements of employees and working to meet them, this is one of the most important factors that contribute to employee satisfaction.

2) Developing and improving the worker's performance level: The worker is considered the first to benefit from internal marketing programs because they work to provide all appropriate conditions, in addition to training and development programs and other activities that fall within internal marketing programs that contribute to improving the worker's performance and thus Increase his pride in the work he does.

3) Improving relations between employees: Through internal marketing programs, the worker's view of his colleague, whether he is at the same administrative level or higher or lower, changes radically, and thus the feeling of belonging to the organization becomes a positive thing for the worker or employee.

4) The employee's feeling of the meaning of the job: Internal marketing programs generate a feeling in the employee of the importance of the tasks and duties that he performs in contributing to achieving the common goals of the organization and the worlds, and thus his view of the meaning of work changes, which makes him seek self-realization, distinction at work, and satisfaction of needs. Rather than being satisfied with material needs only.

In general, it can be said that an organization that has happy internal customers will most likely have happy external customers and achieve its goals. Implementing internal marketing improves employee satisfaction, meets their needs, improves internal activities, and increases the efficiency of communication between them and customers, which is the first step to achieving success. Customer satisfaction. The successful application of internal marketing translates into positive attitudes and behavior from employees, reflected in their loyalty to the organization and their commitment to achieving its goals. (نبيلة, 2018)

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مساهمة التسويق الداخلي في تنمية رأس المال البشري2017بسكرةالجزائركلية العلوم الإقتصادية و التجارية وعلوم التسيير

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Third Chapter:

Internal Marketing Objectives and Types

Educational Goals
After studying this topic, the student should be able to answer the following questions: ✓ What are the objectives of internal marketing in general? ✓ What are the objectives of internal marketing at the strategic level? ✓ What are the objectives of internal marketing at the tactical level? ✓ What are the types of internal marketing?

First: internal marketing objectives.

Marketing in general aims to create a workforce that is more understanding, aware, and interested in customer service, in order to attract and retain the best employees and encourage them to perform their jobs efficiently and effectively, by applying the philosophy and methods of external marketing to the internal market of employees, in addition to developing knowledge of each customer. Internal and external, and removing functional obstacles that hinder organizational effectiveness. In general, internal marketing seeks to achieve the following: (Mahmoud, 2018, p. 288)

- Motivating workers and arousing their motivation towards completing their jobs efficiently and changing their attitudes and behaviors, especially those who are in direct contact with customers.
- Gaining employees' commitment to the organization's plans, strategies, and culture.
- Managing changes to move from the way we used to do things to working the way we want to do them to achieve success.
- It works to help build an organizational culture based on customer service and quality of service, and thus it leads to maintaining quality standards in service delivery.
- Working to acquire and maintain new qualified workers.

In addition to: (Ismail, 2011, p. 186)

- Collecting information on the workforce concerning clients.
- Creating acceptance of the concept of customer orientation.
- Training employees and managing the nature of communication with customers.
- Developing a marketing environment that supports special attitudes and customer-oriented behavior.
- The general objectives of internal marketing can be summarized according to the table below:

Table No. (12): Internal marketing objectives according to objective levels

Objective levels	Applications
Overall goal	Make workers more understanding, motivated, and customer-oriented.
Strategic goal	-Creating an internal environment that supports the customer's feeling and opens the marketing mindset Between individuals: supporting administrative methods, supporting personnel policies. - Support internal training policies and support planning and control procedures.
Tactical goal	-Employees must understand why they are expected to behave in a certain way Or they must support a particular position. Example: the given service or service Supporters must accept the services and other activities that are expected Support them when they contact customers. - The entire service must be developed and accepted internally before

	being released to the market -Internal communication and personal selling channels must also be activated.

(Hani Al-Damour, p. 343)**Source :**

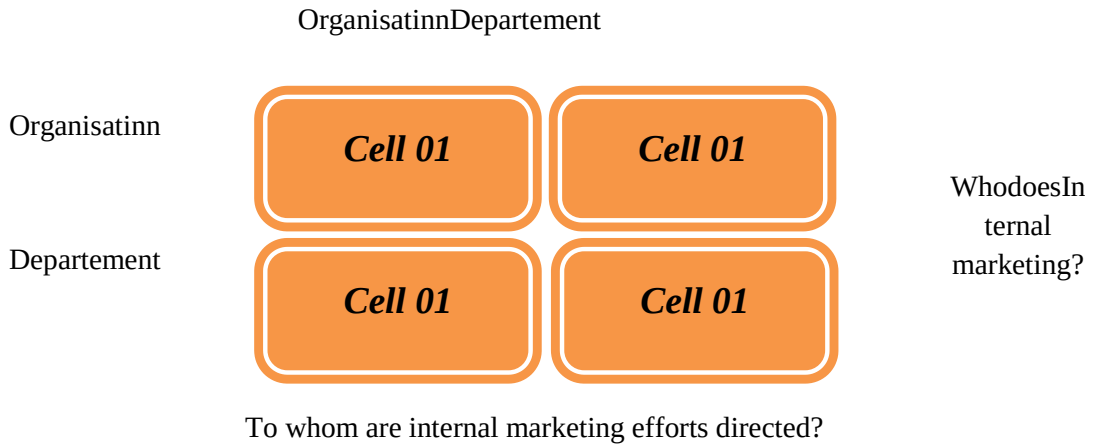
Second: Types of Internal Marketing

We cannot look at internal marketing as being in the organization as a whole only, but rather in departments, groups, or functions. Accordingly, Foreman and Pitt believe that there are types of internal marketing that can be identified through a two-dimensional **classification scheme** (Jawhara, 2014, p. 09)**:**

First: Who does internal marketing (department or organization)?

Second: To whom are internal marketing efforts directed (department or organization)?

Figure No. (11): Types of internal marketing



Source: (Rashid & Rashash, 2015, p. 01)

From the figure it is clear that there are four cells:

-The first cell: Internal marketing looks at a specific department as the one that carries out the marketing efforts, and the other department is the customer. For example, the management information systems department markets a service to the sales department.

The second cell: The organization as a whole market its services to a department within it. For example, the hospital gives great attention to the nursing department by increasing the incentives **provided to it.**

The third cell: A department markets its services to the organization as a whole. For example, it cooperates with other departments and departments in the organization by providing the workers required to perform activities with the required skills.

- Fourth cell: The organization as a whole is the one that carries out marketing, and it is also the market. Workers are customers, and actions and activities are products. Therefore, it must be ensured that internal marketing attracts, selects, and retains the best employees who are the effective means of providing service to external customers.

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Fourth Chapter:

Characteristics of Internal Marketing.

Educational Goals
After studying this topic, the student should be able to answer the following questions: ✓ What are the characteristics of internal marketing? ✓ What are the basic success factors for internal marketing?

Characteristics of inbound marketing

By reviewing the internal marketing literature, we summarize below the most important characteristics of the latter, as follows

- ✓ **Internal marketing is a social process**: it is applied within the organization to manage the process of exchange and interaction between the organization and its employees. The employees' needs are not limited to material needs only, but there are social needs such as security, belonging, and friendship, and this is achieved through internal marketing.
- ✓ **Internal marketing is an administrative process** that works to integrate various functions within the organization through:
- ✓ Ensure that all employees have sufficient experience and knowledge of the activities they carry out and that these activities lead to satisfying the needs of external customers. (علوان، قشوط، و عطية، 2018، صفحة 05)
- ✓ Ensure that all employees are prepared and motivated to perform their work.
- ✓ Communications are the decisive point for the success of internal marketing: this is due to its significant impact in achieving competitive advantage and avoiding internal conflicts between managers and subordinates.
- ✓ Integration of internal marketing activities: This is because internal marketing combines many procedures that focus on the concept of quality in customer service and strategies. It depends on using the marketing perspective to manage employees and develop their skills and capabilities, to be more capable of providing the best products, building strong relationships with customers, and then achieving the organization's goal of achieving customer satisfaction and profitability. Therefore, all members of the organization must adopt positive thinking and behavior during all practices and activities.

It is also worth noting a second trend in the same context, as follows:

Inbound marketing is permission-based marketing. There are two premises here: (ZAC, 2023, p. 02)

- ✓ **First**, communicate via mediums in which the audience has given you permission to communicate.
- ✓ **Second**, answer the questions people are asking and proliferate those answers around the web in anticipation of the question.

Both of these premises are permission-based.

In the **first method**, the audience is smaller in numbers than in mass media. But because the audience has already raised their hand to get your messages, the audience covers at a 750% higher rate than interruption-based marketing.

Inbound Marketing Examples: Subscription-based email marketing, social media, blog subscribers, webinar attendees, etc.

In the **second method**, the numbers are virtually limitless since your audience online is infinite. Thanks to keyword targeting, you can answer the questions prospects might be

asking about your products and your industry. Since this audience is looking for the answers that you are proliferating throughout the web, the conversion rates are unparalleled.

Inbound Marketing Examples: SEO, keyword targeting, landing page strategy, content/blog strategy, etc.

Second : basic success factors for internal marketing

There is also a recent trend that refers to the characteristics of internal marketing as the ***basic success factors*** for internal marketing, which are as follows (Brian, 2023, pp. 01-02)

- ✓ **Target the Correct Persona**

One of the first steps in developing an inbound marketing strategy is determining what your objectives are and which audiences you are trying to reach. If you don't know who you are trying to reach, chances are that you won't reach them.

From day one, set out a clear definition of who your blog is intended to reach, and continue to come up with blog titles and topics that your audience is interested in.

- ✓ **Relatively High Frequency of Publishing**

Simply put, blogs that are published more frequently have a higher number of visitors and do better in search. Don't confuse quantity with quality in focusing on frequency though, you don't want to be publishing poorly authored blog posts several times per week just to keep up your frequency of publishing.

Our Inbound Marketing Consultants at The Center for Sales Strategy recommend to our clients that they publish at least 2 blog posts per week preferably 3 posts. As content marketing experts we have numerous tools and writing services to assist our clients with making sure they have enough content to publish each week.

- ✓ **Focused on Lead Generation and Not Just Blogging**

The best lead-generating blogs are not always the best-written or the coolest-looking. A great lead-generating blog is sometimes one that simply gives the reader an action to take.

The differences between blogging and lead generation are very minute. It's typically a sentence or two or a graphic at the bottom of the blog post that tells a reader to take a certain action. It could be "subscribe to our blog" or "contact us if you have questions" or something more formalized like "download our latest white paper". If you are not including these types of Call to Actions (CTAs) at the bottom of your blog posts you are simply blogging and not focused on lead generation.

- ✓ **Using the Proper Tools**

If you could imagine trying to cut down a tree in your backyard using a pocketknife one day and a chainsaw the next, you can certainly understand how difficult it is to accomplish something with the wrong tools. Building a website, integrating Google Analytics, and

signing up for an email program like Mail Chimp or Constant Contact can get you started on the road to inbound marketing, but there will be bumps along the way.

Let's face it… most likely the designer of your email program didn't factor in which CRM you are using or which CMS you will be authoring your blogs in. You have to put together all of these systems and make them work together if you are not using a tool, like HubSpot, that's designated for inbound marketing. It seems simple enough to put this infrastructure together to build an inbound marketing system but in reality, it's quite challenging.

- ✓ **Focused on Inbound Marketing and ROI**

The last, but possibly the most important reason why a company's inbound marketing efforts succeed, is the amount of focus that's placed on the inbound initiatives by management and those writing the blog.

A lack of focus can be indicated by long gaps between blog posts, lack of premium content or landing pages, and not having enough interest from employees to author blog posts.

Companies that are focused on inbound marketing keep management and their teams of writers engaged by; providing periodic updates on the blog, capturing success stories (no matter how small at first), integrating inbound within all areas of the company, and periodically reminding everyone involved the long-term benefits that are being sought.

In general, internal marketing can be described as a philosophy for managing an organization's human resources from a marketing point of view. It works as if it were an administrative process that aims to integrate the organization's functions in two ways: (حليلو و عريف، 2018، صفحة 90)

- ✓ Ensuring that all employees at organizational levels understand the main activity of the organization and the various activities within it within an environment that supports external customer satisfaction.
- ✓ Ensure that all employees are willing and motivated to work towards serving the external customer. The meaning of this philosophy is that if management wants the employees to make a great effort with the external customer, it must be prepared to make a great effort with its employees.

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التسويق الداخلي كأحد ركائز إدارة الموارد البشرية في منظمات الأعمال،مداخلة مقدمة إلى الملتقى الوطني السادس حول تسيير الموارد البشرية"تسويق الموارد البشرية2018"محمد *لمين علون ، إلياس قشوط ، حليمة عطية ، التسويق الداخلي كأحد ركائز إدارة الموارد البشرية في منظمات الأعمال ، مداخلة مقدمة إلى الملتقى الوطني السادس حول تسيير الموارد البشرية"تسويق الموارد البشرية"،كلية العلوم الاقتصادية و التجارية وعلوم التسير،جامعة مح* بسكرةكلية العلوم الاقتصادية و التجارية وعلوم التسير،جامعة محمد خيضرالجزائر

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Fifth Chapter

Activities and Procedures for Implementing Internal Banking Marketing

Educational Goals
After studying this topic, the student should be able to answer the following questions: ✓ What are the specific approaches to internal marketing activities? ✓ What are the elements of internal marketing activities (or dimensions)? ✓ What is the difference between training and education?

Internal Marketing Procedures:

Internal marketing procedures indicate how the organization can create an internal work environment that is suitable for internal marketing, as it is the fertile environment for the success of the latter. In this regard, many approaches define these activities, and the following table explains this.

Table n°13: Internal marketing activities

Researcher	Internal marketing activities
Gronroos 1990	Clarity of roles for employees, employee development and training, employee reward, employee relations, internal communication, employee motivation, and interaction between employees and customers.
Forman & money 1995	Employee development, rewards, providing employees with the organization's vision and clarifying it to them.
Gilmore &carson 1995	Internal and external interaction in traditional marketing activity involves employees, training on marketing skills, activating internal communication to clarify the roles of employees, empowering employees, and developing the relationship between employees and managers.
Pitt &forman 1999	The cost of exchange between internal customers and internal suppliers.
Kotler 2003	Establishing a culture of service, applying the marketing approach to human resources management, disseminating marketing information to all employees, and motivating and rewarding employees.
Rafiq et al 2003	Employee motivation, internal communication, training and development, leadership, work climate, recruitment and selection, coordination and integration between functions, and empowerment.
زاهي إبراهيم، إبراهيم لبد،عمر أحمد رجب ريان 2018	Establishing a culture of service, disseminating marketing information to all employees, and internal training
Hani Al-Damour, Halajwenat, Amjad Abu El Samen	Selection and appointment of employees, training of employees, motivating employees, empowering employees, internal communications, and internal relations.
Kyriazopoulos,p,Yannacopoulos,D., Spyridakos,A.(2007)	Vision, employee training, employee development, compensation.
Hung,J.Y., Lin,T.Y.(2008)	Education and training, administrative support, encouragement and communication
Tsai,N.(2008)	Training, administrative support, internal communication, self-management
Farzad,A.(2007)	Understanding and excellence, motivation, job satisfaction, training, consistency, and integration between jobs.
Ha, N.C., Bakar,R.A.,	Consistency and integration between jobs, customer

Jaafar,S.I.S(2007)	orientation, similar marketing approach, job satisfaction, empowerment
Logaj,V., Trnavcevic,A(2006)	Quality of services, development, vision, compensation strategy, internal communication.
Tsai,Y.,aWu,S.W.S.,(2006)	Customer orientation and customer satisfaction, consistency and integration between jobs, employee satisfaction, an approach to similar marketing
Lee, C., Chen, W.J. (2005)	Implementing functional strategies.
Rydberg,I., Lyttinen,J.P(2005)	Vision and development, human resources management.
Bouranta, N., Mavridoglou,G., Kyriazopoulos,P(2005)	Market research, market segmentation, communications, development, and compensation
Kelemen,M., Doukak,I.P(2004)	Recruitment, motivation, communication, employee retention.
Caruana, A, Callerya,P(1998)	Vision, employee development, compensation, customer orientation, competitor orientation, and cross-functional consistency.

Source: Prepared by the researcher based on: (نجية، فريدة، و محمد، 2016، صفحة 249) و(Keller, 2006, p. 112)
(Hani, Hala, & Amjad, p. 833)

Among the models presented as elements of internal marketing activities (they were also presented as dimensions or procedures)

The Kotler 2003 model is the most famous, as many references talk about the elements of this model. According to this model, the elements of internal marketing activities are:

- **Establishing theservice culture.**
- **Applying the marketing approach to human resources management.**
- **Broadcasting marketing information to all employees.**
- **Motivating and rewarding employees.**

First: Establishing the service culture.

Service culture means all the traditions, values, customs, and characteristics that form the general atmosphere of service and affect employees. Organizations have an internal culture that affects employees and shapes their characteristics, values, and attitudes. The success of internal marketing in organizations is linked to establishing a culture of service among employees, where marketing is judged. Internal failure or failure if the organization does not work to consolidate that provides the appropriate climate for implementing this, and this occurs through the use of decentralization in work that allows workers to make the necessary decisions when providing services, as well as in defining the rules, behaviors, and responsibilities required at work, In addition to the relationship between management and employees on the one hand, and the relations between employees on the other hand.

Organizational culture also means the values, standards, and work patterns that characterize social relationships within the formal organization(2000 ،مارشال) .As for Shen, he defines organizational culture as a set of basic principles that the group invented, discovered, or developed while solving its problems, for external adaptation and internal integration, which proved effective and then taught to new members as the best way to feel, perceive, and understand problems. (Patrick, 2005, p. 141)

Service culture means all the traditions, values, customs, and characteristics that form the general atmosphere of service and influence employees. Organizations have an internal culture and atmosphere that influence employees and shape their personalities, values, and attitudes. The success of internal marketing in organizations is linked to establishing a culture of service among employees, as internal marketing is doomed to failure or failure if The organization does not work to establish a culture of service that supports internal marketing among employees through the use of decentralization at work, which allows workers to make decisions when providing services, as well as determining the rules and behaviors required at work, and also the degree of strength of the relationship between management and workers on the one hand, and the relationships between the workers themselves on the other hand. On the other hand, it also encourages cohesion and teamwork among employees.

Organizational culture was classified from the point of view of (Hodge and Anthony) into two types: (611-610 الصفحات ،2011 ،جلاب)

A- Strong culture: A strong culture is characterized by being a culture that is widespread among the organization's members and is characterized by acceptance. Three factors contribute to an organization having a strong organizational culture:

- The presence of a strong leader or founder.

- The presence of an internal environment that encourages decision-making and strategy formulation in light of cultural standards.

- Genuine and sincere concern for customers, individual employees, and other stakeholders. A strong culture is evident in the low turnover rate and high agreement among members, dedication to work, and loyalty.

B- Weak culture: Weak culture is characterized by being a superficial culture that depends on appearances and varies from one department to another within the organization. It should be noted that there is only one way to distinguish between a strong culture and a weak culture, which is what the following table shows:

It is indicated from the following table No. .... that answers to the criteria "yes" indicate the presence of a strong organizational culture in the institution, on the contrary, if the answers are "no" then the organizational culture is weak.

Table No 14. Criteria for judging the strength or weakness of culture

N°	**Criteria**	Standard				
		Yes				No
01	The presence of certain logos					

02	The dominance of certain stories in the organization					
03	The presence of well-known heroes in the organization					
04	The presence of symbolic acts or symbols in the organization					
05	Conformity of social rituals and social norms					
06	The presence of a specific language in the organization					
07	Does the organizationhave a long history?					
08	Did people abandon the company several years ago?					
09	The existence of alternatives (options) that are acceptable to individuals					

Source:(611-610 الصفحات ،2011 ،جلاب)

In the case of a weak culture, workers need guidance, and management is concerned with laws, regulations, and official written documents, as embodied in autocratic management systems and the familial and political management style, in which productivity decreases and job satisfaction among workers decreases, and in which a feeling of alienation from the culture, society, and surroundings may occur, which is the phenomenon of social alienation. The prevailing social values and standards seem meaningless to the individual, and the individual feels isolated and frustrated.

Strong cultures have a positive impact on the organization's competencies because they contribute to motivating workers simply by respecting the same law or the same constitution of common values and rules, which puts individuals in a state of mental satisfaction and satisfaction that increases their enthusiasm at work. Individual participation in decision-making and the reward system are examples of some culturally dictated applications of work valorization. Some theories, including (Geer Hofstede) and (Philip Selznik), have highlighted the existence of a close connection between the strength of culture and excellent competencies in an organization with a strong culture whose members share a set of similar values and behaviors, as new workers quickly absorb them (2016 ،عمران)

A strong culture has a set of characteristics, including:

- **Confidence**: Confidence refers to accuracy, refinement, and single-mindedness, which are considered an important factor in achieving high productivity.
- **Familiarity and affection**: Familiarity and affection can come from establishing strong and intimate relationships with individuals within the organization by caring for them, supporting them, and motivating them.

The culture that respects the system or is consistent with the adopted strategy stage is the only one that includes significant results. The presence of great fit or compatibility leads to achieving high efficiency, and the presence of weak compatibility leads to achieving weak efficiency. (153 صفحة ،2015 ،يمينة)

A strong culture helps the organization in two areas:

- Direct behavior, meaning that employees know well how they work and what is expected of them.
- A strong culture gives employees a sense or sense of purpose and thus makes them feel good about their organization and that they are an important part of it. This point is extremely important because if the employees know the goal that the organization wants to reach and their role in helping it reach it, in this case, the organization's management can achieve its goals through cooperation and coordination between them and all employees at all administrative levels.

An institution that has a strong service culture will have a positive impact on the behavior of individual employees, and thus on internal marketing. On the other hand, an institution that has a weak culture, that is, few shared values and rules of behavior, will negatively affect the institution's internal marketing. Also, an institution that has A strong service culture whose organizational structure goes from top to bottom, as the employees are now at the top of the organizational pyramid and the supervising management is at the bottom of the structure, as this pattern shows that all employees work to serve the customer, including management, including its general manager, who supports the departments as well. And department managers who develop systems that allow supervisors to provide good service to the customer, by assisting workers directly and indirectly.

Many slogans reflect the culture of the institution, such as (بكر و ومصطفى، 2006، صفحة 155) :

- The Customer is Always Right
- The Customer is the Business
- The Customer is My Boss
- The Customer is a King

These and other slogans indicate that employees are convinced of the importance of the customer and the necessity of striving to achieve his satisfaction. Achieving excellence in customer service requires that these slogans become a practical reality, meaning that they become an organizational value that generates fulfillment and satisfaction not only for customers but also for employees. For example, there are strict instructions for employees in a company to leave everything they have if a customer proposes to buy a product, or (DuPont) inquires about some issues or aspects that help him in making a purchasing decision. Likewise, American Express grants a reward of up to a thousand dollars for every action taken by an employee to achieve distinguished service to the customer, and it is called the "Greatest Performer" award.

In the same context, an organization such as McDonald's has gained its wide fame through its continuous focus on considerations of quality, service, cleanliness, and achieving perfection in every part of the work.

To create such a positive culture requires: (بكر و ومصطفى، 2006، صفحة 155)

- The existence of agreed standards for the quality of customer service
- Attracting qualified individuals capable of achieving these standards
- Administrative support for suggestions and opinions on improving service levels

Second- Applying the marketing approach to human resources management

This is through creating businesses that attract new labor, operating procedures, work teams (teamwork), and training. These elements can be explained as follows:

A- Providing jobs that attract new employees

When we discuss the factors of attracting employees, this activity falls within what is called recruitment, and polarization: which refers to "the processes of searching, studying, and investigating human resources with competence and qualifications to fill vacant positions at various organizational levels, and working to attract them and selecting the best among them to work in the organization."(Bashar Yazid, 2009, p. 61) Recruitment is an extremely important activity, because it provides the organization with the largest number of job applicants, allowing it the ability to choose and differentiate between them. (Gary, 2012, p. 165)Recruitment is considered a basic pillar of management. Human resources for modern organizations, because achieving the organization's strategic goals is directly related to the extent of human resources management's ability to provide the organization with individuals capable of putting organizational strategies into practice.

- ✓ **Influences in attracting workers**.

In this field, it is possible to list some of the influences in attracting workers in service organizations, in addition to salary and benefits. The most important of these factors are the following:(Alencar de Farias, 2010)31

- Desire to work.
- Get promoted and grow.
- The opportunity to take responsibility.
- Good working conditions.
- Feeling important and having a positive role in society.
- Self-realization through appreciation for work, the organization's reputation, and psychological satisfaction.
- Good training program.
- Work safety.
- Acceptable monthly salary.
- Suitable geographical location as well as reasonable hourly volume.

- ✓ **What are the most effective recruitment mechanisms?**

The human resources recruitment strategy is one of the strategies that play a central role in the continuous updating of the capabilities required by the organization, as organizations that seek to build a diverse and effective workforce must employ highly skilled people who are suitable for vacant positions, and it is also considered the cornerstone of the success of resource management. Humanity, as it lays the foundation for the performance of organizations, includes a series of processes with goals directed in future ways that support

the organization's strategy and enhance its effectiveness. (Suhair Adel Hamid & Ahmed Qasim, 2017, pp. 149-174)

Researcher Mimounne Nabila also points out that if the cost of advertising is high, and the competition for good workers is intense, other ways can be looked for to attract workers, and these are some of the methods that can be used in the labor market in which victory is for the strongest with the lowest costs: (Mimounne, 2018, pp. 21-22)

- Search for workers in companies that declare bankruptcy.
- Search for labor among your customers and suppliers.
- Make job applications available at all times.
- Place a sign (vacancies) everywhere around you, in public places, and on bulletin boards in commercial centers, clubs, and universities.
- Ask your employees to bring their friends and relatives.
- Contact labor employment offices.
- Employ public relations to strengthen your relationships with schools, universities, clubs, and parents.
- Provide scholarships for workers.
- Use radio and television advertisements, especially on stations that young people listen to.
- Post your ads away from the classified ads page.
- Post congratulations and news about the achievements you have achieved for the industry you work in and the community.
- Participate in local and regional exhibitions and important celebrations.
- You must be prepared to receive new employees. You must look into the newcomer
- Find a new friend, and make the process of applying for work a fun and happy process.

✓ **The importance of employing the best talent**

The results of many studies indicate that about two-thirds of customer service problems are due to poor skills of service providers or their lack of desire to work and their low perception of the customer. This aspect is exacerbated by the fact that from the customer's point of view, the service provider is the institution, and the institution is nothing but a group of its employees. Therefore, management must be careful to select and employ the best elements who will deal with customers. The results of many studies confirm that leading organizations can select and recruit, as they can obtain candidates whose technical and behavioral qualifications are consistent with the outstanding performance requirements of the job. Technical skills alone are not sufficient, but perhaps what is more important is the individual's beliefs, job values, and behavioral tendencies toward others, especially customers. Employment interviews are among the most important tools that can be used to reveal the technical and behavioral capabilities of applicants for various positions in an organization. Although customer service jobs differ in terms of abilities, skills, and personal traits, some skills represent the minimum requirements to achieve success in this type of job, which are: (Mimounne, 2018, pp. 22-23)

- Motivation for customer service

- -energy.
- -Enthusiasm.
- Intelligence and mental alertness.
- -Teamwork.
- Flexibility.
- Familiarity with the field and environment of activity.
- Technical skills.
- -honesty.
- Reliability.
- -Understand pressures.
- -Loyalty and belonging.

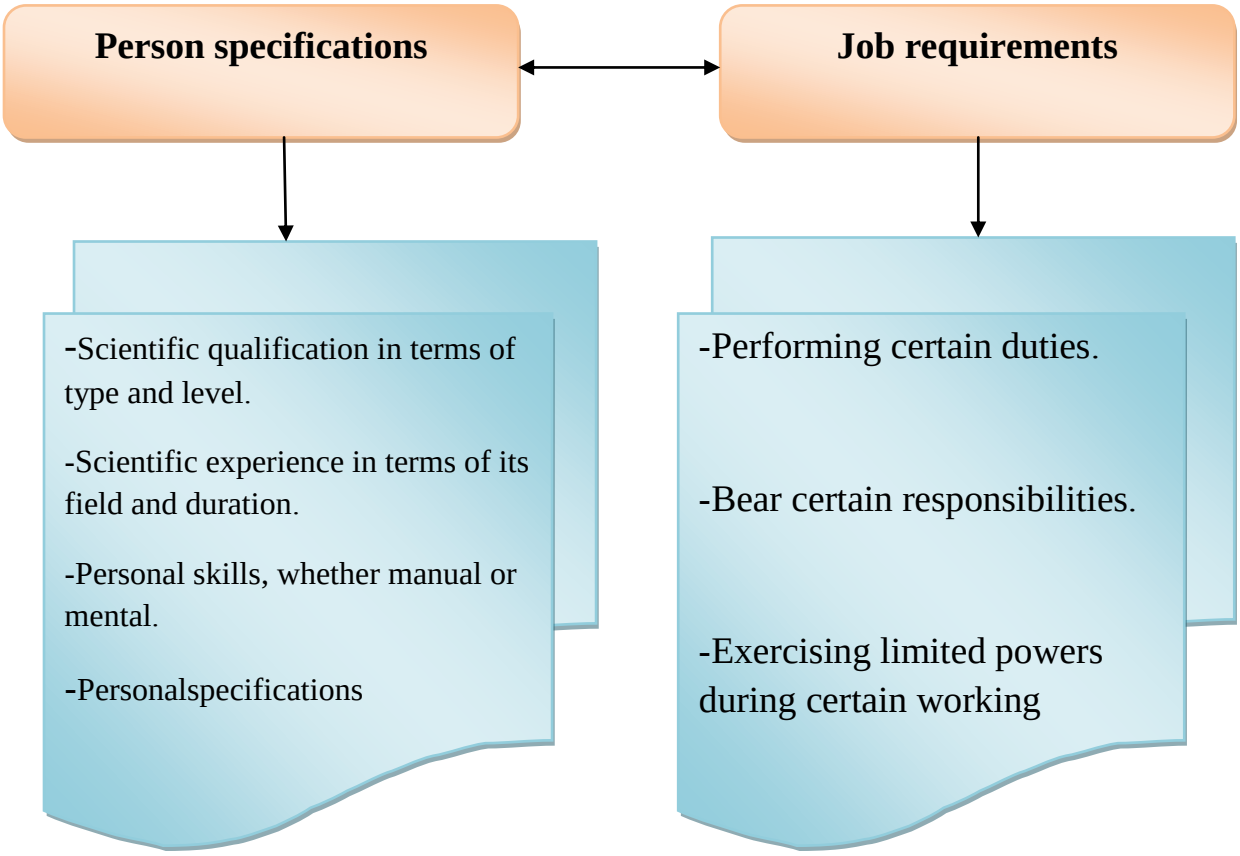
Most of the researchers who studied the concept of internal marketing in banks agreed that the starting point in applying this concept is to search for the best human resources and select employees based on the availability of skills and marketing orientations. That is their ability to perform the role of a marketer at least for some time. On this basis, the recruitment and appointment process is one of the basic dimensions of internal marketing, which must be accomplished with high efficiency and effectiveness, as success in this achievement will be reflected in other activities in the bank, including marketing activities (hairech, 2021, p. 86)

Selection means managing the bank's needs for various competencies. It is the process by which the banking administration can differentiate between individuals applying for a specific job in terms of their degree of suitability to perform that job. In other words, the selection process aims to achieve compatibility between the requirements and duties of the job on the one hand and the qualifications and characteristics of the person applying for the job on the other hand, due to the differences in skills and aptitudes between individuals (sami, 2007, p. 200) .

The skills and capabilities that service providers possess are among the basic elements of service quality in the banking sector, and as a result of the distinctive characteristics of banking services, this requires that the service provider have a high degree of skill, experience, and competence to communicate well with customers and build distinguished relationships with them. Therefore, the bank’s management must be careful to choose the best elements to provide its services to customers. The weak skills of service providers, their lack of desire to work, and their low level of responsibility towards it are among the main problems that lead to a low level of quality of banking service. Accordingly, it is the bank must have a group of individuals who are directed and able to achieve quality services(hairech, 2021, p. 87)

The employee selection process does not only aim to obtain the individual whose qualifications match the job requirements, but rather it aims to achieve the greatest degree of compatibility between the person’s specifications and the job requirements, meaning achieving compatibility between the two groups on the next page:

Figure No. (12): Selection of employees in the bank



Source: (Sami, 2007, pp. 199-200)

It is clear from the previous figure that the process of selecting bank employees requires finding an appropriate combination between the specifications of the person nominated for the job, such as qualifications, academic experience, skills, and personal specifications, and the requirements of the job, such as performing duties, assuming responsibilities, and delegating authorities, since the degree of success in Bridging the gap between the elements is evidence of the possibility of success of the workers in carrying out the duties and tasks assigned to them in the best possible way. Here, **Gronroos** adds that the procedures for selecting and appointing an individual to a position in the bank require primarily the need to pay attention to the following:

- Availability of technical skills of the individual applying for the position.
- Availability of skills related to communication and teamwork.
- Availability of flexibility in dealing with customers.

The important observation here is that both Berry and Parasuraman focused on the necessity and importance of competition between banks to choose internal customers, just as there is competition to attract external customers. This achieves the correct selection of bank employees, and among the most prominent benefits we find:

- Providing a work team of employees distinguished by the ability and morale to achieve the bank's objectives and deliver services with high quality.
- Sparing the bank, the problems of high turnover or what is called job leakage.

- Improving the bank's reputation among society and increasing the level of productivity.
- Reducing the bank's operational costs and administrative expenses.
- Contributing to achieving the bank's goals and improving its profits by raising its market shares and increasing the level of customer satisfaction.

In other words, a good selection of bank employees contributes to saving the costs of preparing and training individuals and avoiding losses resulting from hiring unqualified individuals. Good recruitment sources also reduce worker turnover and increase the dynamism of the bank's growth and functions by appointing appropriate individuals to implement its strategies. On the contrary, in the event of an error and incorrect selection of the two years, the bank will be exposed to many risks and problems. There is no doubt that there are costs that the bank bears in the event of poor selection, which may be difficult to measure accurately. However, some of them can be highlighted as follows: (Sinan, 2004, pp. 110-111)

- Recruitment costs, including the time and facilities necessary to search for qualified individuals to fill the positions, conduct interviews, and select from them.
- Training costs, including time wasted by the bank's human resources department.
- The percentage of errors and accidents is often high during the provision of banking services for new employees in the bank.
- Not fully utilizing the elements of banking production, thus wasting many of the available marketing opportunities.
- The bank bears the burden of the wage received by the new worker, which usually exceeds the effort the latter provides in return.

The process of selecting workers begins with recruitment by searching for all potential workers and encouraging them to submit employment applications according to a set of conditions determined by the bank in advance. It is noted that the greater the number of applicants for the job, the greater the degree to which the bank will be able to attract individuals with experience and competence. (Hani, Hala, & Amjad, 2012, p. 35)

The selection stage comes after the recruitment process within internal marketing procedures, in order to select individuals who have the greatest competence and motivation to fill the advertised position, away from mediation and nepotism, and in a way that achieves equal opportunities and the principle of justice and equality.

Since selection is the process through which individuals are selected from the pool of applicants for the advertised position in a way that will achieve the bank's goals and objectives, Berry emphasizes the need for the bank's management to use marketing principles to attract and retain employees, in addition to researching and developing a type of understanding the needs and desires of employees in the same way as identifying the needs and desires of external customers. (Berry, 1981, p. 35)

As a result, bank management, when searching for workers, is required to formulate advertisements that focus on some of the benefits and privileges that the worker will receive if he is selected, and tries to influence the sensory and cognitive aspects that push him to search

for a suitable job opportunity in a market that is accustomed to the degree of benefits provided to employees, and the methods of retaining them and ensuring their loyalty to the bank. By losing skilled workers, the bank is likely to lose its regular customers. (BACHIR & HAMID, 2009, pp. 350-351)

After selection comes the recruitment and recruitment stage, where the worker occupies his position within the bank's functional structure, and reveals the truth of one of the bank's members. This matter is based on the appropriate individual in the appropriate job, based on an agreement and an employment contract that is binding on both parties to the agreement because the contract is the law of the contracting parties, and the latter clarifies the rights and duties of each party.

In general, it can be said that an effective and efficient strategy for internal marketing in banks involves selecting, then appointing, and retaining the appropriate individuals in the bank. On the contrary, irrational selection policies and procedures are the most important reasons for the poor quality of banking service because the one who lacks something does not give it. Given the sensitivity of this issue in the banking sector, bank management must allocate the effort and time necessary to attract and appoint the best available talents whose skills match the requirements of the jobs to be performed, and this is the basic foundation for the success of banks.

- ✓ **How to create an ideal work environment for employees**: Among the most important ways and approaches to creating an ideal work environment that contributes to the satisfaction and loyalty of current employees and attracts new ones are the following: (Mimounne, 2018, p. 23)

The experiences of others in different fields of work are the scientific method that must be followed to avoid these mistakes and know what are the appropriate solutions for each of the mistakes we face.

- Providing a new and positive work environment.
- Providing a creative social environment.
- Considering and assessing the basic needs of workers.
- Participation from everyone.
- Developing the skills and capabilities of the organization's employees.

These tips are useful for entrepreneurs in order to attract the attention of employees to make the maximum possible effort for the success of the institution in which they work. The most important of these tips is to make the employee feel the value of everything he does that is beneficial to the company. The most important thing is for him to feel that he is in a place where he can evaluate him well and to feel that he is in His second home.

- It should be noted that success is the success of the entire organization, and failure is the failure of the entire organization, and therefore all the needs of the employees must be provided to walk with them on the right path to success.

B- Recruitment Procedures

If an organization desires to provide services to its customers in an atmosphere of courtesy, courtesy, kindness, friendship and love, it must implement an employment policy that is compatible with these good human tendencies, although some organizations find it difficult to implement this policy in their training programs because they are concerned and focused on providing workers with technical skills. (Technical Skills) Human skills in the sector (Human skills) are given secondary importance, while human skills in the service sector are more important because the service provider (provider) needs them more, and because the beneficiaries of the service are most often looking for the human touch (Human Touch). (Altaie & Al Alaq, 2009, p. 353)

Many international service organizations have begun to pay attention to this trend. For example, but not limited to, the Swiss Air Transport Company (Swissair), prepared a three-month training program that includes how to deal with travelers from the moment of booking at the reservation's office, entering the airport, and then boarding the plane. And to sit and benefit from the service provided during the duration of the flight with a pleasant smile. With this procedure, the Swiss airline was able to reach an accurate understanding of the implementation of the employment policy for its employees in a way that suits the needs and desires of its travelers, noting that this program has achieved good results for both employees and travelers. 36

The success and efficiency of the performance of the internal marketing program depend primarily on the process of cooperation, coordination, and communication between the marketing department and the human resources department. This coordination is considered the key toachieving the excellence and success of the internal marketing program, which depends mainly on many activities and procedures that need to be managed by the human resources department.

The researcher (Davis) defines a group as "a group of individuals linked by relationships that can be observed or identified." 37 This definition refers to the element of interaction between members of the group.

The Dictionary of Social Sciences believes that "for the definition to have its meaning, it must be linked to the type of integrated structure, not just a group of individuals. Therefore, individuals form a group if a specific type of integration occurs between them, the degree of which can be determined." As for Charles Cooley, he "developed a definition of the group that he defined with five characteristics." (Mimounne, 2018, p. 24)

- Face-to-face communication.
- Do not customize the type of communication.
- Relative time.
- Small number of communicating people.
- The relative familiarity between them.

Among the famous definitions of the group is Smith's definition, which stated that a social group consists of a group of members who realize their collective unity and have the ability to work, or they actually work in a united way in relation to the environment that

brings them together. Thus, Smith considered the standard of work to be the basis for... The existence of a group, but we may find individuals who form a group. They are not united by a single work environment, such as a family or a club association (Al-jilali, 2015, p. 16) .

From the above, we can conclude that the true meaning of a group is embodied when its members enter into spontaneous relationships and interactions and are bound by values, standards, and interactionsbased on common interests, specific standards, and controls, and all of this affects the members of the group and the institution In general. (Mimounne, 2018)

The organization of the twenty-first century needs teamwork more than ever before, as a result of the complexity of the work carried out by the modern organization, the increasing rates of dynamic change in its business environment, and the diversity of information and skills that must be available to confront problems and accomplish various tasks, in addition to supporting innovation and obtaining greater As many new ideas and solutions as possible that improve their competitiveness and help achieve the highest rates of satisfaction. and satisfaction of its customers (Mohamed Morsi & Mostapha, 2006, pp. 13-14)

A- Training concept: Training is one of the components of development adopted by educational institutions at present, to build a system capable of keeping pace with the functional and administrative changes imposed on them by various environmental changes.

Training is a language: it is said that so-and-so trained so-and-so for something and trained him for something: he made him accustomed and flexible. Likewise, a person did something that increased his strength and made him accustomed to work, i.e. he trained him to return and completed his knowledge. However, in the language dictionary, “train” comes from the verb “verb,” “verb,” meaning “train,” meaning it enabled him to do his work and increase it. Skill. (https://www.jawad-book.com/2022/12/training.html-in03/11/2023at09:14 Training is also defined as any activity designed to improve a person’s performance in a specific field. Training is an activity for an active element, namely the trainer, and several elements, or one element, which is the trainee.

Training is considered one of the tools to help improve sales competencies and skills, in a condition that the necessary training needs must be identified, and that the content and content of the training activity is effective in a way that brings positive results to the sales force. (Mimounne, 2018)

The training curriculum for salesmen, for example, depends on several factors, including the nature of the commodity, the goal of the training process, the financial capabilities of the institution, the culture of the institution, and other factors such as the nature of the customers with whom the salesmen deal and their purchasing power. For example, selling to women requires more tact and special style on the part of the seller than it does to sell to men.

As for the concept of the comprehensive dictionary of meanings, training is a plural of training whose source is path, and training in war means patience in war at the time of flight, and he underwent harsh training before practicing a profession, meaning it leads to raising the level of skill. Likewise, training is a source of “train,” and “train” and the verb “train to train,”

meaning “train.” He got used to it and became fond of it until he became skilled in the capacity of any training, training, and training, so he is a trainee.

Training, in terms of training, is how one can obtain the necessary feedback to perform good work properly, using various means of education and means.

Salah explained that training is an organized, continuous process centered on the individual, and this process aims to bring about specific changes, whether behavioral, technical, or mental, to meet current needs and develop them to keep pace with the future, which is required by work in the institutions in which the individual works and needed by society (Salah, 2010, p. 28) , while Al-Ta'ani believes that the concept of training is composed of several elements, as it means change, i.e., something better, or developing the individual in his information, abilities, skills, and ideas. (Al-taani, 2010, p. 16)

Therefore, training is how one can obtain the necessary responses to work or perform the work properly, using different methods of guidance and education. (https://www.jawad-book.com/2022/12/training.html-in03/11/2023at09:14

Some writers differentiate between the concept of training human resources in an organization and the concept of developing or developing those resources in it. From their point of view, training is transferring specific skills, which are usually manual motor skills, to the trainees and directing them to master those skills to an acceptable level of performance.

As for human resources development, it means developing the general skills of workers so that they become more prepared to accept the requirements of new tasks assigned to them.

Some also try to differentiate between the two concepts based on the time frame. Training is concerned with current jobs or businesses, meaning that its goal is to achieve a person’s growth by enabling him to acquire the necessary skills and qualifications to master his current work and for his contribution to be as effective as possible. Whereas development is concerned with future jobs or businesses, it seeks to expand and develop the individual’s skills and prepare him for work of a higher rank than his current work, meaning that the process focuses on the future preparation of the individual. Some differentiate between training and development based on the administrative level, as training is allocated to workers at lower levels, while development programs are allocated to higher administrative levels.

Most large organizations today carry out training activities and may have departments dedicated to this activity, such as departments in human resources management, with different degrees of capacity and importance, depending on the nature of the training activity carried out by the organization. Training is an effective means of achieving professional growth for employees in organizations, an important entry point for acquiring knowledge, developing and modifying attitudes, and a tool for improving work and improving the performance of organizations. Attention must be paid to the human element and raising its level through education and training and considering it as a type of human investment. Training must be specifically adapted to procedures intended to promote education among working individuals and to achieve the goals and objectives of the organization in community systems (Mimounne, 2018) .

B-The Training Importance in Organizations

Training is an organized activity that aims to bring about the desired change in the level of performance of individuals by providing them with information, experiences, and the most advanced work methods. Therefore, there are some benefits that accrue to the trained individual and other benefits that accrue to the institution. Therefore, the training process always seeks to advance the human element in all institutions and at all levels. Levels, especially educational ones, which is why training is one of the important topics that has occupied a pivotal position because of its benefits, as follows: (djaouad labrery, 2020)

- Having good knowledge and increasing individuals' ability to perform raises their morale because it enables them to achieve self-fulfillment through self-satisfaction.
- Training can provide the organization with professional efficiency through continuous improvement to meet the requirements of society.
- Qualifying trainees to occupy jobs at a higher level in the future instead of the transfer process.
- Whenever expenses decrease, the reason is the increase in experience and performance levels.
- The more efficient the workers are as a result of training, the less the process of supervising their work to increase their efficiency, as errors will inevitably decrease.
- Instilling administrative work ethics and opening a path towards sound thinking, which achieves a positive climate.

As for Zuilef, he confirmed:

- Training helps stabilize work and reduce turnover, as subordinates feel reassured, which increases their security and raises their morale.
- Providing trainees with skills, attitudes and knowledge related to work development.
- Reducing expenses at work, as increasing skills leads to reducing the rate of errors and thus reducing expenses.
- Helping to establish effective human relations that contribute to the interaction of experiences between employees.
- Communication is characterized by horizontality after it used to be vertical, which leads to increased creativity in work through the transfer of experiences.
- Protecting working individuals from occupational hazards, as skilled individuals are less vulnerable to work injuries and accidents.
- Skilled individuals are characterized by a good, stable, and stable level of production, and this helps stabilize the type of output through the training process. (Zuilef, 2009, p. 114)

What is worth noting is that the skills of working individuals become obsolete, just as fashions in clothing become obsolete, especially when it comes to rapidly developing technological aspects. It is not possible to expect workers to remain skilled forever, as technical progress in all aspects of life makes skills obsolete, and individuals changing their fields of work requires... Skills and abilities are different from those required by their previous work. Therefore, it is not surprising that organizations spend huge sums of money in order to qualify workers and develop their skills. It is estimated that in the United States alone, about

$21 million is spent on training programs for its workers in one year. (Al-nadjar, 1998, p. 348)

The most important aspects that show the importance of training and its benefits to organizations can be crystallized in the following points: (Mimounne, 2018)

- **Increasing productivity**: developing workers' skills reflects positively on production in quantity and quality, and with the availability of other appropriate conditions, it leads to reducing costs.
- **Increasing employees' job satisfaction**: Training helps increase the worker's self-confidence and skills, and improves his attitudes toward his work and the organization in general.
- **Reducing work accidents**: Training workers on the best methods and techniques necessary to perform work properly leads to reducing work accident rates, and this in turn provides the organization with significant savings in expenses.
- **Ensuring the continuity of the organization and giving it more flexibility**: As for the continuity of the organization, it means that the institution is not dependent on certain people so that it remains stable and effective despite the loss of one of its main directors. This is achieved through the preparation and training of what we call second-level cadres. As for flexibility: the organization can adapt to business and job changes, and this is through training individuals to fill new jobs.
- **Training leads to improving the organization's reputation**: Perhaps this benefit does not bear fruit or fruition until the above-mentioned benefits emerge. The quality of production, cost reduction, employee satisfaction, and flexibility and continuity of the organization are all advantages and results that leave their final mark on the mental image of any organization within its surroundings.

C-Training objectives.

Training objectives are the goals that we seek to achieve, and they are outputs that are planned, designed and implemented after their approval. All of this takes place before starting the training process, and until this is completed, it includes planning training activities and determining training needs to determine the objectives of training activities. If we are able to determine the goal of Training is considered an achievement to reach those goals, and the following is a brief review of the training objectives as follows (djaouad labrery, 2020):

C-1-Economic objectives: Training is a fruitful process, the purpose of which is to increase the effectiveness of workers and the skill of the trainee because it is one of the elements of the educational process, as training leads to benefiting from the skills of workers and all equipment to the maximum possible degree (Al-ziadi, 2009, p. 38), as well as earning money. Employees have new skills, as managers seek to develop technology that will make organizational functions more useful. Technological changes also mean a change in work and its methods, which requires training workers on new skills to achieve success in the organization. Therefore, mastery of work that occurs and develops due to training is an important factor. It reduces the difficulties that occur during work and reduces the possibility of losses and errors, as well as helping employees adapt

to new work requirements depending on the conditions and quality of outputs and the economic and social changes required by the situation and the type of goal. (Yahya, 2002, p. 85)

C-2- Social goals*:* This means creating something new, previously unknown, as the creative person looks at things in different ways, and whatever the standards upon which this creativity is measured, individuals remain the first element in creativity, because the presence of a group of workers are always tools. Institutional creativity (Al-Qaryouti, 2007, p. 158) The prevailing idea is that creativity is always linked to great inventions or explorations and that it needs to provide great capabilities in administrative institutions, especially in small institutions. The truth is that the matter is different and that institutions that do not set creativity as a goal Its highest goal will be doomed to collapse, and therefore training works to develop creative leadership cadres. (Assaf, 2014, p. 23)

Al-Anzi mentioned a set of goals: (AL-Anzi, 2001, p. 67)

Developing the attitudes and inclinations of trainee workers positively towards work, colleagues, the institution, and what is called job affiliation.

- Increasing the stability of individuals working in the organization by increasing their work proficiency in addition to the skills they gain, which is called job stability.
- Increasing the trainees' positive knowledge and information and providing them with some of the skills necessary to develop their capabilities and what is called administrative empowerment.
- Increasing the idea of innovation in work and improving the quality of outputs and what is called administrative creativity.
- Developing human relations in the organization and what is called organizational culture.
- Reducing the complaints of individuals working in the organization and reducing their mistakes and what is called organizational adaptation.
- Benefiting from human resources and the tools used to the highest degree and what is called human resources development.
- Keeping pace with developments in the fields of work-related knowledge and what is called knowledge management.

Hamid also mentioned that the objectives of the training are:

- Developing the skills necessary to perform various administrative and technical operations.
- Developing leadership skills.
- Developing the human side and the ability to win friends.
- Exchanging information and skills between trainees.
- The ability to make decisions among trainees after analyzing problems logically.

D-Basic principles of effective training: The studies were able to develop a set of basic principles for training that can be built upon and used to manage the training process and make it effective, which are: (Hamid, 2009, p. 27)

D-1-The principle of continuity: Training, according to this principle, is not merely a temporary solution to a problem facing the administration, nor is it an alternative solution that the administration can resort to when other alternatives run out. Rather, it is a basic activity and function in any organization, whether private or governmental, and it is not always related to individuals. The problem or gap may not be in the individual's work, but rather in the organization itself, or in the market or in a new market in which we want to get ahead of competitors, and training It is not related to an individual in itself, but it is a process related to the entire organization and its future plans. Therefore, the outlook on training must be:

- By management: as an essential and continuous function throughout the life of the institution.
- By individuals in the organization: As part of their work, it is expected to be repeated with them frequently and for more than one reason.
- Training should never be seen as a sudden activity, where we expect it to bring us the miracles of a magic lamp within months, for example, because in this way we are just like a patient with a chronic illness who asks the doctor for a prescription and will be cured within a day or two.

D-2-The principle of comprehensiveness: Training is not limited to new employees, but also includes current or old employees, due to the continuous changes in the business environment and its requirements. Training also includes all employees with various specializations, whether technical or administrative, and includes all senior, middle, and executive job levels.

D-3-Training is an integrated system: This means that training, like any system, has inputs, outputs, and a set of training activities, each of which consists of a number of integrated and interconnected elements, as follows:

- Training system inputs: They include the following:

- Trained individuals.
- Trainers.
- Those responsible for training.
- Jobs held by trainees.
- Skills, knowledge, and behavior patterns required to be acquired by employees. .

- Training activities include the following:

- Design and implement training programs.
- Evaluation of training results.

- Outputs of the training system: The outputs of the training system are in the form of:

- **Economic results**: They are as follows:

  *Improve productivity.

  *Increase Sales.

  *Reduce costs.

- **Behavioral results**: The following aspects can be included:

  *Improve job satisfaction and work relationships.

  *Reducing work turnover, delays, absences, and work accidents.

  *Increase job loyalty.

- **Human results**: embodied in providing sufficient numbers of knowledgeable workers

and the experiences necessary to perform current and future jobs.

D-4-The principle of dynamism and flexibility of training (kinetics): Perhaps this principle is the most important thing that must be strengthened in the minds of those in charge of the training process in organizations. Therefore, training is a renewable activity and not a static activity. Rather, it must be developed and changed to fit the changes taking place in the organization and outside it, and this does not happen by mere talk. Rather, it should be taken as a path of effort and diligence in seeking it. Among the things this principle requires are, for example, but not limited to:

*Continuous development of training program topics, training methods, and methods for evaluating results.

*The subject of the training programs should be intertwined with their contents. The name of the program usually changes, but its contents remain the same. For example: a training program under the name (Accounting Methods for Beginners), which contains the same materials as another program under the name (Modern Specialized Accounting Methods and Decision Making).

Accordingly, when employees attend the two programs at separate intervals, we will be surprised by three-quarters of the trainees leaving the training hall, due to having attended the same training course before. Therefore, before nominating the employee for any training course, he must ensure that he has not attended it before, even under another name.

The horizon of the person in charge of training should expand so that it does not freeze into specific templates (room - presence-absence - lecture - screen... etc.). Rather, the person in charge of training must feel that he is facing a real challenge, because the issue does not end with a lecture in a hall, but rather It has a broad, flexible, variable concept that can include many things and small details, and despite their smallness, it creates its value and gives its benefit. For example, if an employee is given booklets to read at home, then their content is discussed by his superiors (training credit employees in banks, by giving them a guide Policies and procedures related to the mechanisms and cycle of work, and the philosophy of grants, to be studied by them within six days and then examined and discussed thereafter, to ensure the employee's understanding of the cycle and foundations of work.

Going out on a trip with colleagues to melt the snow among them, or volunteering collectively for charitable work and getting them accustomed to cooperation and teamwork, and is considered a type of behavioral training.

D-5- The principle of gradualism and uniqueness in training: Gradual training means: the suitability and harmony of training topics with the employees' jobs and their abilities to learn and apply. It is not feasible to hold a course in (strategic management) for workers in the executive management, as they are not expected to practice it in the near term. Uniqueness in training means designing training programs that are compatible with the personal differences between individuals in their abilities, skills, level of culture, and personal characteristics. Despite the high costs of these programs, they are more objective, compared to group training in some training topics. Our example: Setting standards for accepting applicants for programs to prepare second-level cadres in banks, as not all employees have what qualifies them for this type of position to be prepared for it.

D-6-The principle of return and cost: This principle includes setting an estimated budget for training programs, and setting milestones for the expected results of the training programs and the costs resulting from them. This is so that training is economically feasible and does not entail greater expenses than its expected benefits.

E-Training methods:

Several training methods aim to introduce the trainee to the skills, knowledge, and experiences that respond to the trainee's motivations. These methods take curves, some of which are related to individual training, some of which include group training, and both, and also among these means or methods are those that include on-the-job training or outside of official work to be He has a greater opportunity to focus his attention on learning new modern things that are presented to him, and here these training methods and methods can be explained as follows:- (djaouad labrery, 2020)

E-1- Lecture method: - It is the most widely used method in training and also one of the oldest methods. It is useful and successful when the training subject requires pure topics for discussion of commonly used ideas and concepts or in the use of trends and management theories applied in developing mental or scientific ability that helps in solving problems. Difficulties are the best help in helping with other training methods.

E-2- Discussion method: It is a method that brings together working individuals with similar or common interests with specialist trainers. It is the best way to obtain the necessary information, and it often requires the participants to stay with each other for several days. (Atwi, 2008, p. 116)

E-3- Field visits method: The benefit of this method is that it can be used to complement other training methods such as lectures, case studies, etc. This type is intended to allow trainees to see situations and facts as they occur and learn about practices from real life, and they can also be applied after watching them if available. They have the circumstances, and this is why this method links theory and practice.

E-4- Case study method: It is based on presenting a case or situation from actual work life, and the trained individuals, under the supervision of the trainer, study each case. This type aims to train individuals and develop their ability to analyze, study objectively, and reach judgments after the case is based on the reality of the data. The information provided to them or distributed to them reflects the nature of the case, and this type of method also helps

in that it brings the trainee closer to the ground of reality in the training process. (Yagh, 2003, p. 48)

E-5- Role-exchange method: This method aims to identify the effects of the relationships that exist between the employees themselves and the different patterns of interaction, as well as on the job climate within the institution, which achieves job satisfaction for employees and increases the efficiency of outputs for educational institutions, as well as making them aware of work errors that may occur. This is also considered the method is the best and very useful method in solving problems by giving examples of the effective behavior that causes it, as well as examples of the ineffective method. It is considered an effective method for clarifying behavior and behavior in times of crisis, as it is an automatic acting method by two or more individuals and is controlled by the trainer. As for the trainees,The group discusses the successful effects on their actions and relationships with others and on their degree of satisfaction and performance rates.

E-6- Brainstorming method: This is done by giving a small group of trainees a question about how to act in situations or a problem, then asking the members of this group to generate the largest number of ideas or find solutions that could occur, and recording these ideas for my supervisor to evaluate them.(Robbins, 2001, p. 442)

E-7- Administrative exercises method: This method aims to create a training situation that is very similar to the real work situations in which the trainee worked. Groups of trainees are divided into small groups and each group studies the presented problem and makes decisions regarding it.

E-8- Work laboratory method: This method is based on the distribution of study topics so that each group studies a specific problem that is different from the other group, so that each individual studies one of its aspects in each group, and the training lesson can be organized at the school level or even at the department level. Educational training is usually prepared by those responsible for preparing these training courses. It is an appropriate method in situations that require creativity and is useful for giving trainees feedback on their abilities, skills, and direction.(Al-Hamid, 2012, p. 96)

E-9- Self-training method: This is a method that depends on the trainee himself, as it represents an important pillar for the success of the training process. Here, all capabilities available within the educational institution are taken advantage of through technological means, which include training packages and training bags, which are an important medium for self-training. Here the trainee Self-teaching through the various training materials and tests it contains.

E-10- Job rotation method: This type aims to expand the trainees' horizons, as well as provide them with new skills. This results from facing some problems, and the periodicity of work or what is called job rotation, in which the employee moves between several jobs while certain conditions are met during its application. Such as the trainee remaining in the job to which he is transferred for sufficient time to be able to acquire skills as well as learn new experiences, and for the work period to be carried out according to a limited program.

E-11- Work units' method: - In this method, trainees are divided into groups. This group is required to deal with a specific problem. An important representative is chosen for each group to announce the result of the discussion. It is preferable to adopt this method in the field of solving difficulties in order to benefit from the trainees' experiences, knowledge, and skills.

E-12- Mobile training convoy method: - It is a modern method of training, based on transferring training services and skills to trainees in their work areas in educational institutions, which is difficult for the trainee in one way or another to attend. This method prepares a means of transportation and takes the trainers to a place. The delegate and their work sites, then moving to another place, and the trainers can take the supervisory and educational publications and bulletins to the places where the trainees are located.

E-13- Scientific research method: - This method uses scientific research as an important method for the training process, as this method works by adding what is new to the trainee and showing them the best means to implement their ideas through the theories they research, using the method of scientific thinking, and through research and modern methods and their feasibility.

E-14- Training via the Internet*:* - This type of training is truly considered the latest type of training. It is a major shift in contemporary training and is also considered a type of self-training, where the trainee can obtain what he wants from knowledge and skills from any country he wants in the world. The trainee can also control his home, the time and method of training, as well as the method. (Maher, 2006, p. 244)

E-15- Written reporting Circuit: - In this method, the group of trainees can be divided into groups (5 or 6 people) and each group is given a problem to be discussed and a report of the results submitted. This method allows everyone to participate, especially some individuals who tend to be silent to participate, and this method makes the discussion easier, and more effective.

E-16- Reference and books: It is an old and common method, and it is a source of knowledge, education, and skill acquisition. However, the disadvantages of this method are that many people do not want to read, read, and think, and they may feel bored when referring to references.

E-17- Official books: - The trainees are given a set of official books, files, and papers, similar to those that they will be asked to deal with in the future in their workplace. Then the trainees take the appropriate measures to carry out their work step by step. (Obaidat, 2007, p. 320)

F- Management of the training process: Training is an integrated process that begins with planning and ends with an evaluation of the results, passing through several activities necessary to achieve its desired goal.

Table 15: Topics that the training should cover and its time range for each trainee.

Analysis of banking and country risks	12 Hour
time management	09 Hours

General principles of Islamic economics	09 Hours
Principles of regulation in Islamic banks	09 Hours
Total Quality Management	06 Hours
Career path planning and employee evaluation	09 Hours
Decision making	12 Hours Scientific and technical
Evaluating the performance of branches	12 Hours Field and scientific
Risk management and compliance monitoring	09 Hours
Asset and liability management	06 Hours

Source: https://books.google.dz/books?id=-pWsDQAAQBAJ&pg=PA51&lpg=PA51&dq=1-11/01/2024, 14:13h.**:**

The bank has the right to take a pledge from its employees who are subject to this program, to continue working for it for a certain period of time, and it has the right to demand training costs from the employee in the event of failure. However, in every matter we undertake, we must, and just as optimism for success pushes us to move forward, there is also no escape. To be objective, we develop alternatives to the worst possible outcomes, adopting the model (optimistic and pessimistic in making decisions) as follows: (Mimounne, 2018)

- Training costs are calculated according to the plan/program for preparing second-level cadres for each candidate or trainee and before starting the program
- The trainee is informed of the amount of the cost, and signs a pledge accepting his commitment to work at the bank after the end of his training, while being aware of the training costs.
- The duration of the commitment pledge is determined in proportion to the training costs and the worker's wage in the event of a dispute/disagreement between the bank and the employee after the end of the training program, and before the expiry of the pledge period, so that there is no escape from the employee's resignation or continuing to work against his will following his pledge, then the remainder is calculated. From the training costs for the remaining period of the undertaking, and converting the obligation into a benefit financing contract between the bank and the customer (benefit financing contracts described in the liability/education services). Thus, the employee turns into a customer committed to paying the costs in the form of monthly installments.
- The bank recovers its costs without retaining an employee who is dissatisfied with his work. Because of the dispute with the bank and his obligation to stay due to his signing of the pledge, it is not in the bank's interest to retain an unsatisfied employee against his will, because he will spoil more than he can be fixed.
- The employee benefits from the experience he gained through previous training and fulfills the bank's right to do so.
- If the employee fails to train, his training program will be stopped, based on the periodic evaluation of each trainee from one stage to another, and he will be fined for the resulting payments in the form of installments from his monthly salary.

Because the customer's perception of the quality of the service provided is highly and directly affected by the performance and behavior of the service provider, which requires the bank to plan training courses on an ongoing basis. In order to continuously improve their performance to achieve the highest levels of quality because front-line employees

They need the necessary requirements, knowledge and ability to recognize problems, solve them and ensure... Providing high quality products. (Alencar de Farias, p. 107) .

What's The difference between training and education?

One of the most basic reasons for training is development and change, meaning that training develops an existing skill and provides it with new knowledge, and motivates working individuals to change this skill and come up with new skills that keep pace with the stage that the employee occupies in his job, in order to achieve his own development. As for education, it provides the individual with knowledge. And new skills for mental development in order to work in jobs, that is, training provides the individual with the specialized skill, while education provides the skill in general.

Therefore, training is learning that aims to improve the individual's performance in his current work, while education leads to improving the individual's performance in his future work, so he distinguishes between them in the following aspects:

- **Definition**: Through the definition, it is possible to differentiate between them as follows: Training: is to bring about a change in an individual's behavior and facilitate the development process by giving him specific skills for work. Education: The individual is equipped with logical methods aimed at creating and providing new information.
- **Purpose**: The goal of training is to prepare workers in the educational institution with specific skills, behavior, and methods that work needs, while the goal of education is to provide knowledge, a value system, and skill methods that life requires to achieve a successful way for workers, and that is through developing their capabilities in work and dealing. With changing circumstances.
- **Expected results**: The expected outcome of training is to enhance existing skills and develop them to achieve the goals of the educational institution in which he works, while the expected results of education are the provision of new information and general skills to meet the requirements of life, as well as the provision of knowledge.
- **Training is temporary**, and at specific times and is always short, while the specific time for education is for the long term and long periods. (Al-Shaibani, 1995, p. 96)

Third: Broadcasting marketing information to all employees

This important topic can be clarified in the form of points as follows: (Mimounne, 2018)

- The most effective means of communication with the greatest influence on customers is often the employees
- The same ones who provide services directly to customers. That is, direct contact with the customer.
- Management is required to provide sufficient and accurate information about the new services that the service organization intends to promote, and it is preferable for employees to inform them about them, and even try them out so that the service supplier can deliver the necessary information and provide a clear explanation of the benefits that the customer will benefit from when he purchases the service. In this way, the process of convincing him becomes easy for the service supplier.

- All administrative levels must understand that employees perform their duties in order to achieve the expected behavior of customers.
- The service organization is required to use printed bulletins as part of the internal communication process in order to deliver information to employees.
- Service institutions, such as banks, hospitals, and hotels, for example, use technical methods in the training process to provide trained workers with the knowledge and benefits of the services provided to their customers.
- Administrations are required to provide employees with all necessary information related to new goods and services, changes and modifications that have occurred or will occur in the nature of services, and developments related to procedures (Marketing campaigns) and marketing campaigns at the specified time and place and the means for providing the service. Service institutions, especially banks, must distribute this information, publish it, and activate it. Delivering it periodically to those workers who need it, because their performance of their tasks and work is linked to this information, while ensuring the accuracy and validity of this information.

Fourth: Motivating and rewarding employees

A- Motivation Concept:

It is necessary to distinguish between several terms when studying the topic of motivation. There are work motives (Work Concept), which means the driving factors that emanate from within a person and arouse in him the desire to work and achieve. It is therefore an internal state or force latent in the individual that activates and moves his behavior towards certain goals. Here, this feeling and internal feeling moves the individual's feelings and behavior intending to reduce... Stress results from a lack of satisfaction with a certain need. As for the incentive, it is an environmental influence whose purpose is to stimulate motivation and achieve a specific response to it. Thus, it stems from the work environment, and the manager can present it to subordinates, taking into account the policies and work traditions of the organization. As for incentives, they are the set of influences used to arouse the motivations of an individual or group and determine the content of his behavior (Saleh Mahdi Mohsen & Taher Mohsen, 2014, p. 490) .

B-The importance of motivating employees

There are several reasons why employee motivation is important. Mainly because it allows management to achieve company goals, without a motivated workplace, companies can be put in a risky situation.

Motivated employees can **increase productivity** and allow an organization to achieve higher levels of production. Imagine having an employee who is not motivated at work. They will probably use the time they spend at their desks surfing the Internet for personal pleasure or even looking for another job. This is a waste of your time and resources.

- **Increases work productivity**: Motivating employees is an important factor in improving the level of work efficiency, which means that employees tend to perform their jobs to the best of their abilities. With full and better utilization of resources, this motivation bridges the gap between ability to work and willingness to work. When an

employee is willing to work, he or she will be more efficient and productive in the workplace.

- **Works towards achieving business goals**: A motivated employee will always try to achieve and achieve organizational goals by contributing his best efforts. Once they are able to achieve the organization's goal: it raises a level for them on the ladder of achieving personal goals. Achieving personal goals and business goals at the same time, further motivates employees to contribute their efforts at a higher pace and towards an individual direction to increase profits.
- **Inculcates positive attitude**: If an employee is not motivated, he tends to perform minimum activities in the organization. With motivation, there is the fulfillment of the desire to perform as best as possible, using all available resources in the minimum amount of time.
- **Creates a supportive work environment**: While employee motivation is hierarchical, it tends to improve the relationship between superiors and subordinates. When a goal is achieved, employees feel satisfied but once they get proper appreciation from their managers and superiors, they feel highly supportive. Getting support at the workplace makes better cooperation and coordination in the organization and embeds team spirit in employees.
- **Acceptance of Changes:** Once employees are motivated, they are always open to changes and show less resistance in adopting those changes in the business environment implemented by their managers, because if these implemented changes are not introduced or adopted on time, it will be a challenge for the employees and the organization to meet their needs. With a supportive and cooperative attitude of motivated employees, they will accept changes in the organization and work more efficiently towards business and personal goals.
- **Reduces employee loss**: The motivation inculcated in employees by top management helps enhance employees' confidence in the company, while maintaining their satisfaction and needs in the organization. Employees will always choose the alternative of staying and working to increase their pay scale, rather than switching jobs.
- **Motivation builds great brand reputation**: Word of mouth is really important to make an organization successful, if employees are not satisfied at the workplace, it will not only damage the brand image of the company but also weaken recruitment in the organization.

  Motivated employees tend to enjoy talking about work with others, and indirectly promote word of mouth, improving the company's brand reputation. As a result, it is easier for the company to hire leading talent due to good reputation.
- **Handle difficult situations with ease:** While motivated employees are more satisfied and engaged in their work in the workplace, it increases their self-confidence, which helps them know how to handle difficult and uncertain situations. These skills help them become innovative problem solvers for the organization.

It can be said that incentives have a major role in raising the morale of workers and encouraging them to work more and harder, especially if wages and rewards are known and common among co-workers, and even if they are slightly different, this leads to complaints and dissatisfaction of some workers, but if the reasons for these differences and differences

are clarified and that they are due For reasons of improving worker productivity, this will lead to competition among workers as well as improving their efficiency and effectiveness.

Creating motivation remains a difficult equation for many managers. Well-intentioned ideas, intended to motivate employees, often lead to negative consequences. They may even be immoral, or threatening, but they are not bad intentions. Almost no one reaches the position of manager having fully mastered all the skills needed to motivate others. So what can be done? (IRIQUE, 2017, p. 01)

C- Conditions for the success of implementing the incentive system:

It is very important and useful for the administration, when determining the appropriate incentive system, to adhere to basic conditions for establishing this incentive system. These conditions are (Louis, 1981, p. 75) :

- **Simplicity**: This means that the system should be brief, clear and understandable in its terms and wording.
- **Linking incentives to performance**: the individual's feeling that his efforts lead to obtaining a specific incentive.
- **Variability**: This means that a difference in performance will lead to a difference in the incentive given.
- **Participation**: That is, management must take into account the opinions and ideas of workers in setting the incentive system.
- **Diversification**: is for the organization to apply different types of incentives.
- **Objective**: The incentive must have a specific goal, such as increasing production.
- Publicity: This is the announcement of the penalty, whether positive or negative, to all workers.
- **Training supervisors**: by training officials on system procedures.
- **Comprehensiveness**: meaning that the incentive system includes all the organization's workers according to their job.
- **To be appropriate**: meaning that the incentive is proportional to the needs of each group of individuals.

D-The correct program for the incentive system:(BELGHAID & BOURI, 2017, p. 255)

Successful management must work to provide an incentive that responds to an already existing desire, and individuals feel a lack of satisfaction, or provide a new incentive, excitement, new needs and desires, and in order to be able to prepare this program She must know her position regarding several different aspects, the most important of which are:

Production: The organization must know the type, quantity, and development of production over the previous years, and know what materials and equipment are required, the sources of obtaining them, and their cost.

Labor: The cost of workers' wages and the level of skill and training they have obtained must be known, in addition to the worker turnover rates during previous years.

Marketing: You must know the selling prices and quantity of sales, as well as the selling areas, the number of commissions, and advertising and storage expenses.

Available conditions and capabilities: It identifies idle production capacity and unused buildings, in addition to identifying disguised unemployment.

From the above it is clear how important incentives are as a main component in institutions in general, and even a basic pillar. The interest is not limited to setting incentives only, but rather they must be linked to performance so that specific, fair and objective standards are set so that these incentives achieve the desired goals.

E-Types of motivation:

E-1- Internal motivation: which is a person's desire to challenge, excel, and interact with others to develop himself.

E-2- External motivation: It is one of the external factors that influence a person to encourage him to do better and is divided into:

E-2-1- Positive motivations. There are many types of positive motivations, including:

- ✓ **Material incentives**
- Material incentives such as financial rewards.
- The organization's participation in profits.
- Increase workers' wages.
- Giving workers a percentage of profits.
- Promotion and advancement in positions.
- Overtime bonus.
- Health insurance for workers.
- Linking production to wages, as the greater the production, the greater the wages of workers.
- ✓ **Moral incentives**

Examples of moral incentives include the following:

- Choose the job appropriate to each individual's capabilities.
- Providing and creating a suitable work environment.
- Providing certificates of appreciation to distinguished workers.
- Participation in the decisions issued by the institution's directors.
- Providing thanks and praise to employees.
- Allow positive initiatives.
- Removing fear from employees.
- Interact and communicate well with employees.
- The worker's feeling that his safety is important within the organization.
- Human physiological needs, such as water and food, and his need for social participation and belonging to a specific system.
- A person's constant need for self-esteem.

E-2-2- Negative incentives are a type of punishment used as a means to change a negative behavior or action carried out by the worker, such as:

- Failure to respect work hours.
- Slowness in completing work.
- Non-compliance with and transgression of laws.
- The worker does not feel responsible for the work.
- Failure to implement orders from managers.
- These negative stimuli include:
- Deduction from salary.
- Depriving the worker of the rewards and privileges that workers receive.
- Delaying the worker's promotion.
- Reprimanding in front of colleagues who work with him.
- Warnings to deter workers.[2]

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Sixth Chapter

Internal banking service quality policy

Educational Goals
After studying this topic, the student should be able to answer the following questions: ✓ What is the concept and meaning of internal service quality? ✓ What are the requirements for high performance of internal service quality dimensions? ✓ What are the most important and well-known models for internal service quality dimensions?

First: Definition of internal service quality

The essence of internal service is that the employee within the organization receives a service characterized by accuracy, stability, safety, reliability, and continuous improvement from his colleague and/or the department to which he belongs. This is in an internal interactive form. What is worth noting here is that the quality of service provided by front-line employees depends greatly in its form and substance on the services they receive from their colleagues on the back lines. Therefore, the direction of the quality of internal banking services is horizontal and vertical at the same time, and even circular in the form of parity between all employees. To achieve internal service quality, it is necessary to involve all employees.

Internal service quality is defined as the quality of services that front-line employees receive from the rest of the organization. If front-line employees have difficulty providing high-service

Quality for customers, the entire enterprise suffers. Therefore, managers need to understand and measure quality

Internal service to achieve high levels of employee engagement, customer satisfaction, and loyalty.

Second:High-performance requirements for the dimensions of internal service quality

In the Service Profit Chain first hypothesized in 1994 by Heskett, Jones, Loveman Sasser and Schlesinger in the Harvard Business Review have become a mainstay of well-managed, successful companies. One of the fundamental conditions of the Service Profit Chain is a focus on Internal Service Quality.

Internal service quality is defined as the quality of the services frontline employees are receiving from the rest of the organization. If frontline employees are hampered in delivering superior service quality to customers, the entire organization suffers. Therefore, managers must understand and measure internal service quality to achieve high levels of employee engagement customer satisfaction, and loyalty.

AchievingInternal Service Quality : 9 Critical Dimensions(kyle, 2017, p. 01)

In 1987, David Garvin identified eight dimensions of quality: product performance, features, reliability, durability, conformance to specified standards, serviceability, aesthetics, and perceived quality. Organizations must work to maintain high levels of quality on all eight dimensions, but couldn't similar dimensions apply to internal service quality?

Interpreting the differences between product and service marketing, as well as the differences in internal and external quality, leads to these nine dimensions (as put forth by David Ray Baca and others). Internal Service Quality requires high performance on all nine of these dimensions:

- Employees understand the needs of other employees within the organization. This means that employees have been trained and coached on the work of the organization.
- Employees can count on services being performed; individual employees perceive the importance of performing expected services. Services are reliable.

- Employees deliver services on time, as promised. This increases operational efficiency and improves employee satisfaction.
- Employees perform the services as required (by supervisors, colleagues, or subordinates) correctly the first time. Employees are given clear directions about how to perform their jobs.
- Internal problems are each employee's priority. They give internal problems their immediate full attention until they are resolved.
- Employees plan proactively to deliver services, identifying obstacles before they become problems.
- All employees treat each other courteously and professionally.
- Employees have sufficient knowledge to answer other employees' questions Employees readily share their knowledge.
- Employees with problems receive individual attention. Employees have the authority to customize their responses to employees with problems.

Third: EdvarssonLarsson's 1997 model of the dimensions of internal service quality. (Mimounne, 2018, pp. 46-48)

If measuring external quality faces several problems and difficulties, then this is the case

It is more difficult than measuring the quality of internal service, but based on the studies he conducted

Both Edvarsson and Larsson, in one of the service organizations, used factor analysis to extract the dimensions based on which employees expect internal service quality. They tried to measure internal service quality by simulating the (servqual) scale on the internal market, and by collecting and analyzing information from employees. Below are the dimensions Approved:

- The general appearance of the organization: the facade of the building, equipment, appearance of workers, and interior decoration of the building.

- Dependability (the extent to which the organization can rely on its employees), the employee's feeling of belonging to the organization, the spirit of initiative, contribution to solving problems, and work proficiency.

- Positive interaction: (work relations between employees, effective communication, immediate response, i.e. supervision style, relationship with superiors, desire to help.

- Trust in mutual relationships within the organization (personal relationships outside the framework of work), an atmosphere of trust prevailing among employees, and workers' belief in the spirit of competition among them.

- Advertising and empathy: the organization's interest in employees, responding to their needs, and loyalty to the organization.

The importance of internal marketing is increasing as it is one of the reasons leading to achieving employee satisfaction and loyalty to service institutions in general and the bank in particular. Kotler and Armstrong have developed the services marketing triangle, which can be explained as follows:

Figure No.13: Services Marketing Triangle

Source: (Belbay, 2010, p. 36)

Through this figure it is clear that through the quality of service provided to customers, interactive marketing results between employees and customers, and through the quality of the service provided it is also linked.

Internal marketing with external marketing. Through employee satisfaction resulting from internal marketing, external marketing activity is produced that leads to customer satisfaction and gaining their satisfaction, all by improving the level of quality of services provided in all marketing relationships and interactions in the bank.

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Seventh Chapter

Internal banking marketing variables

Educational Goals
After studying this topic, the student should be able to answer the following questions: ✓ What are the various variables or elements of the four traditional internal marketing mix? ✓ What are the added elements of the developed marketing mix? ✓

First: the internal marketing mix

Internal marketing seeks to satisfy the needs of the internal customer, just like external marketing, which seeks to follow the needs of the external customer. The internal marketing mix has been determined by researchers so that banks can determine the strategies necessary to deal with this mix.

The researchers who studied and analyzed the elements of the internal marketing mix differed, as some of them (Lewis, Flipo, Varey) tended to agree with the classic trend that stipulates that there are four basic eras for the internal marketing mix1. As shown in the following figure:

Figure No. (11): Elements of the bank's internal marketing mix

Source: Nigel Piercy, Customer satisfaction and the internal market, Journal of marketing practice: Applied marketing science, Vol 01, nº 01, 1995, p 37.

The previous figure shows the elements of the classic internal marketing mix, which are product, price, distribution, and promotion, and their contribution, along with the elements of the external marketing mix, in implementing the bank's marketing strategy. The figure also shows the existence of a reciprocal relationship between both external and internal marketing. Under this concept, the elements of the internal marketing mix are presented in the light of plans. The bank's marketing strategy and the elements of this mix are reviewed and modified to be consistent with the bank's strategy and harmonize with the elements of the external marketing mix. However, some researchers in the field of internal marketing have disagreed with this approach (Booms, Bitner Kotler Keller Ahmed, and Rafiq), and agreed with the contemporary trend that It stipulates the necessity of adding three more elements to the four

elements mentioned above, so that the internal marketing mix consists of seven elements that include the product, price, distribution, promotion, individuals, operations, and physical facilities (Robert, 2004, p. 468), as follows:

A- Internal product

Flipo, Parasurama Berry, and Sasser agreed that the product of internal marketing is the job held by the employees which must be sold or directed to them in such a way that the bank ensures that the best elements are brought to it. In addition to the need for this job to have the characteristics through which the needs and desires of these workers are satisfied, that is, designing and developing it following their needs and desires, and then increasing the degree of their satisfaction, which is what is called the term "job attractiveness."

The job or internal product, according to these researchers, expresses the activity of linking the contents of the job, the qualifications required for it, and the incentives assigned to it together in a way that fulfills the needs and desires of the employees as well as the bank together. In other words, the job is the product of a specific system within banks, as the latter cannot translate its missions and objectives into reality without assigning them to tasks, responsibilities, and units that are performed by employees. More precisely, the job is considered the result of the following steps:

- Job analysis: meaning dividing it into its basic components, which is determining the specifications of the job as well as the specifications of the job occupant.

- Combining job specifications: with job occupant specifications. This step expresses the actual production of the job or internal product.

On the other hand, some researchers highlighted that the internal marketing product does not truly reflect the jobs occupied by employees as much as it represents the values, thought, philosophy, and work methods that banks want employees to adopt while providing the service to achieve effective relationships with their external customers (Strunje & Paliaga, 2011, p. 112). Where Morgan and Piercy point out that the internal marketing product can be defined as those marketing strategies and plans to be implemented, and thus the product that is displayed in this case becomes the values, trends, and behavior that banks need to make business plans implemented in the way management desires3.

While Huseman sees the product as one of the elements of the internal marketing mix as an intangible idea that is represented in selling the idea of employees' commitment to customer service, the bank's goal then is to establish in the minds of employees a long-term point of view that if customers are treated well (both internal and (external) it is possible to keep them and ensure their continuity1.

As for Ahmed and Rafiq, they discussed the product in internal marketing as including four main levels:

At the strategic level, the product may refer to marketing strategies and the values, trends, and behaviors that are sold that are necessary for implementing business plans within the bank. In this, Ahmed and Rafiq agree with Piercy and Morgan. At the tactical level, the product may include new performance standards or commitment to modern methods. In

dealing with bank customers. This is very natural because, at the bank level, the internal product or function is subject to design and redesign, given that any work can be accomplished in several different ways. Some circumstances may permit the adoption of certain strategies, and therefore employees must have some values, attitudes, and behaviors that suit the effective implementation of these strategies. In other words, the internal product or job does not only mean the routine performance and commitment to the tasks, duties, and responsibilities required by that job, but rather it is affected by the changes and developments that the bank faces, but it always follows the goals and strategies adopted within the framework of the bank's vision and mission 3.

Ahmed and Rafiq also use the internal product to refer to the services and training courses provided by the human resources department. At the core level, they acknowledge that the product is the job that the individual occupies and all the tasks and duties associated with it.

After employees accept the jobs, they occupy and all the tasks and responsibilities it carries, or new initiatives and procedures, it becomes a difficult challenge for banking management. To achieve this, managers must focus on the advantages of the job or the internal product instead of only its characteristics. In other words, the bank should focus on clarifying the benefits, and the gains resulting from new initiatives or job commitments of the workers themselves.

Considering jobs as internal products does not mean simply looking at them from the perspective of tasks and duties that must be performed only, but rather it is necessary to take into account the employees' perspective and the benefits and gains that they seek from the job as well. This does not mean paying attention to wages and financial rewards only, but also paying attention to the requirements. Training, level of responsibility, contribution to decision-making, opportunities for career development and promotion, as well as the work environment and other factors that employees care about. (Pervaiz & Mohamed, 2016, p. 28).

What is certain about this is that the internal product in this case will be more comprehensive because it contains within it all the variables required for the effective implementation of a comprehensive functional strategy within the bank, and then providing good service that achieves the satisfaction of both internal and external customers, whether that is with old job tasks or new ways of working. Of course, treating jobs in this way will facilitate the process of attracting, motivating, and retaining workers, and this is also a reminder to banks of the need to market jobs well to attract and appoint the best workers.

As for us, we agree with the prevailing trend among most researchers, which stipulates that the product, as one of the elements of the internal marketing mix, represents the function and all that results from it in terms of thought, philosophy, and values and the attitudes that the worker must have and adhere to successfully implement the bank's strategies and always serve customers well.

B-Internal price

Many researchers in the field of internal marketing agree that the price that employees pay for their purchase of the product of the internal marketing mix expresses the

psychological cost that employees bear while presenting and performing their job tasks or participating in the bank's internal programs.

Where Piercy and Morgan see that the price element in the internal marketing mix includes everything that the banking management asks of its internal customers and what they must pay to sacrifice when they are convinced of the plans and strategies to be implemented, in other words sacrificing things that compete with the bank's plans and strategies 2. Thus, it may include endorsing these Plans to sacrifice projects or other interests for workers, in addition to setting certain priorities to pay more attention to customer service than to the appropriateness of these policies for the workers themselves. An example of this is when banks, on some occasions (holiday periods), open their branches to operate during weekend days or for additional hours outside normal working hours to serve their customers and meet their financial needs, even though this is not appropriate for employees within the bank, as this will harm their interests and detract from their rest time, and even more so. This includes bearing the psychological cost associated with employees adopting the management's point of view and changing their habits and attitudes.

Flipo believes that the price element in this mix represents the compensation that workers pay to their banks in exchange for the product they obtain (jobs), and this compensation is represented by physical and mental efforts.

And the psychological cost that these workers bear while performing their jobs. At the bank level, there are some functional aspects, especially in commercial work, that require a lot of sacrifice and endurance on the part of employees, such as attacks on them by customers for some reason or their feeling that customers are dissatisfied with them and with the level of service performance are very possible actions in this type of Jobs, and this is what is meant by the amount that the worker sacrifices for the success and implementation of the bank's strategy (Jean, 2001, p. 09) 1.

While Barns expressed the price as one of the elements of the internal marketing mix in a different way from his predecessors, as he believes that the price in light of internal marketing should not be addressed from the financial aspect only, but rather goes beyond all that to express the time and commitment of your employees. Despite the presence Material aspects related to internal marketing activities are borne by management, such as the incentives and rewards that the bank grants to employees. The employees' commitment and their maximum efforts to achieve the goals of the bank to which they belong remain an important criterion for expressing the compensation that these employees pay for the product or job they obtain.

It cannot be said that the price or value that the worker pays to the bank is represented by the physical, mental, and psychological effort alone because performing the tasks and duties is part of the job in itself. Moreover, you may find a worker who performs his tasks and duties and exerts the effort required of him, but he waits first. He gets a chance to leave. Therefore, the basis of the exchange between the bank and the worker is for each party to realize that he has provided the value that he possesses, and from this standpoint,Barms believes that the price or value that should paid by the worker is the commitment as a behavior that the worker should have as a result of his affiliation with the bank and as a value

that he should provide in exchange for the benefits he obtains. (Pervaiz & Mohamed, 2016, p. 39)

As for Ahmed and Rafiq, they both agreed that the price expresses the psychological cost or the opportunity cost resulting from responding and switching to new methods or work departments in the bank, that is, the cost of abandoning the usual methods and methods and training in new methods for implementing those new policies or tasks 2. He points out The researchers point out that it is difficult to measure and estimate this cost, as employees are likely to overestimate the cost of adopting new practices and thus tend to reject and resist these changes. Here, the matter requires the bank to clarify the benefits and positives of implementing these new practices and dispel employees' fears about them by providing them with appropriate information.

Both Ahmed and Rafiq add to the above that the price should not be looked at in the internal context, meaning that it is merely the cost borne by the worker and the terms associated with it, such as the opportunity cost, the psychological cost, or other costs that are considered traditional ways of looking at the price, but rather It should be looked at from the standpoint of a balance between return and cost, meaning that the cost that the worker bears should not only be looked at as a result of carrying out his job duties or the necessary training courses in order to make the change, but one must also look at the return and benefit he reaps from that. For example, the targeted change in the bank may cause costs to appear (the price for the worker) related to the need to work more, do more tasks, or change jobs, and this matter may require the necessity of acquiring new skills, but on the other hand, value and benefit may also be present, as this change may lead to an increase in the wage the worker receives, a bonus, or an increase in the level of his skills and thus his ability to negotiate in the job market. This is why the price dimension is useful in dealing with the gains and costs of the workers involved in the change process.

For us, we see that price as one of the elements of the internal marketing mix represents the cost that the worker bears or the amount of what he sacrifices in order to carry out his job duties and adopt the bank's idea, whether this cost or sacrifice is physical or psychological or a lost opportunity, and then it becomes the cost of marketing transactions. Internal compensation is the compensation paid by the worker within the bank, intangible things, and abstract obligations.

B-Internal distribution

Distribution refers to the place where the exchange of internal marketing transactions occurs, and it also expresses the channels that the bank relies on to deliver its products to its employees, that is, the intermediary party between the product and the customer. In this context, both Piercy and Morgan believed that the distribution channels used in internal marketing relate mainly to the path through which the product is presented to internal customers (employees), that is, the bank, and through it the various means of communication used with employees, such as meetings, meetings, seminars, training, and written reports, in addition to informal communications. From this standpoint, the bank's culture and administrative systems can be considered as real distribution channels for internal marketing strategies.

Flipo focused on the need to look at the distribution element within the internal marketing mix in the same way as it occurs in the external market concerning creating the temporal and spatial benefit of the internal job or product, in other words, distribution allows the right product or program to be directed to the right factor and at the right time1. Therefore, the selection of bank employees should be based on careful consideration of the requirements of the job, as well as the specifications of the job holder and the availability of the element of suitability between them. In addition to this, Flipo points out the importance of choosing the location of the bank branches, especially in order to provide job opportunities for the best people capable of filling them and getting close to them.

While Barns believes that place or distribution in the internal context relates to how the idea of the necessity of commitment to customer service on the part of employees is communicated and consolidated, he also believes that distribution expresses the elements of the internal marketing plan as well.

As for Ahmed and Rafiq, each of them referred to internal distribution as being concerned with the channels used and reaching the target segment of customers (employees), as it often focuses on the actual exchange process and its location. In this context, Ahmed and Rafiq believe that the place represents the tangible and intangible aspects of the work and its environment, meaning that this element represents the place where transactions or exchanges occur between parties, that is, between the bank and its employees (Pervaiz & Mohamed, 2016, p. 112). In this regard, both of them agree with Piercy and Morgan that the channels used to deliver the internal marketing product are holding meetings and conferences, where plans and policies are announced and tasks and procedures are presented to be taken, intermediary parties or external channels may be used, such as consultants and training agencies, in order to provide training programs and manage the various requirements and needs of change within the bank. From another perspective, Ahmed and Rafiq believe that this element includes more than the tangible aspects surrounding the work, as it includes the work culture within the bank through which employees commit to and achieve their loyalty to the bank. In this way, the place can be used to further improve aspects of the marketing process concerning defining responsibilities, authorities, and management. Change too!

In general, we can say that the distribution element relates to the place or environment in which communication and exchange occur between the two parties of internal marketing, i.e. the bank and the employees, through various channels, whether formal, such as meetings, committees, reports, and training programs, or informal between the employees themselves.

D - Internal Promotion.

Promotion in the context of internal marketing refers to the various internal communications carried out by the bank in order to motivate employees and influence their behaviors to obtain a specific response from them. In this aspect, Piercy and Morgan believe that promotion or internal communications is one of the most tangible and influential elements of the internal marketing mix on internal customers. Through it, the various available means of communication are used to inform, persuade, or change the attitudes and behaviors of employees as required. It is also through them that the bank can Get the information he wants. Naturally, the bank can use written means of communication, such as

reports and a summary of the plans to be implemented, in addition to brochures, bank magazines, wall displays, and letters.

Electronic means and Internet sites can be used, in addition to that, personal communication means can be used through personal interviews, meetings, and seminars, as well as the use of influential individuals within the bank to promote to their colleagues or subordinates the ideas or plans that are required to be implemented or implemented. The researchers also pointed out that the more means used in communication, the more effective these communications are in achieving their goals (Jean, 2001, p. 10).

Flipo refers to promotion within the context of internal marketing as one of the important activities that the bank uses to introduce and sell its products, that is, marketing the marketing plans and strategies and the methods of performance required to be implemented, and advertising must be used to attract employees just as it is used to attract external customers2. As for Ahmed and Rafiq, each of them identified the elements of the internal promotional mix as follows: (Pervaiz & Mohamed, 2016, pp. 30-31)

- Advertisements;
- Personal and group interviews (personal selling);
- Incentives: It is clear that the concept of treating the worker as a customer requires the necessity of providing some benefits to the workers in order to change their behavior. The use of incentives such as bonuses, bonuses, appreciation programs, and prizes directed to the bank's employees is one of the common uses in this regard to overcome resistance to change or to motivate workers to Constantly adopt appropriate behavior in dealing with customers. In addition, Ahmed and Rafiq emphasize that activating the promotion element in the internal market is achieved through its tools increasing knowledge, skills, and awareness of strategic change issues in the bank. This is based on the fact that internal promotion activities are used to achieve specific responses from employees. Internal communications, demonstrations, and training courses are all tools. It is used to increase awareness and skills and then motivate workers towards the activities expected of them. Therefore, internal promotion is an effective means of informing employees of what should be done, when, and how to do it, making them aware of their role in implementing the bank's strategies1. In other words, inform, persuade, and remind them of:
- The benefits provided by the internal product;
- The bank's objectives, strategies, and operational plans;
- Required quality levels and standards
- Customer expectations and desires and the performance levels necessary to meet them;

Thus, it becomes clear to us that the promotion element within the internal marketing mix relates to the bank's various methods of disseminating the information to be communicated to employees, through multiple means such as advertisements, personal interviews, incentive systems, and other means that help employees understand what is required of them, as well as their role in implementing Bank strategies as a whole.

Second: Added elements in the internal marketing mix

Due to the intangible nature of the product being marketed under internal marketing, it is likely that the elements of "people, processes, and material props" will be added to the internal marketing mix with its elements.

The main reason for this addition is that the marketing mix resulting from it (the expanded mix) contributes to coordination and revealing the points of connection between tasks and functions, as well as the need to make more integrated efforts to provide a service or product effectively. In the end, integrated efforts are Coordinating between them is one of the main objectives of the internal marketing program.

A- Individuals: The personnel element was added to the internal marketing mix because no marketing program can be implemented within banks without focusing on them. It is through individuals that the ideas, philosophy, and culture of the bank are communicated to internal customers and an attempt is made to persuade and influence them through various means. It is also through individuals. Banking services are provided to external customers and influence their impressions and opinions, and thus they represent the focus and goal of internal marketing at the same time.

The goal of internal marketing is to confirm that the individuals working in the bank share management's point of view that the style of supervision and positive relations between them are a priority of attention1. Here, the importance of internal marketing is highlighted in activating cooperation and functional coordination, as well as in preparing and pushing employees toward a commitment to serving their colleagues in a good way. Not only that, internal marketing views individuals as internal customers and at the same time an element within the external marketing mix through which customers are attracted and retained. By providing appropriate banking services. Accordingly, the bank seeks, through internal marketing, to ensure that the individuals working in it have the following: (هاني، 2005، صفحة 43)

The ability to understand and identify the needs of customers, whether internal or external and respond to them. Good communication and coordination, and mastery of methods of presentation and persuasion Credibility and the ability to gain the trust of colleagues and customers.

B- Operations

The concept of operations in the internal context is directly related to the activities and work procedures through which the service is delivered to internal customers. The jobs performed by the bank's employees, and the mechanisms related to them, including operating systems and other production and delivery requirements, and the freedom of action granted to the employees. In performing their tasks, the way they are directed and treated, the methods of marketing the relationship between them, and how they are motivated to coordinate between functions and actively participate in the flow of activities and serve their colleagues, are all extremely important matters in order to ensure the good conduct of operations and achieve the satisfaction of internal customers (employees) and motivate them. In this regard, both Ahmed and Rafiq believe that the operations element refers to the mechanisms through

which the elements of price, distribution, and promotion are formed and built. This element also relates to other dimensions such as authority and responsibility, the organizational structure, the incentive system, training procedures, and how to achieve job immersion in order to accomplish job duties. In addition to this, Ahmed and Rafiq point out that strengthening the quality of operations and the culture of customer care among employees takes place in the internal context through training or retraining them in activities that allow the provision of the required service or through establishing teams concerned with improving internal quality, especially (quality rings), as may be the case. It also indicates whether the new policies or changes were introduced by management through negotiations with employees or were imposed by one side only. In the communications aspect, the service delivery process may refer to the method of presentation and presentation, such as the use of printed bulletins.

Periodically, through video clips, or the organizational ladder to the workers themselves to communicate information or introduce the required changes.

In general, providing a distinct and integrated service by banks requires that the latter pay attention to the process of providing and producing the internal service first, through:

- Determine the appropriate standard for evaluating the performance of each activity, each stage and each process;
- Determine the level of employee interaction in each process;
- Determine the necessary support for workers while providing the service;
- Determine the roles that the worker plays during the communication process and service provision
- Providing the necessary information to workers in the service provision process

In all, we point out that whatever the quality of the elements that make up the service provision process in the internal context, performing them efficiently and consistently gives the service provider (the worker) an advantage that allows him to provide a high-quality service.

C-Material props.

Material props refer to the environment or place where the product is delivered to external customers as well, in addition to internal customers (employees), and where communication occurs between them and with 2 tangible things that facilitate the process of delivering the product and communicating about it. Ismat Salman believes that the material supports are the internal work environment in which services are provided to workers which must be suitable in terms of climate, ventilation, and lighting1. In any case, financial support at the internal level can be classified into two main groups:

- **- Superficial material support**: It refers to the facilities or tangible things that show that the internal product has actually been delivered to the employees and thus influence their attitudes and behaviors to move towards performance. Examples of this are periodic reports, memos, instruction manuals, training manuals, and the like, as desired, and so on.

- **- Substantial material support**: This means the product delivery environment or the usual workplace. This includes the internal design of the bank in terms of offices, the distribution of employees, the meeting room and its equipment, and the equipment used to serve customers directly or used by bank employees. This support may also include indicating locations. The external office where the bank's conferences, meetings, and training courses are held.

In general, the material supports in the internal context include all the tangible facilities in the internal environment of the bank that employees benefit from during the service production and delivery processes. They provide support to them in order to perform their tasks to the fullest extent, and at the same time they fall within the concerns of external marketing, as they represent an important element in Attracting customers and satisfying them while they receive the service, and therefore it is an influential factor in customers' perception of the banking service in terms of its quality and suitability to their requirements.

From the above, it is clear that the effect of financial support in the bank is a double effect. Just as this support affects working individuals on the one hand, it also affects customers, which prompts us to point out the necessity of a balance between this support and the internal system of the bank and its individuals, as this leads to facilitating the performance of functions. The flow of services follows what is required by the internal marketing strategy, as this strategy, which was written by the internal system, cannot seek to achieve goals that exceed the financial and human support that the bank has. Accordingly, the bank must manage the material support element within the internal marketing mix in a way that is consistent with its capabilities of on the one hand, as well as what serves therequirements of employees and customers on the other hand as well.

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Eighth Chapter

Evaluating Internal Banking Marketing Variables

Educational Goals
After studying this topic, the student should be able to answer the following questions: ✓ What are the various internal product evaluation methods? ✓ How is the internal price evaluated? ✓ What are the methods for evaluating internal communications? ✓ How do you determine methods for evaluating distribution or distribution channels?

Through the different points of view on what is meant by the elements of the internal marketing mix, we note that the common element between these differences is the concept of the product, which is intended for the function. Although the process of evaluating these elements has not been talked about by many references, we will try to evaluate these elements based on a specific translation. We will focus on them without translations. Others, depending on a personal point of view.

First - Evaluation of the product (function)

The job evaluation process is important because it gives value to every job that the organization needs. If the organization wants to determine salaries in a rational approach and not by imitating other organizations, it must do so, and according to the evaluation process, the compatible relationship is determined. And the systematicity of reward rates for all jobs in the organization.

A-The concept of job evaluation:

For other jobs in the organization, job evaluation means determining the importance of jobs in comparison. This is done through the process of job analysis, where the information and data extracted from the job process are used to determine the value of each job concerning other jobs. These different jobs are arranged in the organization and placed on a scale that reflects their value and importance. Job evaluation is also the process by which jobs will be compared to each other to determine the fair wage for each job in light of several considerations, most notably skill, responsibility, intellectual and actual effort, and working conditions (Yousef Hajim & Hashim Fawzi, 20015, p. 81). It is the established process that aims to determine the fair wage for each job in light of its comparison with other jobs.

Job evaluation helps build internal justice between different jobs, and the value associated with any job can be determined by comparing it with other jobs within the organization. Or by comparing it with a scale drawn for this purpose.

As a projection of the evaluation of the external product onto the evaluation of the internal product, it is possible to evaluate the performance of each of the company’s products (functions) in the past period, and this is done by identifying variables that enable it to be measured historical performance of products (functions), including profitability, leadership position in the company, technical development, exploitation of available resources by the product (function), integration of (functions), and benefits that the product (function) provides to consumers. After that, a scale is developed for the previous variables consisting of three grades (high, medium, low), and according to that, the performance of the product (function) and each of the variables is measured separately, and then the final evaluation score for the product (function) is determined.

The following table shows the model for evaluating the historical performance of the company's products (functions).

Table No. 16- Historical performance evaluation model for the company's products (functions).

Product function	Profitability	Leadership position	Technical requirements to perform the job	Exploiting available resources	Functional integration	Processing the benefit to the consumer

There are also other approaches based on human resource management in evaluating jobs, the most important of which are the following quantitative methods: (Mimounne, 2018, p. 61)

- ✓ **- The point method**: It is considered one of the most common methods, and requires the presence of a guide containing a description of the scores for each of the elements based on which jobs are compared so that it is based on:
  - Determine the jobs to be evaluated.
  - Determine the evaluation factors (work conditions, work hazards, physical effort...)
  - Determine the levels of each evaluation factor
  - Determine the weights of the evaluation factors and the number of points for their levels.
  - Choosing several main jobs, functions, or keys that represent all levels of the jobs to be evaluated, to study the availability of each evaluation factor in each selected job.
  - Collect the number of points to find out what each job earned, then arrange these jobs in descending order according to the number of points, and then translate these points into a wage corresponding to the importance of the job.
- ✓ **Factor comparison method**: This method is similar to the point evaluation method in analyzing the job into its main and subsidiary factors and determining the relative importance of each with a quantitative or mathematical estimate commensurate with its importance. However, it differs from it in practical procedures, as reliance is placed on choosing a group of main jobs or functions that represent all of them. Types of jobs to be evaluated and their grades are determined according to the following steps:

  - Choosing evaluation factors in light of the nature of the organization's activity (mental abilities, physical effort, responsibility, working conditions...)
  - Choosing several main jobs or functions that represent different activities and functional levels.
  - Arrangement of main jobs.
  - Review the ranking result to ensure that there is no ambiguity in job descriptions.
  - Distribution of average wages for main jobs among the factors evaluated.
  - Create an evaluation measurement (assessment).
  - Evaluating the ranking of the rest of the jobs in the organization by studying their descriptions...

Secondly - price evaluation (wages):

Wage is a cash consideration for the value of the job that an individual occupies, and there are concepts related to pay that it is better to differentiate between, among the most important concepts and terms related to wages are salary and wage, Gross wage, net wage, cash wage, in-kind wage(Atallah Mohammad Tayseer & Ghaleb Mahmoud, 2015, p. 273)**:**

A- Methods for evaluating wages based on jobs.

There are multiple methods for designing and evaluating the wage and salary structure, and we will discuss the most common methods:

- ✓ **The grading method in evaluating jobs**, in which jobs are arranged in the form of job grades and criteria and job descriptions are determined. This method is often used in (public sector) jobs. This type of evaluation method requires the following:
  - Determine the number of job grades that will be used according to the abilities and skills. The greater the disparity in skills, the greater the number of grades.
  - Prepare a description for each job grade, which should be clear and gradual, allowing the distribution of all jobs.
  - Experts receive a list of jobs according to the job description to determine the grade he deserve in light of the prepared schedule.
- ✓ **The point method in evaluating jobs**, according to which quantitative grades are given to jobs according to the evaluation factors, for example, dividing jobs into (administrative, technical, and accounting), and the calculation is done accurately according to the details of the jobs, and the job grade is determined according to the relative importance given to each skill factor. Mental, physical, skill,.....(Then the scores of each scale are matched according to the relative importance and determine the overall monetary value of the job.

B- Steps for designing the wage system.

If the basic function of human resources management is to design the wage system, then attention should be paid to identifying the stages or steps that the design process goes through, which are:

- Preparing for the design of the system. (Determining whether the job evaluation will be done formally, that is, according to fixed and codified rules, or informally, that is, not governed by fixed and unwritten rules), as well as determining who will evaluate the jobs.
- Choose the method of evaluating jobs, whether by order, grades, or points.
- Establishing the features of the evaluation plan, i.e. defining the jobs that will be evaluated, determining the cost, setting a timetable for implementation, and informing workers of the job evaluation plan.
- Actual job evaluation.
- Determine the number of grades.
- The pricing of grades is determined by specifying the starting and ending wages for each grade.

- Managing the wage system, i.e. the method of payment, and determining potential bonuses and increases, to adapt to the high cost of living while addressing any problem that arises in the future.

What is noted regarding the methods of evaluating wages and the stages of designing wages is that the evaluation of wages necessarily depends on job evaluation and the actual evaluation characteristic, because through this stage the number of grades is determined and then priced, and thus the wage is determined according to the requirements of living, the conditions of the environment and life, and even sometimes the circumstances of the institution employing these employees. and its ability to pay wages.

Third: Promotion evaluation (internal communication)

Evaluation is an activity related to another activity, which is planning because carrying out the evaluation activity requires comparing achieved and actual results with expected results. Therefore, we need indicators and standards set in the planning stage to compare the results we reached after the implementation process, and this applies to all marketing and administrative activities, including... In that internal communication. (Mimounne, 2018, p. 64)

To improve the internal communication policy, experts advise adhering to the following principles: 76

- ✓ **It is sufficient to have a diversity of means in the use of means**, but internal communication must be organized. It is important to communicate and talk about the work and functions of internal communications policy. This is done through the planning process. Or build a communication plan or a strategic communication plan.

But what is meant by building a communication plan and what is its relationship to strategy? The goal of planning is to propose tools for implementing the participatory communication process, based on the systematic approach. So, what is meant by the planning process in this particular context?

- ✓ **Planning is an analysis of what exists on the ground**: Internal communication should be integrated into the general communication policy emanating from the general policy of the administration so that each department devotes itself to preparing its communication policy, which may be contradictory to the rest of the policies.
- ✓ **Planning content**: It is a general diagnosis that includes analysis of the socio-administrative, technical, and historical environment, distinguishing the degree of participation of administrative officials in addressing the defect facing the institution, and selecting human means from competent individuals. Financial means, such as loans and costs, evaluating past experiences and understanding their difficulties to overcome them. Verifying information sources - a census of available means of communication, and collecting human resources ideas at various levels.
- ✓ **The reasons that necessitate developing a communication plan**: They are many, including:
    - Corruption of the organization’s social climate due to conflicts or disputes.
    - -Many absences or resignations continue to rise

        - Or significant changes within the organization.
        - Adopting a new internal policy, or a real will to raise productivity
    - Stages followed in preparation: The preliminary, opening investigation: It is based on a documentary study, to obtain all the data related to the institution. This role is assigned to qualified individuals to transmit information credibly.
    - Analyzing the existing facts: by counting the existing methods and asking about their effectiveness -
    - The degree of its ability to influence various groups, and the form of methods used
    - . -Focus on the meaning conveyed by the means of communication itself and choose the best one.

✓ **Stages of preparing the internal strategic plan**: This involves answering several questions. If the matter is related to making a decision, the following must be answered: What decision must be taken? What are its results, objectives, and resources used in it? What are the stages of strategy preparation?

✓ **The process of implementing the internal communication strategy**: The plan is prepared over a period that may be longer or shorter depending on its goal. Before implementing it, the various elements necessary to implement the strategy and follow it must be determined, starting with the set goals and existing communication cells, through identifying the target audience, the necessary means, as well as the mediators. The end dates determine the value of the costs, restrictions, and difficulties that are likely to be encountered. This is often done under the responsibility of a specific department. Its tasks are carried out by a joint working group, headed by an individual who bears responsibility for the various tasks assigned to the committee and the results resulting therefrom, which he informs the administration of.

✓ **Monitoring and evaluating the internal communication strategy:** This step is one of the most important conditions for success because it has a clear impact. Evidence of the interim evaluation enables us to know that:

- A true understanding by managers of the means of internal communication. The goals are not impossible to achieve or poorly defined. The evaluation may focus on internal communication aimed at developing feelings of belonging among workers without deviating from that. The results of the evaluation must be known by those they care about, but only when the results obtained rise to the level of the set goals. We should surrender to despair, as changing behavior requires a longer time, and we should not sit at the threshold of explanation and interpretation, but rather we should focus on an in-depth analysis.
- Identify the real reasons for failure. This is done by asking some questions: -Is there a real will on the part of the administration?
    - -Has the working class been involved in its various positions in the job hierarchy?
    - -Have all human resources been sensitized and involved and effective means have been used?

- -If the goal is to improve productivity, how can internal communication be used to achieve this?

Fourth: Distribution evaluation

Distribution refers to the place and channels of delivering products to customers, i.e. the intermediary party between the product and the customer. In the context of human resources management, it may mean the place of meetings or conferences and the like where training policies and other decisions are announced. Internal distribution may mean the organization's internal communication channels, such as formal interviews and the use of consultations to provide advice and guidance in designing the organization's internal physical environment, to successfully achieve the organization's goals. Therefore, regarding this topic, which is evaluating internal distribution, we can talk about evaluating meetings.

Meetings are considered one of the most important means of ensuring communication between employees within the institutions in which they work. This depends on the method of managing and organizing these meetings, how the work team can accomplish the tasks assigned to it, each in its field, and the enthusiasm to achieve the desired goal and goals from these meetings. (Medhat Mohammad, 2012, p. 13)

One of the most important methods of evaluating meetings is the questionnaire evaluation method, which is a method that contains many questions, which can be answered to determine the efficiency and effectiveness of the meeting, especially if the planned objectives of the meeting are compared to the achieved results.

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Ninth Chapter

Dimensions and factors of success for internal banking marketing

Educational Goals
After studying this topic, the student should be able to answer the following questions: ✓ What are the determinants of internal marketing success? ✓ What are the obstacles to internal marketing?

First: Determinants of internal marketing success

To ensure the success of the internal marketing program, Bayne believes that two basic rules must be taken into consideration:

- ✓ The work that prevails in the spirit of one team contributes effectively to supporting internal marketing programs, and therefore, working following this principle by the institution guarantees its success in achieving the set goals. Cooperation between organization members is essential, especially in organizations characterized by high levels of communication and direct interaction with customers.
- ✓ Every worker plays a dual role in service organizations. He is the provider and provider of service to the customer. To support and enhance customer satisfaction requires every individual in the organization to provide his colleagues with excellent service, to ensure that the service provided to customers reaches a high level of quality.

The success of internal marketing depends on cooperation between the marketing and human resources departments through the following aspects:

- Understanding customer needs: Management must work towards accurate knowledge of customer aspects, which enables it to activate functionality. Management supports the marketing effort through recruitment and training methods, and the marketing function provides the human resources department with information through customer satisfaction studies, to be used in employee evaluation systems and integrated into the organization's total quality management processes. 1
- Follow-up and evaluation: It is desirable that human resources management policies are compatible with the general objective and can be evaluated against standard performance levels and their contribution to the objectives, as the administration measures the internal communications system that it has and the administration compares it with the specified standard to the extent of its contribution to achieving the objectives. 2
- Work teams and participation in decision-making: Work teams are a group of limited numbers whose members cooperate under a sense of unity and collective responsibility to achieve a common goal. The participation of employees in identifying problems through work teams enables them to make changes and make appropriate decisions, as subordinates are more capable than senior management in identifying the problems, they face in performing their work and finding appropriate solutions for performing the work. Employee participation in teamwork is one of the most important aspects that helps increase loyalty to the organization and its goals, and teamwork is an effective tool for diagnosing problems and finding optimal solutions. 3
- Incentives: The participation of workers in the organization without regard to the administrative position leads to motivating workers to achieve goals and bear responsibility because these goals were their participation in setting them and creating a spirit of belonging in them because they contributed to the development process. Rewards are intended to improve the performance of employees and develop their

sense of commitment. There is a close relationship with recognition of efforts on the one hand and customer satisfaction on the other hand. Therefore, improving the quality of services provided to employees and their rewards leads to improving the relationship of employees with customers.

Based on the above, it can be said that there are a set of basic points related to internal marketing, which we list as follows: (Mimounne, 2018, p. 46)

- ✓ Internal marketing is not separate activities, but is included in the initial quality of customer service programs, strategies, and overall business.
- ✓ Internal marketing forms the structure of accompanying activities and is a preliminary structure for external marketing activity.
- ✓ Communications are the crucial point for the success of inbound marketing.
- ✓ There is a crucial role for internal marketing in gaining and achieving competitive advantage.
- ✓ There is a crucial role for internal marketing in reducing conflict within the staff.
- ✓ Internal marketing is evolutionary in the sense that it eliminates the barrier between departments and functions, and it has an important role in helping between marketing and operations.
- ✓ Internal marketing is used to facilitate the spirit of creativity in the internal work environment.
- ✓ Internal marketing is more successful when commitment is high at the highest levels of management, all employees are committed to it, and the open management style is the prevailing method.

Second: Obstacles to internal marketing

There are obstacles facing the application of internal marketing, usually related to the adopted culture and attitudes, as Bannon classifies them into three levels:

- ✓ **Conceptual barriers**: The concept of internal marketing may not be accepted by employees and management.
- ✓ **Individual obstacles**: The expected goals of applying the concept were not achieved.
- ✓ **Tactical issues**: such as change mechanisms, cost/benefit analysis, awareness of skills and the local environment.
    - Lack of administrative skills in dealing with employees.
    - -Weak internal marketing philosophy.
    - Conflict between departments and individuals.
    - The nature of the organizational structure is inflexible and the bureaucratic practices of leaders.
    - Organizations lack a philosophy that can facilitate the application of internal marketing strategies

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Conclusion

Marketing has traditionally focused on exchanges between the organization and customers, but the nature of the role played by the organization's employees in determining the level of quality and the extent of customer satisfaction with the marketing offer has drawn attention to another form of exchange, which can take place between the organization and its employees. In view of the special features that are unique to services, traditional methods for identifying special features in the field of services in comparison to external marketing practices are considered to be of limited effectiveness when applied to material goods, as the performance of workers in the field of services represents the product that the external customer purchases and is one of the main means that the organization uses to achieve Excellence in the market. Internal marketing is considered an extension of the philosophy of relationship marketing, as the internal marketing philosophy is based on satisfying the needs and desires of those outside (external customers) by satisfying the needs and desires of those inside the organization (employees). Therefore, this philosophy is considered part of Total quality management, or one of its tools, in addition to being the primary or main source in strengthening the organization's competitiveness, especially in the field of services, where production and consumption processes coincide, the human element controls the service provision process, and both the organization's employees and customers participate in producing the same service.

Through these lectures, which dealt with the subject of internal banking marketing, which I hope I have succeeded in collecting, classifying and presenting - with the help of the researchers who came before me - it is possible to focus on the following essential points:

- ✓ Internal banking marketing contributes as it is considered the basic pillar and incubator guide for directing individuals' behaviour, by raising the capabilities and skills of bank employees, by satisfying their material and moral needs towards raising the level of their satisfaction and loyalty to the bank in which they work, which positively affects the quality of the final service.
- ✓ Internal marketing contributes directly to bringing good workers and employees to the institution, even from competing banks. It also reduces the worker turnover rate, which greatly stresses the organization.
- ✓ Employee satisfaction and benefits for the banking institution by considering the jobs they occupy as valuable products, distributed appropriately, and designed to include characteristics that applicants value.
- ✓ Because one of the characteristics of the service is that it is inseparable, i.e. its quality depends on the quality of the performance of its provider. Rational selection, good training, motivating employees, as well as disseminating marketing information among workers increases the motivation of front-line employees as they are representatives of the bank from the customers' point of view, and this, of course, leads to improving their performance of the services provided to customers. .
- ✓ One of the basic rules and points for the success of internal banking marketing is the necessity of coordinating the marketing strategy with the vision and mission of the

organization and working to encourage teamwork and team spirit because strategic coordination and functional participation of all individuals and departments support success.

- ✓ The correct scientific and practical practices of internal marketing constitute strong human capital towards achieving the basic success factors, because happy employees in their organization are wealth and permanent capital for it.
- ✓ The program and elements of the internal marketing mix cannot be implemented without communication and cooperation with the rest of the departments in the organization. The effective application of this mix requires an environment and an action plan that supports this. This also requires, in particular, great cooperation between the marketing department and the human resources department, in order to verify that the management's policies Human resources training
- ✓ Marketing control over the elements of the banking internal marketing mix is a vital and necessary activity, in order to evaluate activities and dedicate the principles of internal marketing. In rights and justice among employees, it also leads to improving and evaluating these activities and thus the success and development of the organization.
- ✓ The quality of service provided to customers is not entirely borne by the employees who provided it directly and personally, including the front office employees. It is also borne by employees of the bank's back offices, so cooperation must prevail among employees and encourage positive communication through a service culture that invites and motivates this.