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The Impact of Internal Marketing on Customer Satisfaction: The Mediating Role of Job Performance — A Case Study of the National Insurance Company (SAA), Algeria

Dr. Fatma MEKHLOUF[1], Dr. Hocine HASSANI[2]
[1]Laboratory of Financial Markets Management by Applying Mathematics and Computer Science, University of Relizane, Algeria.
Email: hassanifatima33@gmail.com
[2]Financial Systems and Economic Policies Laboratory, University of Chlef, Algeria.
Email: h.hassani@univ-chlef.dz
*Corresponding author

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Abstract
This study proposes and empirically tests a structural model linking internal marketing to external customer satisfaction through the mediating mechanism of employee job performance, using the National Insurance Company (Société Nationale d'Assurance – SAA) of Algeria as the empirical setting. Grounded in the Resource-Based View, Social Exchange Theory and the Service-Profit Chain, the study operationalizes internal marketing through four dimensions — training, internal communication, motivation and empowerment — and job performance through task and contextual components. A dual-source, cross-sectional survey design is proposed, targeting matched samples of SAA employees (n ≈ 350) and policyholders (n ≈ 400) across Algerian regional branches, with data collection scheduled for 2025 to reflect the company's ongoing digital-transformation plan (2023–2025). Structural Equation Modeling with bootstrapped indirect-effect estimation is used to test four hypotheses, including the mediating role of job performance. The paper contributes a context-specific conceptual framework for the North African insurance sector and offers SAA's executive management concrete levers for converting internal marketing investment into external customer satisfaction. Limitations and directions for future confirmatory research are discussed.
Keywords: Internal Marketing; Job Performance; Customer Satisfaction; Mediation; Structural Equation Modeling; Insurance Sector; Algeria.
JEL Classification: *M31, M12, G22, L84*

1. Introduction

The contemporary global service economy compels organizations to continually refine the strategies through which they acquire, satisfy and retain customers. Within this landscape, the financial and insurance sectors face distinctive challenges because of the intangible, inseparable and perishable nature of the services they deliver: the customer's experience of an insurance policy is inseparable from the employee who explains it, underwrites it, or processes the claim arising from it. In Algeria, the insurance market has undergone substantial restructuring over the past decade, driven by regulatory modernization, digitalization initiatives and rising consumer expectations for speed and transparency.

The Société Nationale d'Assurance (SAA) is the historical leader of the Algerian insurance market and offers a particularly instructive setting for this research. Recent operational disclosures illustrate the scale and pace of this transformation: at the close of the 2025 financial year, SAA reported direct premium issuance of about 38 billion Algerian dinars, a year-on-year increase of 15.7 percent, corresponding to a market share of roughly 22.8 percent, while claims paid to policyholders reached approximately 19 billion dinars (Radio Algérienne, 2026; Algérie Éco, 2025).

The company's medium-term plan for 2023–2025 is explicitly built around three pillars — commercial development, market-share gains and digitalization — including the roll-out of a mobile application for policy subscription and accident declaration and a digital claims-processing platform (Algérie Éco, 2023; Radio Algérienne, 2025). At the sector level, the national automobile insurance bureau has likewise been preparing an electronic accident-report system (e-constat) to accompany the more than seven million motor-insurance contracts recorded in the country (Allafrica/APS, 2025). This wave of modernization raises an important managerial and theoretical question that goes beyond digital infrastructure alone: are SAA's frontline and support employees equipped, motivated and empowered to convert these technological investments into service encounters that customers actually experience as satisfying?

Traditional marketing paradigms have historically prioritized the external consumer while relegating the employee to the status of a mere implementer of strategy decided elsewhere. Internal marketing addresses this imbalance by treating employees as internal customers and jobs as internal products that must themselves be marketed — through training, communication, motivation and empowerment — before the organization can credibly market its external offering (Rafiq & Ahmed, 2000; Ahmed & Rafiq, 2003). The underlying philosophy is that satisfied, well-trained and empowered employees are structurally more likely to deliver the kind of service quality that produces external customer satisfaction. Yet the precise behavioral mechanism that carries internal marketing investment through to the external market outcome is rarely made explicit in empirical work conducted in North African public-sector service contexts.

This study addresses that gap by introducing employee job performance — understood as the combination of task proficiency and contextual, discretionary behavior (Motowidlo & Van Scotter, 1994; Borman & Motowidlo, 1993) — as the mediating variable that converts internal marketing inputs into customer satisfaction outputs. While the direct link between internal marketing and organizational outcomes has been extensively discussed in Western services-marketing literature, its mediated pathway through individual job performance remains comparatively under-examined in the Algerian and broader North African public-insurance context.

Accordingly, the present paper proposes and specifies a structural model to examine (i) the direct effect of internal marketing on customer satisfaction, (ii) the direct effect of internal marketing on job performance, (iii) the direct effect of job performance on customer satisfaction, and (iv) the mediating role that job performance plays between internal marketing and customer satisfaction, using SAA Algeria as the empirical case.

The remainder of the paper is organized as follows. Section 2 reviews the internal-marketing, job-performance and customer-satisfaction literatures and develops the four research hypotheses. Section 3 integrates these hypotheses into a single conceptual model. Section 4 details the proposed research design, sampling strategy, measurement instruments and analytical procedure for the 2025 fieldwork. Section 5 discusses the pattern of results the model would be expected to produce and situates it within SAA's documented operating context. Sections 6 and 7 respectively draw out the theoretical and managerial implications of the framework and acknowledge its limitations, and Section 8 concludes.

2. Literature Review and Hypothesis Development

Internal marketing emerged in the services-marketing literature of the late 1970s and 1980s as a corrective to marketing theory's traditional preoccupation with the external customer.

Early contributions argued that an organization's capacity to satisfy external customers is bounded by the capacity, motivation and attitude of the employees who deliver the service, and that these internal antecedents can themselves be managed with marketing-like tools — internal segmentation, internal communication campaigns, internal "product" design of jobs, and internal pricing in the form of incentives and rewards (Rafiq & Ahmed, 2000).

Four themes recur across this literature and are adopted here as the structural dimensions of the internal-marketing construct: training (the systematic development of employees' technical and relational competencies), internal communication (the timely, two-way flow of information between management and staff, and across organizational units), motivation (the reward, recognition and incentive systems that sustain employee effort), and empowerment (the delegation of decision authority that allows employees to adapt service delivery to the specific needs of a given customer or claim).

The following subsections review the theoretical and empirical basis for each of the four hypothesized paths in the proposed model, before Section 3 integrates them into a single conceptual framework.

2.1 Internal Marketing and Customer Satisfaction

Internal marketing is a strategic management philosophy aimed at aligning, motivating and integrating employees toward the effective execution of corporate strategy (Rafiq & Ahmed, 2000; Ahmed & Rafiq, 2003). Grounded in the Resource-Based View of the firm, internal human capital is treated as a valuable, rare and imperfectly imitable resource capable of generating sustained competitive advantage. Ahmed, Rafiq and Saad (2003) go further and propose that the effect of an internal-marketing mix on business performance operates through organizational competencies that the mix helps to build, a logic that anticipates the mediated-pathway argument developed in the present paper.

When service organizations invest systematically in the classical internal-marketing dimensions — continuous professional training, transparent vertical and horizontal internal communication, structured reward and motivation systems, and decision-making empowerment — employees are expected to develop stronger identification with organizational goals (Brooks, Lings, & Sharma, 2015; Khalid & Hadi, 2021). Bruhn (2003) similarly shows, in a Swiss pilot study of internal-service barometers, that internally perceived service quality is associated with how employees subsequently treat external clients.

In financial-services settings specifically, Ali (2012) documents that small UK insurance brokers who adopt even partial internal-marketing practices report improved client-facing service outcomes, lending direct sectoral relevance to the present study. Ballantyne (2003) frames this alignment as fundamentally relationship-mediated: internal marketing builds the internal relational quality from which external service value is subsequently co-created. On this basis, the study proposes:

H1: Internal marketing has a direct, positive effect on external customer satisfaction at SAA Algeria.

The training dimension deserves particular emphasis in the Algerian insurance context. Insurance products are contractually complex, and policyholders routinely rely on front-line staff to translate technical policy language into terms they can act on; where training is inconsistent across branches, customers in different regions of the same company can receive materially different explanations of the same product, directly affecting their satisfaction. Internal communication plays a complementary role during periods of organizational change: as SAA rolls out new digital subscription and claims-declaration tools, employees who are informed early and clearly about system changes are better positioned to reassure and guide customers through the transition, whereas poorly communicated changes tend to be experienced by customers as confusion or delay at the counter. Motivation and empowerment, finally, jointly determine whether an employee who is technically capable of resolving a customer's issue is also willing and authorized to do so without lengthy escalation, which is particularly consequential in claims settlement, where perceived fairness and speed are primary drivers of policyholder satisfaction.

2.2 Internal Marketing and Job Performance

Job performance refers to behaviors under an individual's control that contribute to organizational goals. Following Borman and Motowidlo (1993) and Motowidlo and Van Scotter (1994), job performance is best understood as two related but empirically distinguishable facets: task performance, the proficient execution of activities that are formally part of the job description, and contextual performance, the discretionary, prosocial behaviors — helping colleagues, adhering conscientiously to procedures, showing initiative — that support the broader social and psychological functioning of the organization. Subsequent work confirms that both facets carry independent consequences for how employees are rewarded and advanced within organizations (Van Scotter & Motowidlo, 1996; Van Scotter, Motowidlo, & Cross, 2000).

Social Exchange Theory suggests that when employees perceive their organization is investing meaningfully in their professional development, well-being and operational autonomy — the substance of internal marketing — they experience a psychological obligation to reciprocate through greater effort, accuracy and diligence. Concretely, structured training raises task capability; open internal communication reduces role ambiguity and rework; and empowerment widens the discretionary latitude employees can exercise in adapting service delivery to individual client needs. The study therefore hypothesizes:

H2: Internal marketing has a direct, positive effect on employee job performance at SAA Algeria.

This hypothesis also draws support from the organizational-competencies argument advanced by Ahmed, Rafiq and Saad (2003), who show that an internal-marketing mix affects business performance partly by building distinctive organizational competencies — collective, learned capabilities that individual employees enact in their day-to-day task and contextual behavior. Applied to SAA, this suggests that internal marketing should not be expected to raise job performance uniformly across all employees and branches; rather, its effect should be strongest where the four dimensions are jointly present. A branch that offers frequent training but withholds empowerment, for example, may see task performance improve while contextual, discretionary performance remains constrained, since employees who lack decision authority have limited scope to exercise initiative even when they are well trained. This possibility is examined descriptively in the proposed analysis by comparing dimension-level effects rather than treating internal marketing solely as a single composite score.

2.3 Job Performance and Customer Satisfaction

In the service-dominant logic of value co-creation, the customer's experience of value is produced jointly, in real time, during the encounter between the service provider and the client. In insurance specifically, policyholders depend heavily on the expertise, responsiveness, empathy and procedural accuracy of agents and claims handlers to navigate policy structures and, at moments of loss, the claims process itself. Heskett, Jones, Loveman, Sasser and Schlesinger's (1994) service-profit chain formalizes this logic at the organizational level, positing a chain of relationships running from internal service quality and employee satisfaction, through employee productivity and retention, to external service value, customer satisfaction, customer loyalty and, ultimately, profitability (see also Heskett, Sasser, & Schlesinger, 1997). Yee, Yeung and Cheng (2011) provide direct structural-equation evidence for several links in this chain among 210 high-contact service outlets in Hong Kong, reinforcing the plausibility of a performance-to-satisfaction pathway in high-contact, relationship-intensive services such as insurance.

Higher job performance is expected to translate into fewer service-delivery errors, faster claims resolution and more empathetic client interactions; when frontline and back-office staff perform at a high level, perceived service quality rises, which in turn should raise customer satisfaction and subsequent institutional loyalty. The study therefore proposes:

H3: Employee job performance has a direct, positive effect on customer satisfaction at SAA Algeria.

The distinction between task and contextual performance is expected to matter for how this hypothesis plays out empirically. Task performance — the accurate, timely execution of core activities such as premium calculation, policy issuance and claims documentation — should relate most strongly to the disconfirmation component of customer satisfaction, since errors in these core activities are the most visible and consequential source of dissatisfaction for a policyholder. Contextual performance — helpfulness, courtesy, willingness to go beyond the minimum required response — is expected to relate more strongly to the affective, relational component of satisfaction and to repurchase or renewal intention, consistent with the general finding in relationship-marketing research that discretionary service behavior builds the kind of trust that keeps customers loyal even when isolated service failures occur. Distinguishing these two facets in the measurement model (Section 4.2) therefore serves a substantive as well as a psychometric purpose.

2.4 The Mediating Role of Job Performance

Taken together, Hypotheses 1 through 3 imply that internal marketing may exercise its effect on customer satisfaction through two distinct routes: a direct route, and an indirect route that passes through job performance.

While internal marketing supplies the operational and psychological infrastructure — skills, information, incentives and discretion — its conversion into external market outcomes is unlikely to be automatic; it must be actively carried through individual employee behavior. Job performance is therefore theorized as the behavioral bridge that transforms an organizational input (internal marketing) into a market output (customer satisfaction): internal marketing builds employee capability and psychological readiness, which manifests as improved task and contextual performance, which in turn drives the quality of the external client experience. Contemporary mediation-analysis methodology, notably the bootstrapped indirect-effect approach formalized by Hayes (2013) and building on the classical framework of Baron and Kenny (1986), provides the statistical basis for testing this pathway rather than assuming it. Accordingly:

H4: Employee job performance significantly mediates the relationship between internal marketing and customer satisfaction at SAA Algeria.

Table 1 summarizes the four hypotheses, the theoretical mechanism underlying each, and the statistical test proposed to evaluate it in Section 4.3.

Hypothesis	**Relationship**	**Theoretical mechanism**	**Statistical test**
H1	Internal marketing → Customer satisfaction	Resource-Based View; relationship-mediated internal marketing (Ballantyne, 2003)	SEM direct path coefficient
H2	Internal marketing → Job performance	Social Exchange Theory; organizational competencies (Ahmed et al., 2003)	SEM direct path coefficient
H3	Job performance → Customer satisfaction	Service-dominant logic; service-profit	SEM direct path coefficient

Hypothesis	Relationship	Theoretical mechanism	Statistical test
		chain (Heskett et al., 1994)	
H4	Internal marketing → Job performance → Customer satisfaction	Job performance as behavioral carrier of internal-marketing investment	Bootstrapped indirect effect, 5,000 resamples (Hayes, 2013)

Table 1. Summary of hypothesized relationships.

2.5 Theoretical Integration

The four hypotheses draw on three complementary theoretical traditions rather than a single paradigm, and it is useful to make explicit how they interlock before turning to the conceptual framework. The Resource-Based View supplies the strategic rationale for H1: if internal human capital is a source of competitive advantage, then internal-marketing investment should register, at least partially, as a direct market-facing benefit rather than being fully absorbed within internal operations. Social Exchange Theory supplies the behavioral micro-foundation for H2: employees reciprocate organizational investment with effort, and it is this reciprocation, not the investment itself, that constitutes job performance. Service-dominant logic and the service-profit chain supply the market mechanism for H3: value is co-created in the service encounter, so the quality of employee behavior at the point of contact is transmitted, largely undiluted, into the customer's evaluation of the service. H4 is the point at which these three traditions are integrated into a single testable claim: that the RBV-motivated investment (internal marketing) produces its external, SDL-relevant effect (customer satisfaction) principally, though not necessarily exclusively, through the SET-motivated behavioral channel (job performance). This integration is what distinguishes the present framework from studies that examine internal marketing and customer satisfaction as a direct bivariate relationship without specifying the behavioral mechanism that connects them.

3. Conceptual Framework

Figure 1 summarizes the proposed structural model. Internal marketing — operationalized through the four dimensions of training, internal communication, motivation and empowerment — is modeled as an exogenous latent construct with two paths: a direct path to customer satisfaction (H1) and a path to job performance (H2). Job performance, comprising task and contextual components, is modeled as a mediating latent construct with a direct path to customer satisfaction (H3). The combination of the H2 and H3 paths constitutes the indirect (mediated) effect tested under H4, alongside the direct H1 path, yielding a partial- or full-mediation model depending on the empirical results.

INTERNAL MARKETING
(Training • Internal Communication • Motivation • Empowerment)

↓ *H2 (+)*

JOB PERFORMANCE
(Task Performance • Contextual Performance)

↓ *H3 (+)*

CUSTOMER SATISFACTION
(Overall Satisfaction • Expectations Met • Repurchase Intention)

H1 (+) direct effect | H4: mediated pathway via Job Performance

Figure 1. Proposed structural model of the relationship between internal marketing, job performance and customer satisfaction at SAA Algeria.

4. Research Methodology

4.1 Research Design and Sampling

This study adopts a descriptive-analytical, cross-sectional design based on quantitative survey data. To limit common method variance, the target population is divided into two distinct strata. The internal sample comprises full-time administrative and frontline employees working across SAA's regional branches and agencies; the external sample comprises active policyholders who have interacted with the corresponding branches for contract subscription, renewal, claims handling or general consultation within the survey window. A dual, matched-branch survey structure is proposed so that employee responses from a given agency can be statistically linked to the satisfaction responses of clients served by that same agency.

The target sample size is approximately 350 valid employee responses and 400 matched customer responses, collected across the principal regional hubs of the Algerian territory. Fieldwork is scheduled for the period from January to June 2025, a window chosen deliberately to coincide with the final phase of SAA's 2023–2025 digitalization plan (Algérie Éco, 2023) so that respondents' evaluations reflect the company's current digital and organizational configuration rather than its pre-transformation state. This 2025 window also allows the customer-satisfaction results to be interpreted against SAA's disclosed 2025 operating performance — including its reported premium growth and claims-settlement volumes (Radio Algérienne, 2026) — providing an external, non-perceptual benchmark against which the survey-based satisfaction results can later be triangulated. The proposed sample sizes were set with reference to conventional SEM sample-size guidance, which generally recommends a minimum of ten observations per estimated parameter and a floor of roughly 200–250 cases for models of moderate complexity (Hair et al., 2019); at 350 and 400 respondents respectively, both the employee and customer samples comfortably exceed this threshold for the model specified in Section 3, which contains three latent constructs and eight indicator-level dimensions. Regional hubs are to be selected using stratified sampling across SAA's network so that both metropolitan branches (e.g., Algiers, Oran) and smaller regional agencies are represented, ensuring that branches at different stages of the 2023–2025 digitalization roll-out are proportionally included rather than the sample being biased toward the company's most digitally advanced agencies.

4.2 Measurement Instruments

All constructs are measured with scales adapted from validated international instruments, translated into Arabic and French using standard back-translation procedures to ensure linguistic and conceptual equivalence for the Algerian context:

Internal Marketing is measured with a 16-item scale adapted from the internal-marketing-mix literature developed by Ahmed and Rafiq (2003) and refined using the higher-order confirmatory factor structure validated by Khalid and Hadi (2021), covering the four dimensions of training, internal communication, motivation and empowerment.

Job Performance is measured with an 8-item scale combining the task-performance items of Motowidlo and Van Scotter (1994) with the contextual-performance items validated by Van Scotter and Motowidlo (1996).

Customer Satisfaction is measured with a 5-item scale adapted from Oliver's (1997) expectancy-disconfirmation framework, covering overall satisfaction, disconfirmation of expectations and repurchase/renewal intention.

All items use a 5-point Likert scale ranging from 1 (Strongly Disagree) to 5 (Strongly Agree). A pilot pre-test with approximately 30 employees and 30 customers is recommended prior to full deployment to confirm item clarity in both Arabic and French versions.

4.3 Survey Procedure and Ethical Considerations

Employee questionnaires are to be administered on-site during regular working hours with the authorization of branch management, using a mixed paper-and-electronic format to accommodate branches with uneven digital infrastructure. Customer questionnaires are to be administered immediately after a service encounter (subscription, renewal, claims consultation) at the same branches, either in person in the waiting area or, for customers who used the new digital channels, via a short electronic follow-up survey, so that both traditional and digitally-served policyholders are represented in the 2025 sample. Participation is voluntary and anonymous at the individual level; only branch-level identifiers are retained to allow the employee and customer datasets to be matched statistically, and no personally identifying information is collected from either respondent group. Prior to fieldwork, the questionnaire, consent procedure and data-management plan are to be submitted for approval to the relevant university research-ethics body and, where required, to SAA's internal research-authorization committee, consistent with standard practice for organizational field research in the Algerian academic system.

4.4 Data Analysis Strategy

Data analysis follows a two-phase approach consistent with established structural-equation-modeling practice (Hair, Black, Babin, & Anderson, 2019). In the measurement-model phase, Confirmatory Factor Analysis is used to assess the psychometric properties of each scale, including Cronbach's Alpha for internal consistency, Composite Reliability for construct adequacy, and Average Variance Extracted for convergent and discriminant validity, following the criteria established by Fornell and Larcker (1981).

In the structural-model phase, Structural Equation Modeling with maximum-likelihood estimation is used to test the direct paths corresponding to H1, H2 and H3. The mediating effect specified in H4 is tested using a bootstrapped indirect-effect procedure with 5,000 resamples and bias-corrected 95 percent confidence intervals, following Hayes (2013) and building on the causal-steps logic originally proposed by Baron and Kenny (1986). An indirect effect is considered statistically supported when its bootstrapped confidence interval excludes zero. Model fit is to be evaluated using standard indices (e.g., CFI, TLI, RMSEA, SRMR) alongside the chi-square/degrees-of-freedom ratio, in line with conventional SEM reporting practice (Hair et al., 2019).

5. Expected Results and Discussion

On the basis of the reviewed literature and SAA's documented digitalization trajectory, the structural analysis is expected to reveal statistically significant, positive pathways across the proposed model.

Internal communication and professional training are anticipated to emerge as the strongest predictors within the internal-marketing construct, consistent with SAA's own stated 2023–2025 priorities of network development and digital service delivery (Algérie Éco, 2023), which by design require employees to be systematically retrained and kept informed as new digital tools — such as the mobile subscription and claims-declaration application — are rolled out.

Confirmation of H4 would indicate that designing internal-marketing policies is a necessary but insufficient condition for improving customer satisfaction at SAA: the policies must additionally catalyze measurable improvements in individual task and contextual performance. In practical terms, this would mean that digital investment alone — for instance in claims-processing platforms — is unlikely to translate into higher customer satisfaction unless it is accompanied by parallel investment in the training, communication, motivation and empowerment of the employees who operate those platforms. Given that automobile insurance alone generates well over 800,000 physical accident declarations annually in Algeria (Allafrica/APS, 2025), the operational stakes of employee performance in claims handling are considerable, and a validated mediation effect would identify job performance as the most actionable lever available to management in the short run.

Partial rather than full mediation is a plausible outcome: internal marketing may retain a modest direct effect on customer satisfaction independent of job performance, for instance through customers' general perception of organizational professionalism or through brand-level trust effects documented in the service-profit-chain literature (Heskett et al., 1994, 1997). Distinguishing between full and partial mediation is therefore an explicit empirical objective of the proposed structural model, not merely a robustness check.

A further expected pattern concerns dimension-level heterogeneity within the internal-marketing construct itself. Motivation, typically operationalized through pay, recognition and career-progression items, is expected to show a weaker direct association with customer-facing outcomes than training, communication and empowerment, because its effects on behavior are more likely to be mediated entirely through job performance rather than perceived by customers directly. If confirmed, this pattern would refine the managerial reading of H1: it would suggest that the direct, non-mediated component of the internal marketing – customer satisfaction relationship is carried disproportionately by the communication and training dimensions, while motivation and empowerment operate almost exclusively through the job-performance pathway captured in H2–H4. Such a finding would have direct implications for how SAA sequences its internal-marketing investments: dimensions with a strong direct effect can be expected to yield faster, more visible gains in customer satisfaction, while dimensions that operate only through job performance require sustained investment before their effects become externally observable.

6. Theoretical and Managerial Implications

Theoretically, the study extends the internal-marketing literature, which has been dominated by evidence from Western and East Asian service settings, into an under-researched North African public-insurance context, while empirically testing job performance as an explicit mediating mechanism rather than treating the internal marketing – customer satisfaction link as direct and automatic. In doing so, it responds to the call by Ahmed, Rafiq and Saad (2003) to examine the organizational and behavioral competencies through which internal-marketing mixes are converted into performance outcomes, and it complements the service-profit-chain tradition (Heskett et al., 1994) by specifying job performance, rather than employee satisfaction alone, as the behavioral carrier of that conversion.

Managerially, the study's practical implications are directly actionable for SAA's executive management. First, because internal communication and training are expected to be the strongest predictors of both job performance and satisfaction, digital-transformation investments should be paired, item for item, with structured training modules and clear internal communication campaigns explaining new tools and procedures to staff before they are rolled out to customers. Second, because empowerment is theorized to widen employees' discretionary latitude in claims handling and client interaction, branch managers should be given explicit guidance on delegating decision authority for routine claims and policy adjustments, reducing the escalation delays that most directly affect policyholder-reported satisfaction. Third, the proposed matched employee–customer survey design itself constitutes a governance tool: by linking specific branches' internal-marketing scores to those branches' customer-satisfaction outcomes, SAA's management can identify underperforming agencies and target interventions rather than applying uniform, headquarters-level policies across a heterogeneous branch network.

A fourth implication concerns the sequencing of SAA's digitalization agenda itself. Because the proposed model treats job performance, not technology adoption per se, as the proximate driver of customer satisfaction, it implies that the return on digital investments such as the mobile subscription application or the e-claims platform will be conditional on complementary human-capital investment. Rolling out a digital claims-declaration tool to a branch whose staff have not been retrained on the corresponding back-office workflow, for instance, risks reproducing existing service bottlenecks in a new digital form rather than removing them. SAA's medium-term plan already frames digitalization, commercial development and market-share gains as parallel pillars (Algérie Éco, 2023); the present framework suggests that internal marketing should be formally incorporated as a fourth, enabling pillar rather than treated as a background human-resources function separate from the digital-transformation program.

Finally, the branch-level, matched-sample logic of the proposed design lends itself to an internal benchmarking practice that SAA's management could institutionalize beyond the present study: periodic, lightweight pulse surveys of the same internal-marketing and job-performance constructs, tracked over time against branch-level customer-satisfaction and claims-settlement indicators, would allow the company to monitor whether the mediation pathway identified here strengthens as the 2023–2025 digital-transformation plan matures, and to extend the monitoring framework into subsequent strategic cycles.

7. Limitations and Directions for Future Research

As a conceptual and methodological paper, the present study specifies and justifies a structural model and data-collection protocol but does not yet report empirical estimates; the expected results discussed in Section 5 are theoretically derived propositions to be confirmed once the 2025 fieldwork is completed. Cross-sectional data, even when matched at the branch level, cannot fully establish causal direction between job performance and customer satisfaction, and reverse or reciprocal effects — for instance, satisfied customers behaving in ways that make employees' jobs easier — cannot be ruled out. Common method variance, although mitigated by the dual-respondent design, may still affect single-source constructs such as self-reported job performance; future extensions could incorporate supervisor-rated performance or objective operational indicators (e.g., claims-processing time) as a robustness check.

Two further limitations concern the scope of the model itself.

First, the framework tested here does not explicitly model employee satisfaction as a distinct construct from job performance, even though the service-profit-chain literature suggests the two are related but non-identical (Heskett et al., 1994); a fuller model could position employee satisfaction as an antecedent of job performance rather than treating internal marketing as acting on performance directly, and future research could compare the relative fit of these two specifications.

Second, the single-company focus on SAA limits generalizability to Algeria's broader, increasingly competitive insurance market, which includes private and foreign-affiliated insurers operating under different ownership and incentive structures; comparative multi-company designs, potentially contrasting SAA with one or two private competitors, represent a natural and valuable extension of this research agenda, as would a longitudinal replication that follows the same branches across successive stages of the digital-transformation plan rather than relying on a single 2025 cross-section.

8. Conclusion

This paper has developed and justified an integrated conceptual model linking internal marketing to external customer satisfaction through the mediating mechanism of employee job performance, set within the concrete and currently evolving context of Algeria's National Insurance Company (SAA).

Anchored in the Resource-Based View, Social Exchange Theory and the service-profit-chain tradition, and specified for empirical testing via Structural Equation Modeling with bootstrapped mediation analysis, the model offers both an empirical roadmap for the 2025 fieldwork envisaged here and a set of managerial priorities — training, internal communication, motivation and empowerment — that SAA's leadership can treat not as administrative overhead but as direct investments in the customer satisfaction, loyalty and long-term financial performance the company has been pursuing under its digital-transformation agenda.

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