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Exploring the Adoption of Intraorganizational Coopetition in Competitive Environments: Implications for the Banking Sector

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ABSTRACT

Objective: this article investigates the dynamics of intraorganizational coopetition within a Brazilian public bank, examining how competition, cooperation, and coopetition coexist within the same institution. **Methods and Results:** through a qualitative deductive approach using a case study method, it was found that collaborative practices among branches and superintendencies validate the propositions that competition, cooperation, and coopetition can coexist in the same environment. Furthermore, the study underscores the significance of coopetition for the operational efficiency and commercial performance of the bank, addressing the impact of organizational climate, knowledge sharing, and concealment, along with the challenges and benefits associated with intraorganizational coopetition. **Conclusions:** this research offers valuable insights for managers and contributes to the understanding of coopetition in competitive settings like the banking sector.

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INTRODUCTION

Cooperation in competitive environments has garnered attention in academia (Shvindina, 2019). Coopetition merges the best of both cooperation and competition worlds, managing the potential tension between value creation and capture (Bouncken et al., 2015). From a multilevel perspective, coopetition can occur at the individual, network, intraorganizational, and interorganizational levels (Tidström & Rajala, 2016). While most literature focuses on the inter-organizational level, there is a growing interest in the subject (Dorn et al., 2016). Intraorganizational coopetition relations studied span sharing, resource exchange, and knowledge among subunits through supply chain mechanisms (Bouncken et al., 2015).

Coopetition is a strategic process originating in the search for a balance of opportunities for all involved to both gain and lose (Bouncken et al., 2015). This action establishes strategic interdependence between organizations and individual interests that depend on collective actions and generate value from cooperation (Cygler & Sroka, 2017). The joint use of strength and competition in the internal environment is an intraorganizational coopetitive strategy aimed at achieving departmental objectives and promoting value creation and capture (Bouncken et al., 2015). Hence, the same value-creation process can lead to value destruction in some industries (Borba, 2022).

Supporting the adoption of this strategy is the role of drivers and motivators of organizational actions, which stimulate, through cooperation and competition, a greater distribution of knowledge, technological advancement, and development of organizational units (Bühler et al., 2023). Studies, such as Brolos (2009), have highlighted coopetition as important for innovation, given its capacity to preserve knowledge sharing and competitive stimulus. Cooperation among actors can occur in various forms: (1) sharing resources and administrative infrastructure; (2) social interaction among actors; (3) improved communication and synergy; (4) knowledge sharing (Tsai, 2002). However, some trust is necessary for these flows to occur (Tidström, 2009). It is also identified that coopetition depends on perceived benefits, strategic fit, trust and partner reputation, participation in existing networks, and prior collaborative orientation and experience (Czakon et al., 2020).

Thus, positive outcomes from coopetition at different levels and segments are observed, however, few studies have investigated whether the association of internal competitiveness with increased internal cooperation, using a coopetitive strategy, could influence organizational performance (Gernsheimer et al., 2021). Therefore, bringing cooperative internal practices closer is seen as a path to developing synergy and projects, sharing resources and strategies, and creating value (Borba & Chaves, 2021).

In this vein, the opportunity for research in the banking segment was identified due to the recognized hyper-competitiveness within the sector, despite studies indicating that such an environment of excessive competition is detrimental to knowledge sharing and innovation (Alavi & Leidner, 1999; Brolos, 2009). Furthermore, studies on coopetition in the industry have shown positive results for organizations (Crick & Crick, 2020; Shvindina, 2019), however, the service sector has received little attention. This paper aims to analyze the influence of cooperation, competition, and coopetition practices within the internal environment of the organization. To this end, a case study was conducted with document data collection and semi-structured interviews with managers of regional superintendencies and branches of different sizes and locations.

This paper provides a theoretical framework on intraorganizational coopetition and in the banking sector, presenting antecedents and evidence impacting organizational performance. For managers, the work may contribute by guiding best coopetition practices and alerting them to the importance of reducing the competitive environment in pursuit of better results, fostering innovation and better overall performance of the organization. The research is limited to a single case, focused on the specific context of a public bank.

THEORETICAL FOUNDATIONS

Rooted in the dynamic relationship between two strategic links, coopetition emerges as a strategic option for organizations to achieve their objectives (Czakon et al., 2020). It is a current topic in management with rising studies (Gernsheimer et al., 2021). Coopetition is based on alternating cooperation and competition, where participants cooperate to create a larger 'business pie' and compete to divide it (Brandenburger & Barry, 1995). It is a win-lose relationship, with the main challenge being to maintain a balance of power among participants (Tidström, 2009).

Coopetition exists at various organizational relationship levels (Dorn et al., 2016). It can be established at the inter-organizational level, among companies in the same sector, taking forms such as cooperation networks, strategic alliances, or joint ventures (Luo et al., 2006). At the intraorganizational level, coopetition occurs between departments, teams, functions, or branches of the same company (Dorn et al., 2016). Coopetition can also occur at the individual (micro) level, adopting the perspective of strategy as practice (Tidström & Rajala, 2016).

The literature identifies various motivators for companies to engage in coopetition, mainly related to the benefits of cooperation (Dorn et al., 2016). These include access to complementary resources and knowledge sharing (Estrada et al., 2016), value creation, innovation source, new product development (Bouncken et al., 2015), operational cost reduction, and scale gains (Tidström, 2009). However, collaborating with a competitor, even internally, presents risks such as opportunistic behavior and uncertainty regarding rivals' behavior (Czakon et al., 2020), appropriation and destruction of the value of shared knowledge, favoring knowledge concealment (Estrada et al., 2016) and tensions arising from competition (Bendig et al., 2018). Therefore, before proceeding, it is important to define the main concepts discussed in this study to better understand how they can impact the organizational environment. Table 1 is presented below.

Table 1. Definition of key concepts.

Concept	Definition	Reference
Competition	Understood as a situation where individuals or groups strive to achieve a goal that cannot be shared or attained by all simultaneously. It often involves efforts to outperform others in terms of performance, resource acquisition, recognition, or other relevant parameters.	(Mail et al., 2021)
Cooperation	Defined as the practice of distinct entities working together to achieve common goals. This collaboration can occur between companies, departments, or individuals, generally motivated by the understanding that working together can lead to better outcomes than working separately.	(Bouncken et al., 2015)
Coopetition	A strategic phenomenon where entities simultaneously engage in competitive and cooperative activities. This concept is primarily applied in the business and organizational context, where companies or units within the same company cooperate to achieve common goals while competing in other aspects.	(Corbo et al.,2023)
Organizational climate	Defined as employees' perceptions of the work environment, including factors such as norms, values, interpersonal relationships, and the overall atmosphere of the organization. This perception can significantly influence knowledge management processes and overall organizational performance.	(Al Ahbabi et al., 2019)
Knowledge sharing	Involves the exchange of information, skills, and experiences among organization members. This process allows knowledge to be disseminated and effectively used within the company.	(Garcia et al., 2022)
Knowledge concealment	Refers to the practice of intentionally hiding or not sharing relevant information in an organizational setting. This action can be motivated by various factors, including the protection of personal knowledge, fear of losing competitive advantages, or distrust toward other organization members.	(Oliveira et al., 2021)

Note. Source: Elaborated by the authors based on the literature.

Intraorganizational coopetition

Throughout the years, studies on coopetition among organizations have progressed, evolving findings in the field (Bouncken et al., 2015; Nalebuff & Brandenburger, 1997; Luo et al., 2006). However, coopetition within organizations remains a topic lacking research that would allow a better understanding of its dynamics and outcomes (Bendig et al., 2018; Gernsheimer et al., 2021).

Within an organization, coopetition can occur between departments (multifunctional), branches or units, or even among teams (Bendig et al., 2018). The paradoxical relationship of intraorganizational coopetition tends to have fewer risks since cooperation is not with an external competitor but within an internal department of the organization. Moreover, competition stimulates the generation of outcomes for the same company (Raza-Ullah et al., 2014). However, like inter-organizational coopetition, internal coopetition can yield both positive and negative results (Bendig et al., 2018).

In their empirical findings, Bühler et al. (2023) identify the strategic and management model adopted by the company, as well as organizational indicators, social interactions, awards, and recognition for performance offered by the organization as antecedents of intraorganizational coopetition. Nonetheless, they highlight that trust is necessary for coopetition to occur. Supporting this, Gernsheimer et al. (2021) point out trust as the element responsible for mitigating risks.

The dynamic of coopetition within the organization is based on the relationship between the involved parties through sharing (cooperation) or contesting (competition). Regarding structure, the interaction of cooperation and competition occurs over tangible resources such as human, technological, administrative, and inputs (Bouncken et al., 2015). Among the intangible resources shared is knowledge (Luo et al., 2006), which is the true source of innovation (Nonaka et al., 2014).

Recent studies, both at the inter-organizational (Mail et al., 2021) and intraorganizational (Bendig et al., 2018) levels, point to coopetition as a source of innovation for organizations. Coopetitive innovation contributes to the recombination and spillover of knowledge (Estrada et al., 2016), producing organizational learning and increasing company performance (Bendig et al., 2018).

In this context, the great challenge of intraorganizational coopetition is to balance cooperation and competition so that one does not overshadow the other (Gernsheimer et al., 2021). When balanced, coopetition fosters new relationships, social interactions, and synergy (Tsai, 2002). If there is an imbalance of one force, such as intense internal competition, opportunistic behaviors in search of individual gains, better positions and obtaining priority resources may arise (Dorn et al., 2016). Bendig et al. (2018) emphasize that excessive competition generates internal tensions that compromise company results, making it the responsibility of managers to ensure routines and implement processes that enhance the benefits of coopetition and minimize potential negative impacts.

Banking cooperation, competition, and coopetition

The banking segment is characterized by competitiveness and pressure for results (Kriz et al., 2014; Makkar & Basu, 2019). Literature on cooperation in the banking sector mainly focuses on the interorganizational perspective, on relationships between banks and fintechs (Hosseini et al., 2022). From the internal viewpoint of organizations, banking cooperation is centered on the role of people, through knowledge sharing (Abbas et al., 2019; Chatzoglou & Vraimaki, 2009).

Knowledge sharing encompasses the activities of transferring or disseminating knowledge from one person, group, or organization to another, including tacit and explicit dimensions (Al Ahbabi et al., 2019). Among the factors affecting knowledge sharing, a point discussed in the literature involves the perception of the cost of affective commitment related to investing in trust in peer relationships for knowledge sharing (Abbas et al., 2019).

Thus, the most relevant point of this work is the relationship of knowledge sharing, through collaboration, with banking competition. In the study by Chen et al. (2010), it was identified that the lack of adoption of sharing solutions with mutual gains for professionals, while competing internally, can impact the level of knowledge sharing. Consequently, Makkar and Basu (2019) highlight that among the reflections of excessive competition and pressure for greater results among employees are stress and emotional disharmony. Corroborating that, Tsai et al. (2016) point out that hyper-competition negatively affects knowledge sharing and the performance of the banking institution.

Going a bit further, Yao et al. (2023) address the effect of competition on knowledge sharing, known as knowledge hiding. They emphasize that hiding practices can negatively influence employee creativity, undermining the organization's ability to gain a competitive advantage. In this vein and through a comprehensive literature review, Corbo et al. (2023) reinforce how coopetition affects innovation at multiple levels, including individual and organizational. The authors' analysis focused mainly on the relationship between individuals' coopetitive behavior and organizational performance. Seepana et al. (2020) highlight the importance of knowledge sharing in the context of competition, arguing that it is fundamental to overcome challenges and achieve competitive advantages. The study suggests that the presence of 'ambidextrous managers,' capable of handling both cooperation and competition simultaneously, is fundamental for organizational success. It was concluded that coopetition facilitates the acquisition and exchange of knowledge among the team, allowing the joint development of opportunities.

Thus, just as competing companies tend to have a similar knowledge base, employees within the same company tend to have experiences that help integrate knowledge, supporting the creation of new knowledge that allows facing the market more comprehensively (Bouncken et al., 2015). Studies based on strategic partnerships between companies indicate a positive relationship between coopetition and innovation. For Estrada et al. (2016), knowledge sharing is a key element of cooperation. Thus, the first proposition of the study emerges:

> *Proposition 1:* COOPERATION in the internal environment of the organization promotes knowledge sharing, while COMPETITION can provoke knowledge hiding.

In the financial segment, the strategic partnership between banks and fintechs is an example of coopetition among competitors. It occurs with cooperation to obtain technology and innovation in the provision of financial services (banks) and to obtain expertise and market reach (fintechs), while still competing in certain market niches (Hosseini et al., 2022). Thus, following the logic of inter-organizational coopetition, it is verified that this strategy could be transported to the competitive internal environment of banking organizations, since just like in their external environment, they have a high degree of competitiveness in the internal organizational environment (Tsai et al., 2016).

Competition is influential in generating short-term results (Bouncken et al., 2015) and an organizational environment that overly emphasizes competition can indeed reap immediate positive results or 'temporary advantages' (Kriz et al., 2014). However, the scenario changes when considering the cohesion of the internal environment of the organization, potentially harming collaboration and communicative effectiveness among team members. From this analysis, the second proposition of this study emerges:

> *Proposition 2:* COMPETITION in the internal environment of the organization, encouraged by recognition or rewards, influences short-term commercial results.

Banks operate in extreme competition, electing access to information and the creation of knowledge as the main competitive resources (Borba et al., 2022). Therefore, the main argument for coopetition is the improvement in knowledge sharing to enhance performance.

Competition can bring more tangible results in the short term (Bouncken et al., 2015), while cooperation, with a focus on knowledge sharing, tends to bear more lasting fruits, benefiting the organization in the long term (Estrada et al., 2016). Coopetition, in turn, attempts to group the best characteristics of both, trying to balance the dynamics for more holistic results, seeking to take advantage of the benefits while reducing the lack of trust in overly competitive environments and its influence on cooperation practices (Gernsheimer et al., 2021). Thus, the third and final proposition of this study emerges:

> *Proposition 3:* The integration of COMPETITION and COOPERATION in the banking environment, when strategically balanced, can promote a productive COOPETITION environment.

This coopetitive dynamic, characterized by knowledge sharing and innovation, favors long-term competitiveness while minimizing the inherent risks of exacerbated competition, such as knowledge hiding and opportunistic behaviors (Oliveira et al., 2021; Yao et al., 2023). Coopetition, therefore, represents a macro process where the complementarity between cooperation and competition translates into sustainable benefits and continuous innovation for banking institutions (Corbo et al., 2023).

Coopetition, a fusion between cooperation and competition, emerges as a vital strategy for organizations seeking to balance immediate gains with long-term sustainability. Studies indicate that while competition can generate tangible results in the short term, cooperation favors knowledge sharing and enhances lasting benefits (Bouncken et al., 2015; Dorn et al., 2016; Mail et al., 2021). Within organizations, particularly in highly competitive environments such as banking, the key lies in harmonizing these two forces, ensuring that coopetition maximizes performance while minimizing associated risks, such as opportunistic behaviors and internal tensions. This study aims to understand this dynamic and expand knowledge by creating a theoretical framework. For this purpose, rigorous data collection and analysis techniques were used, as described in the following section.

METHODOLOGICAL PROCEDURES

Considering the research objectives, a deductive qualitative research methodology was employed, utilizing the case study method (Yin, 2012). The choice of a qualitative approach is supported by its ability to conduct an in-depth investigation of phenomena in their specific contexts, providing an understanding of how they occur (Rynes & Gephart, 2004). The deductive nature of the research comes from the development of theoretical propositions that lead to the achievement of the proposed objectives based on the empirical evidence collected (Pratt, 2009).

The study examines a public financial institution located in Brazil. The institution targeted for the case study is a mixed-economy bank with public control operating in five Brazilian states, with about 9,000 employees and more than 90 years of existence. Public banks play a key role in the stability and economic development of a country, such as acting to make monetary policy more effective and as a means of controlling inflation (Modenesi & Passos, 2022). For these institutions, it is essential to have the ability to offer efficient services to attract new customers and win the loyalty of current ones, as this contributes to improving financial results, market performance, and the sustainability of the business, in addition to generating financial results for the public entity that manages it.

From the perspective of analyzing coopetition at the intraorganizational level, the case was selected because it is an organization that operates through subunits. The bank has a structure distributed in 493 physical branches and 9 regional superintendencies, in addition to having 35 support units.

Data collection for the research occurred in two stages: (1) data collection through interviews to raise initial questions about cooperation and competition and (2) documentary research to understand the results of the units of analysis. It is noteworthy that considering the scope of the research, the interview stage was limited to the network of branches and superintendencies responsible for operationalizing the institution's macro commercial strategy.

The interviews were conducted throughout November 2022, using a semi-structured script and an interview protocol. Interviewees were selected based on the function performed and location (regional superintendency — Sureg). The decision was made to interview at least one representative of each management role in the commercial teams network in branches and Sureg, which according to hierarchy are: regional superintendent, commercial manager, general manager, assistant manager, market manager, and supervisor. Each of the managers has different hierarchical levels, however, all interviewees are considered elite informants, as they are responsible for important decisions and have access to exclusive information, thus having the capacity to influence the organization's outcomes (Solarino & Aguinis, 2021). The profile of the interviewees is presented in Table 2.

Table 2. Interviewee profile.

ID [*1]	Age	Sex	Position	Field of Study	Level of Education	Years in Position	Years at Firm	Un[*2]	Sub[*1]
E1	41	M	General Manager	Human Resource Management	Bachelor's Degree	4	14	S	7
E2	39	F	Market Manager	Accounting	Postgraduate	5	16	L	14
E3	55	M	General Manager	Administration	Postgraduate	14	34	M	18
E4	35	M	Supervisor	Physical Education	Postgraduate	4	10	M	3
E5	40	F	Assistant Manager	Administration	Postgraduate	10	18	M	11
E6	32	M	General Manager	Administration	Master's Degree	8	12	L	25
E7	43	F	Assistant Manager	Administration and Law	Master's Degree	1	15	S	5
E8	33	F	Supervisor	Accounting	Postgraduate	1	10	REG	2
E9	58	M	Superintendent	Economics and Finance	Doctorate	3	20	REG	64
E10	38	M	Commercial Manager	Financial Management	Postgraduate	1	14	REG	13

Note. [*1] ID is the identification of the interviewee; [*2] Un — Unit: S (small), M (medium), and L (large) refer to the size of the agency and REG refers to the regional superintendency. [*3] Sub — number of subordinates of the manager. Source: Research data.

The interview protocol structure was based on the study by Bühler et al. (2023), with questions defined for cooperation, competition, and coopetition, as presented in Table 3. Before the interview, participants were provided with information about the study that included: (1) an overview of the research; (2) a definition of the key terms 'cooperation' and 'competition' in the intraorganizational context; and (3) clarification of anonymity.

Table 3. Interview protocol.

Cooperation	Reference
1. Considering the concept of intraorganizational cooperation, in which situations do you understand that the units cooperate? 2. What motivates cooperation? 3. Do you believe that cooperation is encouraged by the organization, superintendency, or managers? Why? 4. What outcomes do you believe result from cooperation?	(Bouncken et al., 2015; Estrada et al., 2016; Shvindina, 2019)
Competition	**Reference**
5. Considering the concept of intraorganizational competition, in which situations do you understand that the units compete? 6. What motivates competition? 7. Do you believe that competition is stimulated by the organization, superintendency, or managers? Why? 8. What outcomes do you believe result from competition?	(Baierl et al., 2016; Bouncken et al., 2015; Tsai, 2002)
Coopetition	**Reference**
9. How do you evaluate the possible coexistence of cooperation and competition? And what outcomes could be observed?	(Bouncken et al., 2015)

Note. Source: Elaborated by the authors based on the literature.

The interviews and recordings were conducted remotely using Microsoft Teams® software. The object of observation is the managers' perception of the company's practices and the documentary evidence indicating such practices. The object of analysis is the organization's practices of cooperation and competition and the perception of the coexistence of both. The average duration of the interviews was 20 minutes.

Data collected were analyzed through content analysis by categorizing findings into points of cooperation and competition. The interviews were fully transcribed, totaling 95 pages. From this, content analysis was conducted according to Bardin (2016), starting with the organization of content by distributing the data (interviewee, question, and answer) into a table, enabling the initiation of pre-analysis. Subsequently, the phase of exploring the material aimed to define categories. The initial category was established based on the theme related to the question, as per Table 3, while the final category was established inductively, i.e., it emerged from the collected data (Pope et al., 2000). The coding of the final categories was performed after analyzing secondary data in conjunction with primary data and observations and checking for similarities and differences between narratives. The summary of the analysis categories is described in Table 4.

Upon completing the coding process based on empirical evidence, the third phase of content analysis was performed, encompassing the procedures of processing, inferring, and interpreting the data (Bardin, 2016). Finally, the coded data were accounted for based on occurrences, divided into 197 segments referring to competition (90), cooperation (90), and coopetition (17).

Table 4. Summary of analysis categories.

Category	Initial category	Final category
Cooperation	Advantages, Stimulus, Motivation, Barriers	Knowledge sharing, Formal channels, Individual initiative, Company performance, Internal competition, Lack of space in the group
Competition	Result, Stimulus, Motivation, Perception, Barriers	Healthy competition, Better performance, Internal competition, Lack of equity, Awards, Career growth, Knowledge hiding, Discredit due to lack of results, Formal channels, Equity in competition, Overcoming results, Lack of space in the company
Coopetition	Perception, Stimulus, Motivation, Result	Greater satisfaction and balance, Better company performance, Financial return, Group results

Note. Research data.

The interviews were conducted until theoretical saturation of the data was achieved due to redundancy of responses and no new category emerged, indicating comprehensive understanding of the phenomena addressed (Eisenhardt & Graebner, 2007). Data triangulation was then conducted, comparing the interview data with findings from non-participant observations and the company's management systems to identify competitive and cooperative postures institutionalized within the organization. Among the documents analyzed were: (1) variable compensation regulation; (2) promotion policy; and (3) internal communications about campaigns, among other commercial events. Detailed identification of documents and citation of excerpts were not authorized; however, the reliability and integrity of the research can be verified through detailed records of the data collection and analysis process, allowing replicability of the study by other researchers (Yin, 2012).

RESULTS

The practices related to competition, cooperation, and coopetition were categorized into four groups: barriers, stimuli, outcomes, and advantages. Participants reported a higher number of segments for each concept: competition stimuli (62 segments), cooperation barriers (30 segments), and coopetition outcomes (12 segments). The low incidence of coopetition in the outcomes is due to the separation of cooperation and competition in the interview. This approach was adopted due to the lack of evidence in the literature on intraorganizational banking coopetition practices.

For the analysis of results, interviewees were identified throughout the text by the initial 'E' followed by their order number, as per Table 2. It is also noted that the term 'Sureg' mentioned in the statements refers to the regional superintendency.

The preliminary analysis shows that the sum of strategy and relationships among organizational actors (networking), combined with the management model adopted by the organization, provides a favorable environment for the alternation of cooperation and competition among units. Thus, the study aimed to identify whether the units adopt coopetitive strategies.

Competition

The stimulus for competition was evident in practices of internal competition, awards, career growth, financial return, recognition, company culture, discredit due to lack of results, and incentives for managers. Internal competition was depicted in the sense that employees prefer competition to gain notoriety on the individual performance lists published by the company. In the words of E6, "extreme level competitiveness generates certain individualism, as I mentioned. The manager does not share strategies, for example." This practice was the most mentioned in the set of interviews and is associated with career, remuneration, awards, and personal recognition.

Awards also generate internal competition, as the prizes are limited and given to the best performances. Performance measured individually, or by team in the case of managerial evaluation, is used for career benefits, financial return, recognition, and limited advantages. Therefore, they generate disputes and affect manager behavior: "There is also a dispute due to the fact that results impact career growth and this is seen as a resistance from managers to share strategies" (E1). The collected data validated Proposition 2 by evidencing the influence of competition on short-term results. Teams that were encouraged to compete, whether for recognition or rewards, showed an initial increase in productivity and reached short-term goals more quickly (Mail et al., 2021; Nalebuff & Brandenburger, 1997).

Cultural influence is a factor that encourages internal competitiveness. Being a bank, there is a natural disposition. The interviewees point out that "competition is still very much ingrained within the bank and not cooperation" (E4); "I believe that competition is more present in the bank than cooperation. It's something cultural in the bank" (E6); "it's a necessary competition for our company which is capitalist" (E9).

Such culture often results in negative exposure for the manager due to insufficient results, as recorded in the speech of E4: "In the Sureg meetings we receive the goals and deadlines established for compliance, this is a competition to see who will be first, who will be last and then they will charge: 'you didn't do it'"; and E6: "The issue of image comes in a bit more, how I will be seen by the regional superintendency. I want to be at the top of the follow-up rankings." Both refer to discredit due to lack of results.

The analysis of internal documents confirms the reports presented. Variable employee compensation is awarded in limited points; those with higher scores receive more to the detriment of those with lower scores, even if both outcomes are good. It is like a small pie, where the larger slice is given to those with more relative points.

The promotion policy has a scoring scale where 80% is based on performance and only 20% on the employee's potential. The interviewees (E1, E3, E5, E7, E8) point out achieving results in competition as fundamental for advancement. However, the promotion program does not favor professional qualifications and support positions in the commercial area. There are no talent pools or objective profile tests. There is a proposal to change the career path that, according to E1, "displeased part of the team due to causing 'differentiations' between positions causing an apparent demerit to managers who are not from the commercial area, however, I realize that they are important for generating results."

Regarding internal communication about commercial campaigns, there is a focus on rules and awards. It was possible to identify three distinct campaigns happening simultaneously, in addition to the goals normally launched semiannually. Generally, the recently published campaigns exclude positions that support and collaborate to generate commercial results, like that of E4: "Currently I am very much in the administrative, supporting the platform (commercial service). In my current function, I do not see an incentive for me to compete."

Cooperation

Barriers to cooperation were evident in practices of knowledge hiding, lack of company incentive, lack of management standardization, and lack of superintendency incentive. The incentives for cooperation reported are recognition, professional profile, company results, and superintendency and manager incentives.

Knowledge hiding is considered an undesirable behavior that hinders knowledge sharing in the organizational environment (Garcia et al., 2022). Knowledge hiding is not an inevitably negative behavior and people may hide knowledge without intending to cause harm (Oliveira et al., 2021). The research identified the practice of hiding work strategies, not offering ideas and only revealing part of the actions. Some interviewee statements highlight this practice: "We still notice some colleagues who hide their strategies more" (E6) and "Sometimes people hide tools so as not to benefit the opponent" (E9).

The lack of management standardization revealed that cooperation practices are restricted to the manager's profile and the lack of management standards makes it difficult to disseminate good practices. Some statements show the problem: "It's very rare. There isn't always cooperation among colleagues, but it depends on the managers" (E4); "But I think that's more a matter of the employee's profile than institutional" (E7).

Regarding the lack of company and superintendency incentives, they assume the same characteristics at different organizational levels. Interviewees reported a lack of spaces for idea exchange, a lack of encouragement for communication between different units (branches, superintendencies, and departments), meetings focused on demands rather than strategy, and a much greater focus on competition than on cooperation (E1, E2, E4, E5, and E9).

The company's individual recognition practices honor managers who achieve the best performances. Recognition is sometimes transferred to the team, reinforcing the sense of group and belonging. It is important to note that this practice depends on the manager's profile and incentive, which are elements of the research. Interviewee E3 mentions: "In my Sureg, there is a diploma/certificate delivery for the semester highlights"; and interviewee E2 suggests: "Cooperation would need to have a financial return, recognition, and esteem." In line with Proposition 1, it was evident that the organization does not promote a cooperative environment that encourages and recognizes knowledge sharing among managers; on the contrary, it encourages and rewards competition among them, which favors and stimulates knowledge hiding (Abdillah et al., 2018; Bouncken et al., 2015).

The analyzed documents did not mention any recognition action for collaboration. Institutional internal communication, except for sharing good sales practices in fleet and agricultural insurance, included continuous business objectives, without dedicating space to sales strategy or knowledge sharing, for example.

Coopetition

Coopetition was related to the positive outcome for the company and a more collaborative environment. Although the interviewees had no prior contact with the definition of coopetition, all recognized that it could be a strategy to enhance results and the organizational climate.

Despite the difficulties imposed by practices that favor competition over cooperation, the interviewees were able to intuitively identify the benefits: "I think it is indeed possible to exist, it would be healthy competition. And I think besides the result, the climate is much better" (E8); "I am convinced that this is beneficial for the company. If we cooperate more, if we contribute more, if we compete more and in an organized way, our goal of maximizing results and increasing the bank's product will inevitably be greater than if I do not cooperate" (E9); "The best of both worlds is for us to achieve a certain balance between the two factors. I think that's what the institution should seek" (E6).

As a practical example, some interviewees (E1, E5, E6, E7, and E9) associated the previous month's capitalization bond sales campaign as a success case to be followed in implementing coopetition as a strategy. E6 states: "I believe the model of the recent capitalization campaign was very assertive, so much so that the bank's result was historic for the product." The campaign took place in October 2022 and achieved a record result in the commercialization of this product, where, despite there being a ranking of best results, the award was individual, accessible to all positions and progressive. For E6, "... this sell-and-win modality. My sellers set a goal for themselves: 'I want to win prizes X, Y, and Z' and then they went after the sale to achieve that goal. It didn't matter anymore if the customer was from a neighboring branch, from another portfolio." E5 adds: "Everyone helped each other and served the clients regardless of the portfolio, prioritizing good service, agility, and the realization of business." E9 highlights: "the result was the fruit of cooperation and competition reconciled to a pleasant organizational climate within the Sureg. One helped the other, agencies and Sureg."

The mentioned campaign featured collaborative practices from the start of sales, as some branches began to show highlights in results. The practices are evidenced: "A branch (from the same superintendency) sold more and we got in touch to find out about the strategy" (E1); "I asked for help from the commercial manager I know from another superintendency to seek customer filter strategies and commercial approaches" (E5); "I was approached by a colleague, an assistant manager, from the previous branch I worked at. She asked me what we were doing differently and asked for some tips to boost results. At the end of the campaign, her branch's performance was very close to my branch" (E6). The results highlight the validity of Proposition 3, which considers that competition, cooperation, and coopetition can be part of the same macroprocess, applicable to slightly different objectives. It was observed that while some teams benefited from a more cooperative approach, others found an advantage in competition. However, in specific situations, a hybrid approach of coopetition proved beneficial and impacted results (Estrada et al., 2016; Mail et al., 2021).

From the competitive perspective, the campaign fostered individual competition with immediate, cumulative, and progressive awarding by achievement levels. As for the overall result of the institution, it was boosted by disputes for larger results, regardless of the branch's size. Moreover, the performance ranking for superintendencies is a stimulus to compete and stand out, which is passed on to the branches. From the analysis of results obtained with this campaign, it was verified in practice the enhancement of results for the organization, confirmed by the historic sales result achieved in a short period.

The analysis of the results reveals practices of competition, cooperation, and coopetition in the organization, categorized into barriers, stimuli, results, and advantages. Significant stimuli for competition are highlighted, such as internal competition, prizes, career growth, and recognition. However, barriers to cooperation are also evident, including knowledge hiding and lack of company incentives. Coopetition is associated with positive outcomes, but its adoption is limited due to unfamiliarity with the concept. The study suggests that the effectiveness of coopetition depends on a balance between competition and cooperation, influenced by factors such as organizational culture and management practices. The successful implementation of coopetitive strategies can promote a more collaborative environment and better results for the company.

DISCUSSION

It is crucial to emphasize that the influence of coopetitive strategies on organizational performance is supported by the perceptions of the interviewed managers, given the qualitative nature of this study. Managers' perceptions, although not objective measures, provide deep insights into the internal impacts of coopetition. Reports of improvements in organizational climate and operational efficiency indicate a positive effect on overall performance. This qualitative approach, focused on the experiences and perceptions of managers, illustrates how coopetition, by balancing competition and collaboration, can lead to greater synergy and efficiency within the organization. Therefore, even in the absence of quantitative metrics, the qualitative evidence presented in this study is vital for understanding the dynamics and impact of coopetition in the banking environment.

Practically, there was a clear tendency toward competition over cooperation in the case studied. Despite the positive outcomes indicated by the interviewees, constructing a coopetitive strategy requires a better balance between competition and cooperation practices (Oliveira et al., 2021; Tsai, 2002). Whether financial or for recognition, excessive rivalry creates barriers and distances within the organization (Bouncken et al., 2015).

A dominant tendency toward competition regarding outcomes is noted. This inclination, while presenting positive aspects in the eyes of the interviewees, sounds an alarm about the sustainability and health of a coopetition strategy (Yao et al., 2023). To be effective, coopetition requires a subtle balance between competition and cooperation, a delicate dance that, if unbalanced, can generate negative consequences for the organization (Bouncken et al., 2015). In this sense, it is crucial to recognize that a company's strategic model and management approach do not operate in a vacuum. They interact with a series of factors, including organizational indicators, social interactions, and the company's reward system (Bendig et al., 2018; Yao et al., 2023).

The broader literature on coopetition highlights other elements that deserve attention. For example, the balance between competition and cooperation is often influenced by organizational culture and climate (Bouncken et al., 2015; Shvindina, 2019). Organizations with a more collaborative culture are more inclined toward coopetition practices. However, competition-oriented organizations may inadvertently discourage collaboration and, as a result, miss valuable opportunities for innovation and growth (Demirel et al., 2013; Seepana et al., 2020; Tsai, 2002).

The results reinforce findings by Bühler et al. (2023) on the impact of the strategic and management model adopted by the company on intraorganizational coopetition, as well as organizational indicators, social interactions, and the rewards and recognitions for performance offered by the organization. Another point worth highlighting is the identification of the role of trust in cooperation reinforced by the competition practices encouraged by the company (Gernsheimer et al., 2021; Mail et al., 2021). The list of competition, cooperation, and coopetition practices found are presented and correlated in categories as shown in Table 5.

Table 5. Framework of competition, cooperation, and coopetition practices.

Competition practices	Barriers	Stimulus	Outcome	Advantages
Internal competition		x		x
Professional growth		x		x
Company culture		x		
Discredit for lack of results	x	x	x	
Demotivation	x		x	
Manager incentive	x	x		
Awards		x	x	
Recognition		x	x	
Financial return		x	x	
Company outcome			x	x
Cooperation practices	**Barriers**	**Stimulus**	**Outcome**	**Advantages**
Favorable organizational climate		x	x	
Knowledge sharing		x	x	x
Lack of company incentive	x			
Lack of standardization	x			
Superintendency incentive	x	x		
Manager incentive	x	x		
Professional profile	x	x		
Networking (Relationships)		x		
Knowledge hiding	x			
Recognition	x	x		
Company outcome		x	x	
Coopetition practices	**Barriers**	**Stimulus**	**Outcome**	**Advantages**
Collaborative environment		x	x	x
Knowledge sharing		x	x	x
Trust in partners	x	x		
Greater results for the company		x	x	x

Note. Source: Authors.

Knowledge sharing is a crucial element for cooperation (Estrada et al., 2016) and is a lost resource in hypercompetitive environments (Garcia et al., 2022; Oliveira et al., 2021; Yao et al., 2023). There are important reflections on winning and losing with competition, especially concerning overcoming knowledge asymmetries for innovation (Bouncken et al., 2015). Additionally, issues of governance, leadership, and organizational structures play a key role (Drnevich & Croson, 2013). Leadership can guide the balance between competition and cooperation and organizational structures can facilitate or inhibit the effectiveness of coopetition.

In summary, coopetition, as a concept and practice, is multifaceted and complex. Success requires not only the consideration of the organization's internal factors but also an understanding of external influences and the constantly evolving dynamics of the global market. This expanded discussion aims to provide a holistic understanding of coopetition, drawing parallels with previous studies and shedding light on areas yet unexplored.

CONCLUSIONS

This study highlights the coexistence of competitive and cooperative practices in the banking environment, suggesting benefits from balancing both strategies to achieve coopetition. The banking sector is characterized by competitiveness and pressure for results; however, the agenda of coopetition should be present in a society that increasingly values results with purpose. The research revealed that there is a long way to go to achieve full coopetitivity in the sector. Despite this, managers and banking institutions can achieve immediate gains by adopting coopetitive practices strategically, as indicated by previous research in organizations from other sectors (Luo, 2005; Tsai, 2002).

In this study, we elucidated the complex interaction between competitive and cooperative practices within the banking environment, illustrating the potential of coopetition when both are properly balanced. The results presented corroborate the findings of Bendig et al. (2018), which suggest that increasing internal cooperation and reducing competition, through knowledge sharing and organizational learning, allows for the creation of an environment that stimulates creativity and strengthens relationships. Future studies could contribute to this direction by assigning a coopetitivity scale applied to the banking sector, thus allowing the quantitative measurement of the effects of practices and strategies.

However, our study has its limitations. By following the research protocol of a previous study that obtained results from competition, cooperation, and coopetition practices, the questions about 'outcomes' may have led to respondent bias. It is suggested that future studies restructure the questions. Another limitation was the choice of the banking sector, which has its own competitive dynamics, possibly influencing the study's conclusions. We also suggest that future research considers the nuances offered by institutional theory in the intraorganizational coopetition environment and incorporates a deeper evaluation of organizational culture, complementing and enriching the insights generated by this study.

Moreover, the emphasis on commercial results, without a proper deep dive into the financial data of branches and superintendencies, leaves room for subsequent investigations. Finally, as a suggestion for future research, there is an opportunity to study intraorganizational coopetition in private sector banks, to compare whether the stability of tenured employees may have reflected on the results analyzed here and on coopetitive practices in general.

To conclude, we highlight that, although the banking sector is traditionally competitive, the adoption of coopetitive strategies can provide a valuable path to align results with broader and more meaningful purposes. The findings suggest that even in the face of challenges to achieve effective coopetitivity, managers and banking institutions can immediately benefit from strategic coopetitive practices. This study underscores the complexity and potential of coopetition in the banking sector, providing important insights for understanding and implementing these strategies in a highly competitive environment.

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