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The Role of 4Rs Marketing Mix in Enhancing Customer Trust:Afield study in Popular Credit Bank of Algeria (CPA)

دور المزيج التسويقي (4Rs)في تحسين ثقة العملاء: دراسة ميدانية في بنك القرض الشعبي الجزائري

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Abstract

The study aimed to highlight on the importance and role of the4Rs marketing mix inenhancing customer trust in banks within a competitive environment. This study aims to highlight the importance of the 4Rs marketing mix in enhancing customer trust in banks that operate in a competitive environment.This makes it more relevant to the relationship marketing approach, which is concerned with building and developing customer trust as an essential foundation for the continuation of the relationship.

A survey was conducted on a sample of customers of the Popular Credit Bank of Algeria (CPA), and the results showed that there is a statistically significant relationship between the 4Rs marketing mix and customer trust. The study also indicated that reliance on the elements of the marketing mix positively affects customer trust.

Keywords: The 4Rs Marketing Mix, Customer Trust, Relationship, Retrenchment, Relevancy, Reward.

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ملخص

هدفت الدراسة إلى تسليط الضوء على أهمية ودور المزيج التسويقي (4Rs) في تحسين ثقة العملاء في البنوك ضمن بيئة تنافسية، هذا يجعلها أكثر ارتباطًا بنهج التسويق بالعلاقات الذي يهتم ببناء وتطوير ثقة العملاء كأساس جوهري لاستمرار العلاقة.

تم إجراء مسح على عينة من عملاء بنك القرض الشعبي الجزائري(CPA) وأظهرت النتائج أن هناك علاقة ذات دلالة إحصائية بين عناصر المزيج التسويقي (4Rs) وثقة العملاء. كما أشارت الدراسةإلى أن الاعتماد على عناصر المزيج التسويقي يؤثر بشكل إيجابي على ثقة العميل.

الكلمات المفتاحية: المزيج التسويقي 4Rs، ثقة العملاء، العلاقة مع العميل، التخفيض، الصلة بالعملاء، مكافأة العملاء.

1. INTRODUCTION

Marketing theory is an applied science; it focuses on the marketing activities of the company as a research goal (Hou, 2018, p. 135), and marketing mix is one of its basic concepts (Rafiq&Pervaiz K. Ahmed, 1995, p. 4). For decades, the marketing mix has been a tool used for effective marketing (Londhea, 2014, p. 335). It is an important factor that influences the purchasing decisions of customers (Astuti, Silalahi, &Wijaya, 2015, p. 68). Defined as a set of marketing tools that aim to fulfill a customer's needs and build customer relationships through integration between them (Sama&Ratih, I. A. B, 2017, p. 87). Thus, the marketing mix not only aims to influence the purchasing decision, but also aims to establish relationships with customers. This is due to the business environment in which competition between companies has become more intense and fierce, as there has become an urgent need to build relationships based on trust between all partners and with customers in particular. In this context, it became necessary to search for another model of the marketing mixthat is more concerned with building and maintaining relationships with customers. Therefore, the researcher (Elliott, 2002, p. 138) presented a new modelis "The 4Rs marketing mix" through which companies can achieve effective performance in line with market variables and impose more attention to relationships with customers that require trust as an important basis for the continuation of the relationship. In this regard, according to (Sama&Ratih, I. A.B, 2017, pp. 87-88)there are many previous studies that confirmed a positive relationship between the traditional 4Ps marketing mix and customer trust. As for the 4Rs marketing mix, a study (Lin & Wei-Tsong Wang, 2015, p. 16) in the context of B2C e-commerce showed that there is an effect of the 4Rs marketing mix on customers' trust in the online seller, excluding the perceived value. Given the importance of building relationships with customers in the banking sector, andthe subject of trust as an essential building block for its business development. We are trying through this study to identify the modern 4Rs marketing mix and its relationship and impact on enhancing customer trust within the banking sector depending on the competencies of each element as identified by the researcher (Elliott, 2002).

To make this study, we started from the following problem:

To what extent can the 4Rs marketing mix enhance the trust customer in the bank under study?

To answer this problem, we have put the following hypotheses:

–   There is a significant correlation between the 4Rs marketing mix and its components and the trust of customers in the bank.

–   There is a significant influencing relationship between the 4Rs marketing mix and the trust of customers in the bank at the level of significance 5%.

Objectives of the study: The study aims to find out:

–   Highlight on the concepts of the 4Rs marketing mix and customer trust.

–   Determine and test the nature of the relationship and the impact between the 4Rs marketing mix and customer trust.

–   Knowing the extent to which each element in the marketing mix is related to achieving customer trust in the bank under study.

–   Knowing the extent to which the marketing mix contributes to the development of customers' trust in the bank.

The importance of studying: To discover a scientific explanation for the relationship between the uses of the 4Rs marketing mix and the level of customer trust in the banking sector.

2. Marketing mix evolution path: From 4Ps to 4Rs:

The researcher (Londhea, 2014, p. 336) has indicated that the marketing thinkers worked to explore new theoretical approaches and expand the range of the marketing mix concept to fit the changes in customers and organizational attitudes. In this regard, McCarthy (1960) expressed the existence of an unlimited number of marketing mix strategies (Goi, 2009, p. 4). According to (Hou, 2018, p. 135) the most popular marketing mix since 1930 is the 4Ps, the 4Cs, the 4Rs.

For more understanding and clarification of the reasons for the changes and expansion of these theoretical approaches. We begin with the 4Ps traditional marketing mix. Proposed by McCarthy in 1960; it represents a cornerstone of the modern marketing mix (Londhea, 2014, p.337). This concept has been associated with Production-orientation definition of marketing (Goi,

2009, p. 4; Izakova, Kapustina, &Sysoeva, 2018, p. 44).The main criticisms leveledagainst this mix are designed from the supplier's perspective, not the customer (Londhea, 2014, p. 136; Lin & Wei-Tsong Wang, 2015, p. 3). It does not apply to all markets and marketing situations (Grönroos, 1994, p. 5). Failed to achieve communication with customers, which caused marketing deficit (Elliott, 2002, p. 62). In the context of Relationship Marketing, the vast majority of authors clearly state that 4Ps cannot be the basis of a retention-marketing framework (Constantinides, 2006, p. 114).

In the 1980's the USA researcher Lauterborn proposed 4Cs theory as the marketing mix based on customer-orientation(Lin & Wei-Tsong Wang, 2015, p. 3; Izakova, Kapustina, &Sysoeva, 2018, p. 44;Londhea, 2014, p. 336). Which focuses on customers'need (Liu, Liang, & Lin, 2018, p. 438). This is done by converting product into customer solution, price into cost to the customer, place into convenience, and promotion into communication. Also, the researcher (Constantinides, 2006, p. 416) considered it as a marketing model that corresponds to the concept of relationship marketing. In contrast, in the early 21st century, competition has developed in the market, so that the 4Cs gradually became unable to suit these marketing situations (Hou, 2018, p. 136). Thus, the 4Cs and 4Ps lacked competition-orientation (Liu, Liang, & Lin, 2018, p. 439). Based on these shortcomings, the scientist American (Elliott, 2002, p. 140) presents the 4Rs marketing theory:

− Relation between the company and its customers;
− Retrenchment as the way for proximity for the organization and customers; the demand technology and consumption way;
− Relevancy as a correspondence the brand value with the product purchase motivation and the customers;
− Reward as the way for long-term meeting their preferences and needs.

The 4Rs marketing mix is one of the new tools that marketers need to learn to master and define it as a new marketing toolbox designed to replace the 4Ps on which generations of traditional marketing have relied (Elliott, 2002, p. 138), it is one of the advanced marketing theory (Liu, Liang, & Lin, 2018, p. 439). The 4Rs Marketing mix, the most suitable for companies with

a competitive orientation (Hou, 2018, p. 136; Huan, Renshu, & Chun, 2020, p. 676).

Moreover, researchers (Huan, Renshu, & Chun, 2020, p. 676; Liu, Liang, & Lin, 2018, p. 439; Ren, Wu, Liu, & Ly, 2018, p. 96) consider the (4Rs) as "combination of 4Ps and 4Cs theories" and it has stronger validity and availability than 4Ps and 4Cs theory. In addition, there is a set of benefits and objectives that achieved when applying this mix are creating a competitive advantage, developing win-win relationships, increasing customer satisfaction (Lin & Wei-Tsong Wang, 2015, p. 3). Establish a long-term and solid relation with customers; improve the speed of market response achieving an important guiding theory for e-commerce marketing (Liu, Liang, & Lin, 2018, p. 439). Realize the communication with company and customers; implement a low-cost marketing strategy (Huan, Renshu, & Chun, 2020, p. 676). Customers loyalty; establish a stable trust relationship (Hou, 2018, p. 136).Emphasizes much more relationship marketing (Ren, Wu, Liu, & Ly, 2018, p. 96;Huan, Renshu, & Chun, 2020, p. 675).

3. Customer trust:

The changes and transformations in the business environment, which are the most important: the increasing intensity of competition and the rapid technological development in various fields increased the interest of marketing thinkers and theorists in the concept of trust. Since1987, researchers in marketing have increasingly incorporated trust within their empirical models of channel relationships (Geyskens, Steenkamp, & Kumar, 1998, p. 224).The researcher also considered it (Wilson, 1995, p. 337) as "a basic building block of the relationship model". Thus, the interest in the topic of trust increases when the interest in establishing long-term relationships between the company and customers increases (Ranaweera&Prabhu, 2003, p. 87).

Trust customer defined as a willingness to rely on an exchange partner with whom one has trust (Moorman, Deshpandé, &Zaltman, 1993, p. 82). Furthermore, the researchers (Ranaweera&Prabhu, 2003, p. 83) believe that the effect of trust and customer satisfaction can be an alternative competitive advantage in a highly competitive business environment.

Besides what was mentioned above about the importance of gaining the

trust of customers, the researcher (Reichheld& Phil Schefter, 2000, p. 107)emphasized that "To gain the loyalty of customers, you must first gain their trust", and he also pointed out that Trust is the cornerstone of online store customers. Besides, there are other consequences of gaining customers trust according to (Castaldo, 2007, p.195):

- Reduce the degree of decisional uncertainty;
- Increase the degree of commitment shown by the interested actors;
- Enhance satisfaction level and relationship quality;
- Improve the communication efficiency.

Given the growing importance of customer trust in market relationships, it is important to know the antecedents and sources of this concept. So, according to(Costabile, Raimondo, &Miceli, 2002, p. 3) customer trust is defined as depicting the reliability of a customer's perspective based on one or more experiences in a sequence of transactions or interactions Marked by the fulfillment of his expectations of the product's performance and then satisfaction. Where (Selnes, 1998, p. 309) Identified satisfaction as a significant precursor to trust; and pointed out the role of well-timed communication as having a positive effect on both trust and satisfaction. Many researchers focus on the development of trust through the ability and competence of the resource (expertise) and the provision of a product or service of the expected quality (Sichtmann, 2007, p. 1002). Equally important, there are other precedents for customer trust"relationship length; Absence of opportunistic behaviors; Cooperative behavior"(Castaldo, 2007, pp. 186-187).

The researcher (Ebert, 2009, p. 68) explained that: The concept of consumer trust is explained through theories of changing attitudes in customer 600ehaviour,which made a difference in the number of dimensions and names of trust.Therefore, the measure of consumer trust dimensions has been developed in the past fifteen years from a one-dimensional measure of trustin 1994 to a four-dimensional measure in 2001. Whereas, multidimensional measures were presented to cover different aspects of trust (e.g. emotional and cognitive/rational aspects of trust)(Ebert, 2009, p. 69). In addition, there are development-based trust dimensions, which express

various forms of trust representing stages of development through developing relationships and achieving deeper and more complex levels of trust (Hernandez and Santos, 2010, p. 179).According to the researcher (Castaldo, 2007, pp 217-218), quoting from the researchersLewicki and Bunker (1996), Shapiro et al (1992), these dimensions are:Calculus-based trust (CBT), in this perspective, trust is viewed as an ongoing economic account, the value of which is determined by comparing the results derived from an ongoing relationship and the costs of maintaining it. At this point, trust is very fragile and the relationship is developing gradually. The second evolutionary stage is knowledge-based trust (KBT), which is based on information gained from the organization, and continuity of interaction, based on a regular communication flow. The final stage is identity-based trust (IBT), which emerges when both parties come to a mutual identity complete with each other's desires and intentions. When one party is able to understand what the counterparty really matters, even in the absence of accurate information.

4. The 4Rs marketing mix model to enhancing customer trust:

Customer trust is one of the important goals resulting from implementing the 4Rs marketing mix (Hou, 2018, p. 136). The creation of these strong and persistent relationships is thus the product of applying the model of 4Rs marketing mix (Izakova, Kapustina L.M, &Vozmilov I.D, 2018, p. 351).The researcher (Elliott, 2002, p. 140) suggested eight basic core competencies that contribute to the realization of this four-element model, which are as follows:

- Relationship (R1): service quality, customer experience.
- Retrenchment (R2): technology, convenience.
- Relevancy (R3): expertise, merchandise.
- Reward (R4): stature, time.

Managing the four elements of the marketing mix and the eight competencies gives companies the ability to control all points of contact with customers through a smart marketing plan that suits the markets in the current era(Elliott, 2002, p. 165).In addition, the components of this combination of strategies and competencies represent in themselves a set of

antecedents of customer trust.

4.1. Relationship vs. Trust Customers:

It refers to the relationship between the company and its customers, for benefit from the customer relationship strategy, companies must think creatively to make customer service an experience unique, valuable,and memorable through two core competencies (Elliott, 2002, p. 151).

A. Quality of service:

In the current era,customer awareness has come to consist of the experience of buying and consuming a product or service together (Elliott, 2002, p. 146). In the competitive environment, several researchers concluded that trust is built according to consistently high-quality service(Shpëtim, 2012, p. 27).

B.Experience customers:

Companies that build their business around thiscompetence should strive to make the experience of dealing and using a product or service unique and enjoyable (Elliott, 2002, p.147). Mostly, trust depends on the experience stratified in the historic memory of individuals (Castaldo, 2007, p. 187). As well, that past-experience is one of trust antecedents (Mayer, Davis,J, &Shourman, D , 1995, p. 728).

4.2. Retrenchment vs. Trust Customers:

Retrenchment is a strategy that helps solve the problem; where it entails the direct involvement of the customer instead of an attempt to lure them into a certain service (Elliott, 2002, p. 151). The core competencies can be implemented to support a retrenchment strategy (Elliott, 2002, p. 151):

A. Convenience:

 One main characteristic of convenience is effective in reducing the time and effort a customer spends (Lee, Lee, & Tan, 2015, p. 163).According to Berry et al, Convenience is defined as the customer's perceived degree of reducing the cost of time and effort expended in the entire shopping process (Moeller, Fassnacht, &Ettinger, 2009, p. 314).It also leads customers to a stronger relationship with the company (Seiders, Voss, Godfrey, & Grewal, 2007, p. 154). In contrast, inconvenience is one of the bigger elements that cause a customer to leave a relationship (Keaveney, 1995, p. 79). Hence, convenience results in satisfying experiences and positive perceived value

that support feelings of trust customers.

B. **Technology:**

According to (Zineldin, 2000, p. 15) making use of the current technology
and modern methods of communications increases the likelihood of forming
long-term and solid customer relationships. The study of (Jan & Abdullah,
2014, p. 441) revealed that there is a significant positive impact of
technology-related factors that are responsible for the success of
implementing customer relationship management on customer trust.
Concerning in websites, (Shankar, Urban, & Sultan, 2002, p. 333) found that
the development of information technology supports trust.

4.3. Relevancy vs. Trust Customers:

Relevance refers to" the meaningfully relation between two objects under a
certain circumstances which are engaged in a common activity and have a
purpose" (Lee, Lee, & Tan, 2015, p. 163). Then, the relevancy strategy is
defined as the ability of the companies to strengthen its relationship with
customers (Elliott, 2002, p. 155).

A. **Expertise:**

According to (Johnson & Grayson, 2005, p. 501) expertise is typically
assessed in terms of the service provider's level of knowledge and
expertiseand the study has shown that there is a positive impact of expertise
on customer trust. In addition, the researcher (La & Choi, 2011, p.3)
believes that a partner's experience or expertise results in an expectation of
his credibility by customers that is based on belief of trust.

B. **Merchandise:**

Merchandise "Replaces the old P (product)" (Elliott, 2002, p. 161). Its
importance is evident in situation that a company's products/services do not
meet the customer's needs and wants, which makesthe marketing strategy
defective (Asgarpour, Abdul Hamid, &Sulaiman, 2013, p. 634). In the
demand-driven age, the researcher (Elliott, 2002, p. 161) believes that
companies can succeed if they spend a long time with customers rather than
vendors in the laboratory of product development.As many researchers
concluded that trust is built on consistently meeting customers' needs (La &
Choi, 2011, p.3). For this reason, companies today tend to customize their
products, services, and communications with customers.

4.4. Reward vs. Trust Customers:

The reward is defined as "strategy built around rewarding customers for doing business with a company" (Elliott, 2002, p. 161). The reward has become a necessary condition for building and maintaining long-term relationships with customers and not just a motivational tool (Lin & Wei-Tsong Wang, 2015, p. 5). According to (Elliott, 2002) Based on two Core Competencies:

A. **Stature:**

Stature refers to being a psychological reward that the customer receives as a result of his acquisition or use of the product/service based on his perceptions (Elliott, 2002, p. 161). It expresses the high level of prestige when customers receive a great pleasure or positive value from the association with a specific brand or company.

B. **Time:**

Timerefers to "the investment of time in the acquisition and use of the product or service you are offering" (Elliott, 2002, p. 163). This element indicates the importance of customers' time as a value with a scarce resource for them, as it represents a decisive factor that gains a competitive advantage for the product /service. This is done according to (Elliott, 2002, p. 164) through implementing a strategy to save customers' time and a strategy to convert customers' time into moments or an enjoyable interval or values while they obtain or use the product/service.

All this leads us to the fact that rewarding customers contributes to raising the perceived values of customers.According to (kotler&keller, 2016, p. 151) Customer-perceived value (CPV) is the difference between the prospective customer's evaluation of all the benefits (economic, functional, and psychological) and costs (monetary, time, energy, and psychological). Customer value can reduce uncertainty, help in building trust, and result in willingness to commit long-term relationships with a company (Moliner, Sánchez, J, Rodríguez, R. M, &Callarisa, L, 2007, p. 207).

5.Experimental:

5.1.Study methodology:

In order to achieve the goals of the study, the descriptive analytical approach was adopted, gathering data and information related to the

phenomenon under study through the respondents' answers about the axes and paragraphs of the questionnaire.Then, analyzing the results reached and interpreted, while the secondary data are represented in scientific books and studies Previous, scientific publications and forums related to the study topic.

5.2. Sample of the study:

We targeted the population of the study consists of the customers of CPA bank. Then, the sample of the study was determined by the random stratified sample of the study population, 160 questionnaires were distributed to the customers of the bank, 157 were recovered, 145 were accepted, which represent the ratio 90, 62% of the total questionnaires.

5.3.Study tool:

5.3.1. Measurement and scale: The questionnaire was used as a main tool in collecting the necessary data for the subject of the study, as it included the first part of the definition of the subject of research and general data for the target group, while the second part was devoted to the study variables. The research was performed using a questionnaire with a total of 57 measurement items, where the second part divided phrases related to the independent variable (The 4Rs marketing mix), and expressions for the dependent variable (trust customer), and the Lekart five-point scale was adopted to answer the phrases of the part of the study variables . Where the questionnaire was designed based on the relevant literature.

5.3.2. Stability of the Study Tool: To ensure the consistency of the study tool, we calculate the coefficient of stability, as this method indicates the strength of correlation and cohesion between the scale phrases. we notice through Table1 That the Cronbach Alpha parameter for the study instrument's paragraphs is 0,947 and this indicates that High stability coefficient, which qualifies it to be a suitable and effective measuring instrument for this study, and it can be applied with confidence.

Table 1. Stability of the Study Tool

Axe	Number of axe & items	stability coefficient
R1	20	0,889
R2	12	0,805
R3	6	0,684
R4	6	0,793

The 4Rs	44	0,933
Trust Customer	13	0,874
Total	57	0,947

Source: Prepared by researches, based on SPSS test results.

5.3.3. Statistical methods and programs used in the study:

To achieve the goals of the study, and to analyze the collected data, we coded and entered the data into the computer through using the statistical package program SPSS v26. Several statistical methods were used, namely: Cronbach Alpha test to determine the reliability of the questionnaire paragraphs. Percentages with a view to determining the percentage of repetitions, whether for the characteristics of the study sample, or the answers to the sample items on the form phrases. Arithmetic mean for calculating the average answer for each phrase of the form. Standard deviation for determining the extent to which the readings are separated from the centre of their collection for each of the phrases of the study tool. Pearson correlation coefficient to see how the independent variable relates to the dependent variable. Simple linear regression analysis to see the effect of the independent variable on the dependent variable.

6.Results and discussion:

6.1. Statistical analysis of study variables:

We are working to provide an analysis of the demographic characteristics of the sample, as well as an analysis of the responses of the sample to the study variables.

6.1.1. Analysis of the demographic characteristics of the sample:Table 2

indicates that the gender distribution of the sample was 55,9 % for males while females represented 44,1%. As for the age, the largest percentage was for the age group from 36 to 45years. About (36,6%), and with regard to the distribution of sample members according to Banking experience, the first percentage was more than six years (57,9%), then the second arrangement is from 2 to 3 years and the third and last arrangement is for a group of (4-5 years, less than one year) respectively. Concerning qualification more than half of the respondents (53.1 %)have a graduate level, followed by high school and less by more than a third of the sample 39.3%, and then a post-graduation level with (7.6%).

Table 2. Sample Data

Items		Freq.	Perc.	Items		Freq.	Per.
Sex	Male	81	55,9	**Educational qualification**	High school and less	57	39,3
	Female	64	44,1		Graduate	77	53,1
Age	18-25	08	5,5		Post-graduation	11	7,6
	26-35	44	30,3	**Relationship length withbank**	Lessthan one year	14	9,7
	36-45	53	36,6		2-3 years	27	18,6
	46-55	30	20,7		4-5 years	20	13,8
	56 And older	10	6,9		More than 6 years	84	57,9
Total Sample : 145							

Source: Prepared by researches, based on SPSS test results.

6.1.2. Analyzing the mean of the respondents' responses to the study variables phrases:

Through Table 3, it is clear that the mathematical averages of the respondents 'answers to the 4Rs marketing mix phrases were positive, as the overall mean for this axis was 3.66 and it falls in the field of approval and acceptance with a standard deviation of (0.46). As well as for the second axis of customer trust, as shown in the same Table, the mean of the responses of the individuals of the sample surveyed were all positive (3.72) with a standard deviation of (0.508), as it is explained in the descriptive analysis table .

Table 3. The mean of the respondents' responses to the study variables axes

Axes	Moyenne	Ecart type	Axes	Moyenne	Ecart type
R01	3,6402	,54009	CB-TRUST	3,7103	,63637
R02	3,6345	,50338	KB-TRUST	3,7345	,58868
R03	3,7816	,52943	IB-TRUST	3,7155	,65724
R04	3,6138	,62655	**Cust- trust**	**3,7201**	**,50856**
THE04Rs	**3,6675**	**,46531**	**N**	**145**	

Source: Prepared by researches, based on SPSS test results.

6.2. Test and analysis of hypotheses:

The results of the hypothesis test are as follows:

6.2.1. Test of the first major hypothesis:This stage includes identifying the nature of the relationship between the study variables and verifying the

first main hypothesis, which states that:There is a significant correlation between the marketing mix and customer trust.

– **The first stage:** Calculating the simple correlation coefficient between the 4Rs marketing mix and customer trust.

Table 4. Test of the first major hypothesis (the first stage)

Pearson Corrélation	Sig.
,716**	,000
**. The correlation is significant at the 0.01 level (two-way).	

Source: Prepared by researches, based on SPSS test results.

According to these data, there is a statistically significant correlation relationship between the 4Rs marketing mix and customer trust, where the correlation coefficient is 0.716 with a significance level less than 0.05.This indicates that the more the bank increases its interest and keenness on the good application of the elements of the marketing mix, the higher the level of trust among its customers.

– **The second stage:** Calculating the two-way coefficients between elements of 4Rs marketing mix as independent variables that affect customer trust.

Table 5. Test of the first major hypothesis (the second stage)

Customer trust	R01	R02	R03	R04
Corrélation de Pearson	,515**	,709**	,603**	,604**
Sig.	,000	,000	,000	,000
**. The correlation is significant at the 0.01 level (two-way).				

Source: Prepared by researches, based on SPSS test results.

Through these results, it can be said that elements of the 4Rs marketing mix as interpreted variables affect each of them individually on the dependent variable, customer trust; that the bilateral correlation coefficients are statistically significant at the level of significance 0.05. The table also shows that there is a difference in the degree of correlation between strong and moderate, ranging between(0.515, 0.709).

6.2.2. Test of the second major hypothesis: In the context of verifying the validity of the second main hypothesis, which states that: There is a statistically significant effect relationship between the 4Rs marketing mix and customer trust in the bank under study at a 5% level of significance.

Table 6. Test of the second major hypothesis

	Stident test t		Fisher F		Linear model coefficients		Coefficient of determina-tion R2	Correlat-ion coefficient R
	Calcul- value	Calcul- value	Moral test	Calcul- value	Slop	Consta nte		
Cust-trust	,000	12,275	,000[b]	150,687	,783	,849	,513	,716[a]

Source: Prepared by researches, based on SPSS test results.

The results of the regression analysis in Table 6 indicate that the marketing mix 4Rs has a significant effect in enhancing customer trust, and this effect is illustrated by the calculated (F) value of (150,687) and the calculated significance level it is 0.00, which is less than the approved significance level of 5%. In addition, it is inferred from the value of the coefficient of (R^2) that (51.3%) of the customer trust enhancement is explained by the independent variable (The 4Rs marketing mix).In addition to the fact that there are other indicators that cannot be controlled on it and this supports the value of the regression coefficient (Bi) of (0,783). And it indicates that the more the bank improves and develops the 4Rs marketing mix provided to customers by one unit, the higher their level of trust in the bank.This is evidenced by the calculated value (t) (49.61), which is greater than its tabular value at the 5% significance level and the calculated significance level is (0.00)which is less than the 5% significance level. Based on the above, we reject the null hypothesis and accept the alternative hypothesis that indicates the validity of the regression model in testing the hypothesis of the effect of the independent variable on the dependent variable.

7. Conclusion:

The results of the descriptive analysis revealed the respondents' answers: The analysis of the results of the study concluded that the sample members agreed with a medium degree to the quality of the reality of the 4Rs marketing mix applied by the CPA bank, which was explained by the arithmetic mean (3, 66) with a standard deviation (0,465). Add to this the lack of significant variance between the degree of customer awareness of each element of the 4Rs marketing mix, where the arithmetic mean ranges between the two values (3.61, 3.78). The CPA bank was able to achieve combination of strategies based on a set of competencies that enabled it to

achieve a high level of customer trust indicated by the arithmetic mean (3.72) as the dependent variable and the standard deviation (0.508).

The results also confirmed the existence of a correlation relationship between the independent variable and the dependent variable with a percentage (71.6 %), which expresses a strong correlation. In same context, the results showed the existence of a correlation between the elements of the 4Rs marketing mix and Customer trust ranges from medium correlation (51.5 %) to strong correlation (70.9 %).

The data of analyzing the influence relationships between the research variables showed that there is a significant effect of the 4Rs marketing mix in improving the customer's trust through the test R2 (51.3 %) and it is considered a strong interpretation ratio. This confirms that the greater the interest of the CPA bank in improving and developing the 4Rs marketing mix, the higher will be the level of customer trust in the bank according to the following linear regression equation: $y = 0.849 + 0.783x$.

Based on the results, the following suggestions can be present:
– Increasing attention and focus on this strategic 4Rs marketing mix to reach better levels of customer trust.
– The need to pay more attention to improving the quality of services and customer experience, which contributes to the development of customer trust.
– Orientation towards the use of technology and the development and improvement of the services provided by the Bank to become more convenient.
– Working to improve customers' perceptions of the values offered to them, by focusing on investing in their time. While not neglecting the psychological value of customers by providing services that are compatible with their social status. This is considered a reward for them that contributes to raising the perceived value of customers, and thus raise their trust in the bank to its highest levels.

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