

The effect of elements of the banking marketing mix on the mental image of the commercial banks: case study of Assalem Bank

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Abstract:

This study aims at knowing the effect of the banking marketing mix on the image of the commercial banks through a field study on the customers of Assalem bank. We used the analytical descriptive method and relied on the questionnaire for data collection from the customers. As for the procession of data, we used SPSS.

Our findings show that there are a statistically significant positive effect of the banking marketing mix on the formation of the image in Assalem bank from the perspective of the customers, a statistically significant positive effect of the traditional marketing mix on the formation of the image in Assalem bank from the perspective of the customers, a statistically significant positive effect of the enlarged marketing mix on the formation of the image in Assalem bank from the perspective of the customers, and a statistically significant positive effect of the dimensions of the image of Assalem bank from the perspective of the customers.

Key words: Traditional marketing mix; the enlarged marketing mix; the image.

Introduction:

The banking marketing is among the most important offshoots of the field of trade and marketing. In this line, it resulted from the big changes that occurred on trade and the banking field in particular due to the enlargement of the services provided by the banks mainly in the commercial transactions. Thus, the banking transactions are no more limited to payments and transfers; rather, they include new projects that made the banks take another form in its transactions. These transactions developed and became the strong engine of the international economies after the clear openness of the field of services that attracted the customers and increased the competition in the banking sector to attract more customers. In addition, after gaining more customers, the banks seek building an image for the customer and getting his loyalty for the company.

The marketing mix is one of the main factors that attract the customers and build his image of the bank. It has been enlarged to cover three new elements in addition to the four old ones. Hence, the marketing mix has seven elements that are more inclusive and contain all the sides of the customer directly starting from the pricing to dealing with him inside the bank. Therefore, the banks work to develop these elements to reach a higher quality that the customer desires to satisfy him and get his loyalty.

In order to build the bank's image for the current and future customers, the bank adopts modern technological styles and applies the policies of the enlarged marketing mix in proposing its services easily to the customers through the effective marketing ways, the strong attention about the customer, the modification and use of the marketing strategies, and the adoption of marketing researches and the marketing information systems.

Based on what has been said, we find ourselves obliged to grapple with a paramount question that is:

What is the effect of the banking marketing mix on the image of Assalem bank in the minds of the customers?

From this problematic, sub-questions arise and can be stated as follows:

- What is meant by the traditional and enlarged marketing mix?
- What is meant by the image?
- Is there a statistically significant effect of the elements of the banking marketing mix on the formation of the image of Assalem bank in the minds of the customers?

In the light of what has been said and in order to achieve the study aims, we hypothesize that:

Main hypothesis: There is a statistically significant effect at significance level 0.05 of the banking marketing mix on the formation of the image of Assalem bank from the perspective of the customers.

Sub-hypothesis 01: There is a statistically significant effect at significance level 0.05 of the traditional marketing mix on the formation of the image of Assalem bank from the perspective of the customers.

Sub-hypothesis 02: There is a statistically significant effect at significance level 0.05 of the elements of the enlarged marketing mix on the formation of the image of Assalem bank from the perspective of the customers.

Sub-hypothesis 03: There is a statistically significant effect at significance level 0.05 of the dimensions of the image of Assalem bank from the perspective of the customers.

1. The conceptual framework of the elements of the banking marketing mix:

The initial studies on marketing mix were conducted by Harvard University in 1929 (M. Baker, 2000, p. 13) while the management paradigm of marketing mix was dominated the market since 1940. In 1964, McCarty developed this idea and revised them as principles recognized as 4Ps today. Marketing mix includes four elements namely product, price, promotion and place (D. Jobber, 2001, p. 22). Owing to the fact that any decision on each element should be compatible with other three elements, marketing mix term was selected (J. Mullins, 2008., p. 17) In reality, marketing mix is a set of tools by which entities achieve their marketing goals in their target markets (AlvedarI, 2005, p. 19). Booms and Bitner believe that services need another type of marketing and a different type of marketing mix. To the same reason, they distinguished service marketing from product marketing. In their marketing mix, three Ps namely personnel, physical assets and procedures were added and finally 7Ps were shaped (M. Rafiq and P. K. Ahmed, 1995, pp. 9-15).

The banking marketing mix is made up of two parts. The first is the traditional marketing mix “4P” that is made up of the product, the price, the promotion, and the place. As for the second, it is the enlarged marketing mix of the services that is made of the people, physical evidence, and processes.

1.1 The traditional banking marketing mix:

Service marketing mix such as product, price, place, promotion, people, process and physical evidence are instrumental in satisfying the needs of customers (M. B. M. Ismail, 2015, p. 02)

Marketing mix has been extremely influential in informing the development of both marketing theory and practise (Chai, 2009, p. 02)

The marketing mix is one of the most important elements that make any marketing strategy. In this line, Phillip Kotler sees that the marketing mix is the marketing itself. More precisely, the marketing mix represents the comprehensive marketing strategy in reality that is drawn by the higher administration of the company. The marketing mix is known as the 4P that are the product, the price, the promotion, and the place.

1.1.1 The product (the banking service):

It is the service or set of services provided for any part by the bank or a group of banks for a purpose or a set of purposes. According to this definition, the customer’s account includes a banking product that does not differ in state or shape from one bank to another (Lovelock, C, 2004, p. 22). It is among the most important elements of the marketing mix because the banking services are the tool that the bank relies on to satisfy the needs of the customers and, thus, achieve its objectives.

1.1.2 The price:

It is the most important element of the marketing mix in any organization because it is the only element that covers the costs of all the other elements. It is defined as the value given to a specific good or service and expressed in a monetary shape. This means that the benefit provided to the customer such as buying goods or services is expressed in a specific value that is translated by the company into the form of a certain price that is paid by the customer in return for the benefit. Hence, the paid price does not only reflect the material components of

the good; rather, it covers the psychological sides, the reputation of the product, and the services provided (Amofah, 2017, p. 36).

The price can manifest in various forms such as the one that is based on the value (that relies on the perception of the customer to the service). Moreover, it can be according to the competition in the market and its stability, the discount price, and the price of the loss (The price is determined on purpose with a lower price than that of the market to attract the customers (Chen, 2018, p. 800). As for the banking sector, the price can be defined as that monetary or moral value paid by the customer to the bank in return for a service. In other words, we can say that the price is the value that the customer is ready to pay and exchange for a set of benefits or added values related to the use of the banking service. Besides, the banking price can be defined as that art that translates the value of the services proposed by the banks in the form of monetary units paid by the customer in return for the services.

These diverse definitions can reach the sector of the financial services because the price may mean the interest, the penalty, the fees, the commission, the tax, and the tuitions.

1.1.3 The place:

It is about finding the tools and styles to take the banking services to the customer and make them close to his place. It is defined as all the activities that make the service available for the customers in the suitable time and place. In other words, it is any tool that aims at delivering the banking services to the customers in a suitable manner that helps increase using it and, thus, increase the revenues generated from it. The banking services are distributed through the distribution outlets that can be defined as a group of individuals or organizations that directly distribute the products to the customers in due time, place, and quantity to satisfy him (Lovelock, 2005, pp. 89-90). This definition shows the 3 benefits of distribution that are the place, the time, and the possession, with insistence on the achievement of the satisfaction of the customer about the distribution.

1.1.4 The promotion:

It is that part of the marketing mix that is related to the contact between the company and the customer to make him know the bank, its services, and its privileges in order to attract his attention and push him to purchase. It is one of the communication tools in marketing and one of the other parts of the marketing mix. This means that it is a communication tool that gives an idea about the benefits the customer can achieve from the use of the products (Rajagopal, 2007, pp. 229-230). In this line, this type of marketing mix affects the loyalty to the brand and improves the position of the good promotion of the image of the company to the customer. This is achieved when the promotion is carried out in the right place (Masri, 2020, p. 1578). From this definition, we can deduce a set of points that are:

- Promotion is a set of personal and impersonal tools of the bank.
- Promotion is an information and conviction tool.
- Promotion aims at pushing the customer to purchase and deal with the bank.

In the same vein, it is a message designed by the bank in the suitable style and translated into different shapes

1.2 Elements of the banking marketing mix added to the traditional mix:

The traditional marketing mix has been strictly criticized by the researchers in the field of services because they see that it dates back to the post-industrial revolution period and does not work in the sector of services. In this line, Shostack calls for the necessity of keeping away from the traditional marketing mix and opting for a new style that suits the sector of services. In addition, Lovelock sees that it is necessary to completely abandon the quadrupled marketing mix and substitute it with a marketing mix that suits the services. The main difference between the marketing mix of services and that of goods is that the services' is made up of 3 additional elements that are the people, the processes, and the physical evidence.

1.2.1 The people (employees of the bank):

The human element is among the most important elements because it is in direct contact with the benefiter of the service. In addition, this element affects the components of the banking service. Thus, because this service is characterized with a personal nature, the focus is based on the role of the human relations in the mechanism of the production of the banking service that achieves the customers' satisfaction. Generally, the human element is related to all the individuals who participate to the provision and facilitation of the banking service (Jamal, 2002, p. 148).

Moreover, studies mention that there are characteristics that must be available in the employee namely:

- The communication: it is the ability to clearly express the ideas when dealing with the customers.
- Sensitivity towards the customer: It is showing interest in the views and issues of the customers.
- Flexibility: It includes the ability of providing the suitable banking service according to each customer's preferences.
- The professional knowledge: It includes the full awareness about the banking services provided by the bank, in addition to the policies and measures related to dealing with it.
- The look: The good look gives a positive impression to the customers.
- Generosity and honesty: This includes the ethical values and commitment to the social norms when dealing with the customers.
- Monitoring: It is the fast response to the demands of the customers and keeping the promises and commitments provided for them.

1.2.2 The processes:

This includes all the activities and actions made during the provision of the banking service. In addition, this refers to all the policies and measures adopted by the bank to guarantee the provision of the service to the customers because he must not only be convinced with the style of the service; rather, the administration must take his opinion into consideration in determining the actions related to each service. These processes cover other activities such as the machine, the flow of activities, and the way of directing the customers and motivating them to participate to the process of getting the banking service (Kotler, 2012, p. 56).

Hence, the administration of the bank must use all the ways that lead to limiting the cycle of the long processes; either what is related to the simplification of the measures, the

reduction of the time need for the job to move from one administration to another, or the attempt to make the processes in a balanced and secured way.

1.2.3 The physical evidence:

It is the physical environment where the service is provided. It represents all the tangible sides that affect the environment of the provision of the banking service that help achieve excellence. In addition, it is the environment that forms the interaction between the employees of the bank and its customers. This includes:

- **The giant calculators:** They contain databases of the bank and websites that represent the information gates of the bank. These calculators are characterized with the ability to store a tremendous quantity of information, the speed of their use, and the restoration of all the data at any time.
- **The net communication tools:** They are divided into nets of the banking actions established by the banks to facilitate the financial transfers and exchange the data and the public networks of the bank customers.
- **The buildings of the bank:** They have an important role in attracting the customers and affecting the judgments on the provided banking service. These buildings differ than the other components in their internal and external look such as the large buildings, parking for the customers, colors, furniture, internal and external design, the shape of the desks, the outfits of the employees, etc.
- **The software:** They are needed to provide the banking service fast and exactly. The most important are the exploitation systems.

2. The concept of the image:

It is derived from the Latin word “Imago” that means picture. In total, the image is the impressions that emerge in the mind about certain political or personal values. What the mass media outlets broadcast helps its formation.

2.1 Definition of the image:

It has many definitions which confirm that it is generally formed from what the person sees, hears, or experiences. Thus, the person behaves towards the people or the things according to his perception and their characteristics. In this line, it can be defined as the impression in the mind. Or in more exact terms, it is the presence of the image of the thing in the mind. The term “image” has Latin origins that indicate the simulation. In addition, Harold Marx defines it as the impressions of the audience about the organization. They are intangible mental impressions that differ from one person to another and are created by the organization through the effect of its products, transactions with the public, relation with the society, investments in the social sides, and the administrative shape. These individual impression merge and for the image of the organization. Besides, Phillip (2003, p. 729) sees that it is a set of perceptions made by the individual about something. As for Smaizien (2006, p. 89), he says that it is one of the strategic resources that create a competitive characteristic and a working environment that encourages survival and development.

From these definitions, we see that the image simply means what emerges in the mind about the various companies. The image may include the evidences, the documents, or the unreliable rumors. However, in the end, it represents a valid real issue for the holders of the image in their minds.

2.2 Characteristics of the image:

It is characterized with a set of characteristics that can be stated as follows:

- Inexactitude: Many researchers see that the image is not exact due to the fact that the image expresses part of the reality most of the time and does not necessarily express the entire reality mainly that the individuals usually build up a comprehensive idea about the others from little information because they cannot get all the information.
- Steadiness and resistance to change: The image leans to steadiness and resistance to change due to various factors that determine and affect the quality and quantity of the potential change in the image. Some of these variables are related to the image itself while others are related to the messages coming through it.
- Generalization and ignorance of the individual differences: The image is based on excessive generalization. Therefore, individuals automatically suppose that each of the individuals of the group is subject to the image of the group despite the individual differences.
- Forecasting the future: The image contributes to predicting the future behaviors of the public towards the various attitudes and crises because it is a set of impressions and trends regarding issues and individuals.
- Exceeding spatio-temporal limitations: The individual does not stop at certain limits when building up an image because he builds images about his country, the world, the past, and the present.

3. Methodology:

3.1 Study sample and population:

The population includes all the customers of Assalem bank throughout Algeria. The population includes more than 64000 customers according to the cell of marketing of the bank. As for the sample, we chose 64 customers at random and contacted them via social media.

3.2 Data collection tool:

We designed a questionnaire based on what has been tackled in the theoretical section and in the study in general. We made clear statements so that the sample can understand them. The axes of the questionnaire are shown in table 01:

Table 01: Axes of the questionnaire

Axes of the questionnaire	Number of statements
Axis one: personal information	04
Axis two: the independent variable: the elements of the banking marketing mix	22
Axis three: the dependent variable: the dimensions of the image	09

Source: prepared by the author

3.3 The measurement style:

We relied on Lickert's five points scale.

3.4 Data distribution:

We must determine whether the answers of the sample members to the variables of the study follow the natural distribution or the other potential ones. Regarding the rule, the natural distribution is related to the size of the sample because it is necessary in the small samples while it can be abandoned in the big ones. According to the rule, the potential distributions turn into natural in the samples whose sizes exceed 30 views or individuals. For the exactitude of the data and the choice of the statistic styles that suit the distribution of the data, we hypothesize that:

The null hypothesis H_0 : The data of the sample towards the study variables are drawn from a population whose data are naturally distributed.

The alternative hypothesis: The data of the sample towards the study variables are drawn from a population whose data are not naturally distributed.

Where: if sig value is less than significance level 0.05, we refuse the null hypothesis and accept the alternative, and vice versa.

Table 02: Test of normality

Elements of the banking marketing mix	Statistic	Degree of freedom	Sig
0.051	64	0.060	

Source: prepared by the author relying on the outputs of SPSS

From the table, we see that sig is 0.060 which is more than the significance level. Thus, we accept the null hypothesis and refuse the alternative. Therefore, the data of the study sample and their answers are naturally distributed. We shall use the descriptive and reasoning statistic styles to analyze the answers and views of the study sample and test the study hypotheses.

3.5 processing styles of the statistical data:

We relied on SPSS and other tools such as the percentages and the frequencies for the statistical description of the personal information of the sample members, the arithmetic mean, Alpha Cronbach's coefficient to check the validity of the study tool, and the standard deviation to test the dispersion of the answers of the sample around the arithmetic mean

3.5.1 Consistency of the study tool:

We used Cronbach's Alpha for this because it measures the consistency of the statements of the questionnaire which means getting the same results or deductions if the study is carried out again in the same circumstance. The following table shows the used coefficient:

Table 03: Consistency statistics

Cronbach's Alpha	Number of statements
.929	31

Source: prepared by the author relying on the outputs of SPSS

The table shows the value of Cronbach's Alpha for all the statements to know the consistency of the statements of each axis if the questionnaire is redistributed in various times. We notice that the value is statistically accepted as it reached 0.929. Thus, the questionnaire is consistent with an excellent degree.

4. Presenting and analyzing the results of the study:

After showing the methodological procedures of the practical study, we shall present the results of the descriptive statistics through determining the trends of the answers of the study sample relying on the arithmetic mean and standard deviation towards the study variables and the statements of the questionnaire that got the highest and lowest degrees of agreement according to the answers.

4.1 Distribution of the study sample members according to the gender:

Table 04: Distribution of the study sample members according to the gender

Gender	Frequency	Percentage
Male	40	61.5%
Female	24	38.5%
Total	64	100%

Source: prepared by the author relying on the outputs of SPSS

The table shows that the 64 frequencies were distributed according to the gender to 40 males with 61.5% and 24 females with 38.5%.

4.2 Distribution of the study sample members according to the age:

Table 05: Distribution of the study sample members according to the age

Age	Frequency	Percentage
25-30	54	84.6%
31-35	4	6.2%
36-40	4	6.2%
More than 40	2	3.1%
Total	64	100%

Source: prepared by the author relying on the outputs of SPSS

The table shows that the highest category is that of 25-30 with a rate of 84.6%, 31-35 and 36-40 with 6.2% for each, and finally more than 40 with 3.1%.

4.3 Distribution of the study sample members according to the educational level:

Table 06: Distribution of the study sample members according to the level

Educational level	Frequency	Percentage
Secondary school	8	12.3%
University	40	63.1%
Higher studies	16	24.6%
Total	64	100%

Source: prepared by the author relying on the outputs of SPSS

We see from the table that those who have a secondary school level are 8 with 12.3%, those who have university level are 40 with a rate of 63.1%, and those who have higher studies level are 16 with 24.6%.

4.4 Distribution of the study sample members according to the job:

Table 07: Distribution of the study sample members according to the job

Job	Frequency	Percentage
Employed	25	38.5%
Free crafts	16	26.2%
Student	23	35.4%
Total	64	100%

Source: prepared by the author relying on the outputs of SPSS

The table shows that the employees are 25 with a rate of 38.5, the free craftsmen are 16 with a rate of 26.2%, and the students are 23 with a rate of 35.4%.

4.5 The descriptive analysis of the answers and trends of the members of the sample towards the statements and axes of the questionnaire:

With the help of the arithmetic means and the standard deviations got from SPSS, we make the following table:

	Frequencies	Arithmetic means	Standard deviations
Assalem bank provides quality services to its customers	64	2,5781	,93952
Assalem bank aims at providing various quality services that suit the needs and desires of the customers	64	2,3438	,91233
The bank modernizes and develops its services continuously to face the competition	64	2,5781	1,03594
The bank relies on the provided services to build the new image in the minds of the customers	64	2,4375	1,00593
The bank determines the price of its services according to the quality provided	64	2,3906	,90180
The service price is compatible with the speed of the service	64	2,6250	1,11981
The bank has a good reputation in the market thanks to its low prices	64	2,7344	1,04262
The bank can provide services easily to the customers wherever they are	64	2,6406	1,04452
The bank provides services to the customers in all its branches of the country	64	2,3906	,93634
Providing the services for the customers in due time and place satisfies the image in the minds of the customers	64	2,6406	1,04452
The bank has a good position in the market thanks to the reliability of the information provided in the promotional advertisements	64	2,5469	1,02244
The bank relies on various promotional tools to inform the public about its services	64	2,4531	1,06800
The bank establishes electronic screens and tablets that contribute to building the image in the minds of its customers	64	2,5625	1,03701
Most of the employees of the bank are experts	64	2,3906	1,07817
The bank relies on professional administrative cadres in providing the services	64	2,3438	,91233
The bank has specialized and highly competent individuals who provide fast services that build its image	64	2,4844	1,02341
The bank cares about the external view and the aesthetic side of its	64	2,1406	,88850

buildings			
The bank devotes comfortable waiting rooms for its customers	64	2,0312	,87230
The buildings of the bank, the cleanliness, and the good outfit of the employees are among the factors that affect the image of the bank in the minds of the customers	64	1,9688	,92528
Good welcoming and treatment by the employees are part of the production and provision of the services	64	2,0469	,93316
Informing the customer about the productive process is the basis of improving the quality of the provided service	64	2,0156	,88178
The process of pricing and providing the good service contributes to building the image of the bank in the minds of the customers	64	1,9687	,79620
The customers builds his impressions based on the service provided	64	1,8438	,82074
The benefits and real satisfaction of the customer achieved by the service create a positive or negative impression about the bank	64	1,9219	,80287
The good reputation and professionalism of the bank motivate the current and potential customers to deal with it	64	1,9688	,94228
The will of the customer to get good services is the main motive to deal with the bank	64	2,0937	,88585
The dialogue and discussion are the main motives of the customer to deal with the bank	64	2,0625	,88864
The protection provided by the bank for the funds and liquidity is a feature that pushes the customers to deal with it	64	1,9219	,89628
The respect and appreciation to the customer motivate him to deal with the bank	64	1,8906	,91056
The simplification of the administrative measures creates the will of the customer to deal with the bank	64	1,9844	,96761
The benefits and commissions provided by the bank make benefits for the customer and avoid him the losses	64	2,3750	1,16155

Source: prepared by the author relying on the outputs of SPSS

Generally speaking, the total arithmetic mean of the answers of the informants to all the statements of the 2nd axis reached 2.2274. The mean of the statements of the traditional marketing mix reached 2.3004 and that of the statements of the enlarged mix reached 2.1545. The total standard deviation was 0.9659. The standard deviation of the statements of the traditional marketing mix was 1.0085 and that of the statements of the enlarged mix was 0.9234. This indicates the convergence of the opinions of the members of the sample and their concentration around the value of the total arithmetic mean. The dispersion is weak and, thus, these values show that there is no big dispersion in the views of the informants. This supports the results obtained. The total arithmetic mean represents the center of data of the answers of the members of the sample and shows that the level of the evaluation of the informants to the marketing mix of Assalem bank is high as seen in their answers to the statements of the 2nd axis that were most with good degrees. In general, from the descriptive statistics of the views of the study sample, we deduce that there are positive evaluation levels to the banking marketing mix.

As for the total arithmetic mean of the answers of the members of the sample to the 3rd axis related to the image, it was 1.9559. The arithmetic mean of the statements of the cognitive dimension of the same axis was 1.9115, the mean of the statements of the motivational dimension was 2.0260, and the mean of the statements of the behavioral

dimension was 2.0833 with a total standard deviation of 0.9195. In addition, the standard deviation of the statements of the cognitive dimension was 0.8552, that of the motivational dimension was 0.8902, and that of the behavioral dimension was 1.01324. This shows the convergence of the views of the members of the sample and their concentration around the value of the total arithmetic mean. The dispersion is not strong which supports the obtained results. The total arithmetic mean represents the center of data of the answers of the members of the sample and shows that the level of the evaluation of the informants to the marketing mix of Assalem bank is high as seen in their answers to the statements of the 3rd axis that were most with good degrees. In general, from the descriptive statistics of the views of the study sample, we deduce that there are positive evaluation levels to the image of the bank.

5. Presentation of the results of the tests of the main and sub-hypotheses:

5.1 Presentation of the results of the tests of the sub-hypotheses:

To know the effect of the independent variables that are the elements of the banking marketing mix on the image, we divide the elements of the mix into traditional mix and enlarged mix to show the effect of each independent variable separately:

5.1.1 Presentation of the results of the test of the 1st sub-hypothesis:

It says there is a statistically significant effect at significance level 0.05 of the traditional marketing mix on the formation of the image of Assalem bank. Thus, we reformulate it to the null and alternative hypotheses in order to show the results of its test at significance level 0.05 as follows:

Null hypothesis: There is a statistically significant effect at significance level 0.05 of the traditional marketing mix on the formation of the image of Assalem bank from the perspective of the customers.

Alternative hypothesis: There is no statistically significant effect at significance level 0.05 of the traditional marketing mix on the formation of the image of Assalem bank from the perspective of the customers.

Because the value of sig is 0.060 as shown in the test of normality, there is a significant correlation that has a significant effect of the elements of the traditional marketing mix on the formation of the image of Assalem bank in the minds of the customers. Hence, we refuse the alternative hypothesis and accept the null that says that there is a statistically significant effect at significance level 0.05 of the traditional marketing mix on the formation of the image of Assalem bank from the perspective of the customers.

5.1.2 Presentation of the results of the test of the 2nd sub-hypothesis:

It says that there is a statistically significant effect at significance level 0.05 of the elements of the enlarged marketing mix on the formation of the image of Assalem bank. Thus, we reformulate it to the null and alternative hypotheses in order to show the results of its test at significance level 0.05 as follows:

Null hypothesis: There is a statistically significant effect at significance level 0.05 of the elements of the enlarged marketing mix on the formation of the image in Assalem bank from the perspective of the customers.

Alternative hypothesis: There is no statistically significant effect at significance level 0.05 of the elements of the enlarged marketing mix on the formation of the image of Assalem bank from the perspective of the customers.

Because the value of sig is 0.060 as shown in the test of normality, there is a significant correlation that has a significant effect of the elements of the enlarged marketing mix on the formation of the image of Assalem bank in the minds of the customers. Hence, we refuse the alternative hypothesis and accept the null that says that there is a statistically significant effect at significance level 0.05 of the elements of the enlarged marketing mix on the formation of the image of Assalem bank from the perspective of the customers.

5.1.3 Presentation of the results of the test of the 3rd sub-hypothesis:

It says that there is a statistically significant effect at significance level 0.05 of the dimensions of the image of Assalem bank. Thus, we reformulate it to the null and alternative hypotheses in order to show the results of its test at significance level 0.05 as follows:

Null hypothesis: There is a statistically significant effect at significance level 0.05 of the dimensions of the image of Assalem bank from the perspective of the customers.

Alternative hypothesis: There is no statistically significant effect at significance level 0.05 of the dimensions of the image of Assalem bank from the perspective of the customers.

Because the value of sig is 0.060 as shown in the test of normality, there is a significant correlation that has a significant effect of the elements of the dimensions of the image on the formation of the image of Assalem bank in the minds of the customers. Hence, we refuse the alternative hypothesis and accept the null that says that there is a statistically significant effect at significance level 0.05 of the dimensions of the image of Assalem bank from the perspective of the customers

5.2 Presentation of the results of the test of the main hypothesis:

It says that there is a statistically significant effect at significance level 0.05 of the banking marketing mix on the formation of the image of Assalem bank. Thus, we reformulate it to the null and alternative hypotheses in order to show the results of its test at significance level 0.05 as follows:

Null hypothesis: There is a statistically significant effect at significance level 0.05 of the banking marketing mix on the formation of the image of Assalem bank from the perspective of the customers.

Alternative hypothesis: There is no statistically significant effect at significance level 0.05 of the banking marketing mix on the formation of the image of Assalem bank from the perspective of the customers.

From the results of the tests of the sub-hypotheses 1, 2, and 3 and because the value of sig is 0.060 which is higher than significance level 0.05, we see there is a significant effect of the dimensions of the axes of the variable “elements of the banking marketing mix” on the variable “the image of the bank in the minds of the customers”. Hence, we refuse the alternative hypothesis and accept the null that says that there is no statistically significant effect at significance level 0.05 of the banking marketing mix on the formation of the image of Assalem bank from the perspective of the customers.

Conclusion:

The elements of the marketing mix added to the traditional mix focused on the human element because it is in the frontline in dealing with the customer unlike the traditional mix that did not focus on it. In addition, they gave attention to the physical evidence surrounding the customer because the tangible side plays a decisive role in attracting the attention of the customer. In addition, they contribute to making the customer take decisions of purchasing or

dealing with the bank because it has the most important comfortable and professional tools regarding the actions carried out inside the bank in a way that is fast and efficient that satisfies the customer.

Many banks succeeded in developing their marketing systems and using the modern banking strategies and styles. This helped the banks get a considerable market share and achieve their objectives of building an image in the minds of the customers and getting their loyalty. Furthermore, the application of this strategy by the companies led to the management of the actions and training of the individuals in the best way that guarantees the provision of the service to the customer or consumer. Besides, the focus on the marketing mix contributed to motivating the customers to take purchase decisions in the suitable time.

Upon conducting this study, our findings show that:

1. There is a statistically significant effect of the marketing mix on the formation of the image of Assalem bank from the perspective of the customers.
2. There is a statistically significant effect of the traditional marketing mix on the formation of the image of Assalem bank from the perspective of the customers.
3. There is a statistically significant effect of the elements of the enlarged marketing mix on the formation of the image of Assalem bank from the perspective of the customers.
4. There is a statistically significant effect of the dimensions of the image of Assalem bank from the perspective of the customers.

Hence, in order to increase the ability of building the positive image of the bank that can strengthen and tighten the relations between all the parts, we recommend:

- Making training and development sessions in the field of marketing by the communication and marketing cell in which the employees who are in direct contact with the customers are included regardless their positions in order to provide them with all what is new in the field of the banking services to increase their banking performance.
- Working to enlarge the perceptions of the employees and increase the banking awareness of the customers of Assalem bank through providing periodical programs and electronic promotional tapes on the bank's website.
- Keeping the security and reliability in work to tighten the relation between the bank and its customers.
- Looking for outlets to market the services of the bank that may help build a positive image.

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