

The Role of Digital Marketing in Achieving Customer's Satisfaction: A Study of a Sample of Private Banks in Algeria

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Abstract:

The aim of this study is identifying the role of digital marketing through its five dimensions: customer's attraction, communication with the customer, customer's engagement, learning on the customer and customer's retention in achieving customer's satisfaction, private banks in Algeria were chosen to conduct the trials, to do so a survey has been used to data collection, where 127 questionnaires were analysis with we previosly distributed to customer's of the studied banks. Statistical analysis has been realized using Simple Linear Regression.

The results of the study revealed that there is a role for digital marketing through its five dimensions in achieving customers satisfaction, as private banks in Algeria gain the satisfaction of their customers through the application of digital marketing as one of the most important modern trends in marketing, and is considered competitive advantage for any bank seeking to gain the satisfaction of its customers.

Keywords: Digital Marketing; communication with the customer; learning on the customer; customer's retention; Customer's Satisfaction.

JELClassificationCodesM31 ; L20

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1. INTRODUCTION

Reaching as many customers as possible is one of the most important factors for the success of private banks in Algeria. In an attempt to attract these customers, and increase their desire for what the banks offer influence their behavior to achieve the desired response.

Private banks are using the internet to digitally market their services to increase their customer base and achieve customer's satisfaction; The tendency to use digital marketing in marketing process has become an unavoidable necessity for private banks in Algeria because digital marketing is an essential tool for private banks for permanent knowledge of the customers' needs providing digital banking services fully meet their needs in order to obtain their satisfaction as well as their permanent loyalty to the bank. Based on what have been mentioned above, we draw the following problem:

Is there a role of digital marketing in achieving customer's satisfaction according to a sample's opinions of private banks' customers in Algeria?

The following sub-questions fall within this problem:

- Is there a role of customer attraction in achieving customer's satisfaction according to the opinions of the study sample?
- Is there a role of communicating with the customer in achieving customer's satisfaction according to the study sample's opinions?
- Is there a role of customer's engagement in achieving customer's satisfaction according to the study sample's opinions?
- Is there a role of learning on the customer in achieving customer's satisfaction according to the study sample's opinions?
- Is there a role of customer's retention in achieving customer's satisfaction according to the study sample's opinions?

Research hypotheses:

The research hypotheses are explained as the following:

- The main hypothesis: -There is a role for digital marketing in achieving customer's satisfaction according to the study sample's opinions.

The following sub-hypotheses fall within this hypothesis:

- There is a role for customer's attraction in achieving customer's satisfaction according to the study sample's opinions.
- There is a role for communication with the customer in achieving customer's satisfaction according to the study sample's opinions.
- There is a role for customer's engagement in achieving customer's satisfaction according to the study sample's opinions.
- There is a role for learning on the customer in achieving customer's satisfaction according to the study sample's opinions.
- There is a role for customer's retention in achieving customer's satisfaction according to the opinions of the study sample.

Objectives of the study:

- Focus on clarifying the most important tools and techniques used in digital marketing.
- Identifying the actual application level of digital marketing elements in private banks in Algeria according to the study sample's opinions.
- _Identifying the level of customer's satisfaction with the digital services of private banks in Algeria according to the study sample's opinions.
- Coming up with suggestions for private banks in Algeria regarding their application of digital marketing.

Study methodology:

The descriptive approach was used in the theoretical aspect to describe the study variables (digital marketing and customer's satisfaction). The questionnaire was also relied on as a data collection tool by analyzing the answers of a customers' sample to study the role of digital marketing in achieving customer satisfaction a sample study of private banks in Algeria

2. Digital Marketing

2.1. Defining Digital Marketing

The term digital marketing has recently appeared in the world of marketing and communication professionals. it refers to the marketing of brands and products to consumers through the use of all media and digital contact points. Digital marketing is a new discipline of communication and marketing.(Mokrani & Lamara, 2022, p. 46). According to the American Marketing Association,“ digital marketing is the set of activities, and procedures facilitated by digital technology to create, and deliver value to customers, and other partners. (Zidane & Ounis, 2017, p. 83).

Digital marketing is all about the facilitating of the desired exchange, where the products or services offered to the exchange partner, exist as data in the form of zeros and ones that are sent electronically.(Mansouri & Bezgrari, 2022, p. 856).

2.2. Digital Marketing Mix

There is a difference in the number of digital marketing mix's elements, the most important of which are the following:

a. Website: a website is defined as a group of web pages that are linked together by hyperlinks to cover an integrated subject or represent the activities, products, or services of the company in a way that ensures the achievement of its electronic presence objectives. (Chelali & Boudi, 2018, p. 85)

b. Digital Service: it will be defined as a service executed in full by a technical system when a user invokes a digital information, computing, communication, and automation technology (ICCAT) based system that (CO-) creates the desired outcome. (Pakkala & Spohrer, 2019, p. 1886)

c. Digital Pricing: pricing of digital services has many different aspects, one of the important aspects that guides pricing decisions is the applied information base during price formation. Price determination may be cost-based, value-based, competition-oriented, performance-based, or all combination of these due to the special cost structure

of digital services. Pricing cannot be done solely based on bits cost-the cost rather determines the volume of profitable operations. (Laatikainen & Ojala, 2018, p. 05)

d. Digital Distribution: The place of sale may be a collective platform for a group, or for many individual distributions, providing goods at fixed prices (aliexpress.com) an auction (ebay.com).An important feature of the place in this case is the maximum availability of distribution channels for both buyers and sellers. (Pogorelova & et al, 2016, p. 6748)

e. Digital Promotion: at least but not last, we have to consider digital promotion when we build a digital marketing strategy; digital promotion is widely used in traditional marketing as well, we all know that it is an excellent efficient strategy to achieve immediate digital goals in terms of volume. This function counts on the marketer's ability to think creatively, a lot of work and inspiration is required in order to find new possibilities, and new approaches for developing an efficient promotion plan; on the other hand, the marketer needs to continuously keep up with the latest internet technologies, and applications, so that he can fully exploit them. (Bazan, 2009, p. 02)

2.3. Dimensions Of Digital Marketing

There are five dimensions of digital marketing:

a. Customer's attraction: this dimension refers to how to attract customers, and attempt them to the organization's website on the internet where attraction is the beginning of interaction with the customer as it requires the customer to voluntarily visit the website or interactive application of the advertiser by advertising on websites, and advertising windows with the aim of attracting customers, creating an audience, preserving the brand, and paying attention to the market advertisement.(Salam, 2021, p. 130)

b.Communicating with the customer: it is a marketing opportunity to allocate interaction, and focus it on a target market at one time; as it helps to know more about the individual consumer, providing personal services, and informing about the availability of other services where the business organization considers a procedure that directly contacts between it and its customers to inquire about its services, activate the on-demand service feature, and send a message electronically in order to update information about its new services, create specialized pages to introduce its services, and provide links for its core business with a focus on the need to respond to the interactions of its customers as required. (Mohammed, 2021, p. 331)

c. Customer's engagement: In the engagement of customers, communicating with them, and learning about their opinions and preferences in order to create interaction in the marketing process, and electronic stores in which it must be very sophisticated, at the same time be easy to deal with, and be attractive to make the customer in a state of attention and interaction.(Ilyes, 2022, p. 357)

d. Learning on the customer: it is a method that marketers use through interactive digital marketing channels to obtain more data about customers (such as their attitudes, behaviors and demographic information), and this information is collected through

surveys, questionnaires, or registration processes as it can be used in the application of digital marketing. (Elhakim & Elhamami, 2017, p. 194)

e. Customer's retention: in the sense of maintaining the relationships with customers, it includes making sure that customers return, and emphasize contact development as customers interact with the company's website in which relationship guarantees returning to the site again, and the interest on the part of the company is to develop the contact with the customer, and communicate with him on an ongoing basis which requires the engagement with the customer, understanding his needs, and making sure that he will not return without reason. (Salam, 2021, p. 130).

3. Customer's Satisfaction:

3.1. Defining Customer's Satisfaction: There are many definitions of customer's satisfaction including:

Customer satisfaction is defined as: « satisfaction is the consumers fulfilment response facton is a judgement that a product or service fearer; the product of service itself, provided (or providing) a pleasurable level of consumption- related fulfilment, including levels of under-or-over fulfilment » (Ilieska, 2013, p. 327)

Customer's satisfaction is defined as:« fulfillment expresses by the customer after the service delivery process. This is a subjective assessment of the service based on the five dimensions of service quality customer's satisfaction is significant due to its direct impact on customer's retention, and long-term competitiveness of the organization » (Zygiaris & et al, 2022, p. 03)

3.2. Determinants of Customer's Satisfaction: satisfaction is determined by the following three elements:

a. Expectation: it is the perception that the customer has in his mind before he obtains the product or service, and the expected benefits. It depends on the cumulative amount of information resulting from his previous experiences or from the spoken word, in addition to the different information provided by marketing communications about the offered product or service. (Kechat & Doumi, 2021, p. 47)

b. Perceived Performance: it means that the product or service actually performed by the institution, and consumed by the customer, some say that it is the level that a product or service reached when evaluating them on a scale of subject matter listed from best to poorer formance (Zaaba & Zubairy, 2020, p. 203)

c. Conformity or Non-conformity: The matching process is achieved by the actual performance of the product or service being equal with the expected performance. The state of non-conformity can be defined as the degree of deviation of the product or service performance from the level of expectation that appears before the purchase process (Hamadi & Bakouche, 2020, p. 303)

3. 3. The Role of Digital Marketing in Customer's Satisfaction:

The main task of digital marketing is to attract, retain customers, and continue to strengthen the relationship with them to obtain complete satisfaction with the services provided to them. This is done through: (Bensaid & Benlakhdar, 2017, pp. 203-204)

Low long-term costs: institutions should spend more on electronic devices, networks, and software in the short term in order to alleviate the burdens of opening many new branches in different places inside or outside the country; therefore, a number of less staff which means lower costs.

The abundance of information and the speed of obtaining it: the presence of information throughout the day in front of any internet user with the possibility of making adjustments is easily and quickly via the internet since it takes much less time to go the institution.

Answer: the ease of comparison and analysis as all information is stored electronically, so the process of retrieving, comparing, and analyzing, as well as automatically retrieving results, and sending them on demand, is much easier than doing it manually.

Reliability: it contributes to the development of the service sector and the improvement of the image and reputation of the institution; thanks to the presence of a variety of distinctive digital services that satisfy all customers, and meet their needs correctly and comfortably.

Security: the security issue is the biggest challenge affecting customer's satisfaction. Customers have concerns about accessing their online accounts or paying an online bill. Institutions must protect customer information from the risk of system insecurity, so that the organization's computer systems can be hacked to identify customer information and how it is exploited whether being done externally or from inside the institution which requires the availability of sufficient procedures to detect, and prevent.

4. The Practical Side of The Study:

At the beginning of the practical part, we will discuss the methodological framework of the study in terms of tools being used, society and study sample, Then the stability and validity of the study tool, after that describing the characteristics of the study sample, and evaluation of the study variables to Then be tested for the main and secondary hypotheses of the study. Finally the interpretation of the results reached as follow.

4.1. The Methodological Framework of The Study:

a. Society and Sample Study: The study population consists of all private Banks' customers in Algeria, and due to the impossibility of accessing to all the vocabulary of the society, a random sample of 127 customers was chosen at the level of the private banks in Algeria.

b. Study tool: in accordance with the nature of the subject and with the aim of collecting the data necessary to answer the questions of our study, we relied in this study on the questionnaire as a basic study tool for collecting information and data for the study sample. The study tool was constructed after reviewing previous studies of (Al-Shammari mohammed awad jarallah "2017") titled " Digital marketing and its role in enhancing the mental image of the organization, a surveg study for the employees of the

Iraqi Asiacecell Telecom Company /Holy Karbala.Majister” and study (Elias Ahmed Farouk “2022”) titled The mediating role of the mental image and customer attitudes in the impact of digital marketing on customer behavior by applying it to electronic stores in fight of the corona 19 covid pandemic. and determining subject’s dimensions in which we divided the questionnaire into two parts; the first part containing the personal and professional data of the customers namely: gender, age, level of education, professional, bank and duration of the transaction. As for the Second part, including the axes and the subject’s dimensions where the first axis is linked to digital marketing with its dimensions: customer’s attraction, communication with the customer, customer’s engagement, learning on the customer, and customer’s retention, while, the second axis is related to customer’s satisfaction, and the Likert scale has been adopted for the response which ranges from (1 to 5), so the closer response is to (5), and the approval is great.

c. The Stability of The Study Tool: in order to measure the reliability of the questionnaire, the SPSS(20) Statistical program was used using Cronbach's alpha coefficient to check out the validity and stability of the questionnaire’s statements, when it became clear to us that the overall reliability coefficient for the questionnaire as a whole reached a value of 0,969 which is a very high rate, and the reliability coefficients for all axes and dimensions were minimum, i.e. greater than 0.60; therefore, ready to be applied to the study sample in which we summarize the results as shown in the following table

Table 1. Cronbach’s Alpha Coefficient to Measure the Stability of The Questionnaire Axes

Dimensions	Number Of Phrases	Cronbach’s Alpha Coefficient
Customer’s attraction	05	0.851
Communication with the customer	05	0.857
Customer’s engagement	04	0.838
Learning on the customer	05	0.898
Customer’s retention	05	0.844
Customer’s satisfaction	09	0.922
The questionnaire as a whole	33	0.969

Source: prepared by the two researchers based on SPSS (20).

d. Normal distribution test: before testing the hypotheses, we will first make sure that the data is subject to a normal distribution or not. In order to verify this, the asymmetry and Kurtosis coefficients were calculated for the independent and dependent variables; among the studies in this field there are studies claim that the asymmetry coefficient is confined between -3 and +3. The Kurtosis coefficient is confined between -10 and +10 but if the asymmetry coefficient is between -1 and +1, then the Kurtosis coefficient is between -3 and +3. In order to say that the data are close to a normal distribution in this

study; we will choose the first option since the results can be clarified in the table extracted from the SPSS (20) results as follows:

Table 2. The Coefficient of Asymmetry and Kurtosis of The Study Variables

Variables	Coefficient Of Asymmetry	Coefficient Of Kurtosis
Customer's attraction	-1.267	1.682
Communication with the Customer	-1.020	0.931
Customer's engagement	-0.599	-0.182
Learning on the Customer	-0.795	0.269
Customer's retention	-0.656	-0.136
Customer's satisfaction	-1.182	1.490

Source: prepared by the two researchers based on SPSS (20) Outputs.

From the table above, we see that the coefficient of asymmetry value for all dimensions was between -1.267 and -0.599, Also the kurtosis coefficients are confined between -0.182 and 1.682. It is within the acceptable range which indicates that the study data is close to a normal distribution allowing testing of the study hypotheses.

e• Describing the Characteristics of The Study Sample

In the following, we will discuss the characteristics of the study sample according to personal variables

Table 3. Distribution of the Study Sample according to Personal Variables

Variable	Variable Classes	Repetitions	Percentage %
Gender	Male	37	29.1
	Female	90	70.9
	Total	127	100
Age	Less than 20 years	05	3.9
	From 20 to less than 30 years old	68	53.5
	From 30 to less than 40 years old	30	23.6
	From 40 to less than 50 years old	16	12.6
	50 years old or more	08	6.3
	Total	127	100
Educational Level	Average or less	07	5.5
	Secondary	06	4.7
	University	70	55.1
	Post-graduate	44	34.6
	Total	127	100
Profession	Government Sector	41	32.3
	Private Sector	22	17.3
	Free Business	21	16.5
	Not working	37	29.1

	Retired	02	1.6
	Student	04	3.1
	Total	127	100
	Société Générale Bank Algeria	14	11
According To The Bank You Deal with	Al Baraka Bank Algeria	31	24.4
	Al Salam Bank Algeria	40	31.5
	Trust Bank Algeria	12	9.4
	Gulf Bank Algeria	28	22
	BNP Paribas	02	1.6
	Total	127	100
Depending On The Duration Of The Transaction	Less than 05 years	74	58.3
	From 05 to less than 10 years	36	28.3
	From 10 to less than 15 years	08	6.3
	15 years or more	09	7.1
	Total	127	100

Source: prepared by the two researchers based on SPSS (20) Outputs.

It is clear from the table above that most of the sample members are women with a percentage of 70.9%. Most of them are in the age bracket of 20 to less Than 30 years old, with a ratio of 53.5%, Also most of the women are of university and post-graduate education levels with a percentage of (55.11%), (34.6). Most of the sample members work in the government sector where the percentage of workers in this Sector was estimated at 32.3%. Moreover, most of the sample members are clients of the al Salam bank Algeria and al baraka bank Algeria with percentage of (31.5%), (24. 4%).

f. Sample evaluation of the Study Variables: we will analyze the questionnaire expressions using the arithmetic mean through which you will judge the general direction of the respondents' answers, and you will use the standard deviation to judge the dispersion of the answers from their arithmetic mean. This is for all the questionnaire dimensions as follows:

Table 04. The Arithmetic Means and Standard Deviations of The Study Sample's Responses to The Dimensions of The Questionnaire

Dimensions Of The Questionnaire	Arithmetic Mean	Standard Deviation	The Direction Of The Respondents Answers
Customer's Attraction	3.95	0.764	High

Communication With The Customer	3.7291	0.90344	High
Customer's Engagement	3.6102	0.94105	High
Learning On The Customer	3.6457	0.92726	High
Customer's Retention	3.7228	0.89017	High
Digital Marketing	3.7372	0.78747	High
Customer's Satisfaction	3.8723	0.80770	High

Source: prepared by the two researchers based on SPSS (20) Outputs.

It is clear from the table above that the arithmetic mean value of the digital marketing variable's expressions is (3.7372) which indicates a degree of agreement or a high level of acceptance. The value of the standard deviation was (0.78747) which reflects the homogeneity in the sample's answers about the expressions of the digital marketing variable as the averages of the phrases ranged. This variable has a range between (3.6102 and 3.95) with standard deviations ranging between (0.764 and 0.94105) where the customer attraction dimension ranked first with an arithmetic mean of (3.95), and a standard deviation of (0.764) while the customer's participation ranked last with a mean. My calculation is estimated at (3.6102) and the standard deviation is estimated at (0.94105) in which this explains that private banks in Algeria apply digital marketing in providing their services to their customers. Within an acceptable degree or a high level of acceptance, and a standard deviation of (0.80770) that indicates customer satisfaction with the banking services of private banks in Algeria.

4.2. Hypotheses testing:

a. Main hypothesis test: to test the main hypothesis that states: "there is a role for digital marketing in achieving customer's satisfaction according to the opinions of the study sample", we will use the analysis's results of variance for simple regression to test whether the hypotheses of the study are validated or not. The hypothesis is accepted if the significance level is less than or equal to 0.05, and the results of the analyses can be clarified in the following table:

Table 05. Simple Linear Regression for Digital Marketing and Customer's Satisfaction

Source: prepared by the two researchers based on SPSS (20) Outputs.

Based on the data being shown in the table, it is clear to us that there is a statistically significant effect at the level of significance 0.05 of digital marketing on customer's satisfaction according to the study sample's opinions. This was supported by the

	Regression Fixed	Regression Coefficient	R	R- Square	The Calculated (T) Value	The Calculated (F) Value	Indication Level (Sig)
The Role of Digital Marketing in Customer's Satisfaction	0.765	0.832	0.811	0.657	15.484	239.742	0.000

calculated (F) value of 239.742, and the calculated (T) value of 15,484 with a significance level of 0.000 which is less than 0.05; in addition to a very strong correlation between the two variables at a rate of 0.811, and the coefficient of determination reached 0.657 meaning that an amount of 65.7% of the changes that occur in customer's satisfaction is due to digital marketing and the rest is due to other factors including random error, and therefore through the above we accept the hypothesis that states: "there is a role for digital marketing in achieving customer's satisfaction according to the study sample's opinions at the significance level 0.05."

b. sub-hypothesis testing: to test the sub-hypothesis, the results of simple regression analysis of variance were used to test whether the hypotheses of the study were met or not. The hypothesis is accepted if the significance level is less than or equal to 0.05.

•**The first sub-hypothesis test:** which states that" There is a role for customer's attraction in achieving customer satisfaction according to the opinions of the study sample". The results of the analysis can be explained in the following table:

Table 06.Simple Linear Regression for Customer's Attraction, and Customer's Satisfaction

	Regression Fixed	Regression Coefficient	R	R- TWO	The Calculated (T) Value	The Calculated (F) Value	Indication Level (Sig)
The Role of Customer's Attraction in Customer's Satisfaction	1.425	0.619	0.586	0.343	8.080	65.280	0.000

Source: prepared by the two researchers based on SPSS (20) Outputs.

Based on the table above, it is clear to us that there is a statistically significant effect, at the significance level of 0.05, of the customer's attraction on customer's satisfaction according to the opinions of the study sample. This was supported by the calculated (F) value of 65.280 and the calculated (T) value of 8.080 at the significance level of 0.000 which is less than 0.05. In addition to a medium correlation strength between the two variables of 0.586, and the coefficient of determination reached 0.343; meaning that its value is 34.3% of the changes that occur in customer's satisfaction is due to attracting the customer, and the rest is due to other factors, including random error. Therefore, through the above we accept the hypothesis that states: "There is a role for customer's attraction in achieving customer's satisfaction according to the study sample's opinions at the significance level 0.05".

• **The second sub-hypothesis test:** which states that: "There is a role for communicating with the customer in achieving customer's satisfaction according to the opinions of the study sample". The results of the analysis can be explained in the following table:

Table 07. Simple Linear Regression for Communication with The Customer and Customer's Satisfaction

	Regression Fixed	Regression Coefficient	R	R-SQUARED	The Calculated Value (T)	The Calculated Value (F)	Indication Level (Sig)
The Role of Communication with the Customer in Customer's Satisfaction	1.498	0.637	0.712	0.507	11.340	128.592	0.000

Source: prepared by the two researchers based on SPSS (20) Outputs.

As shown in the table, it is clear to us that there is a statistically significant effect, at the Significance level of 0.05, for communication with the customer on customer's satisfaction according to the opinions of the study sample. This was supported by the calculated (F) value of 128.592 and the calculated (T) value of 11.340 with a significance level of 0.000 which is less than 0.05. In addition to a very strong correlation between the two variables at a rate of 0.712, and the determination's coefficient reached 0.507, meaning that an amount of 50.7% of the changes that occur in customer's satisfaction is due to communication with the customer, and the rest is due to other factors including random error. Therefore, through the above we accept the hypothesis that states: "there is a role for communicating with the customer in achieving customer's satisfaction according to the opinions of the study sample" at the significance level 0.05.

• **The third sub-hypothesis test:** which states that: "there is a role for customer's engagement in achieving customer's satisfaction according to the study sample's opinions". The results of the analysis can be explained in the following table:

Table 08. Simple Linear Regression for Customer Engagement and Customer's Satisfaction

	Regression Fixed	Regression Coefficient	R	R- TWO O	The Calculate d (T) Value	The Calculate d (F) Value	Indicatio n Level (Sig)
The Role of Customer's Engagemen t in Customer's Satisfaction	1.716	0.597	0.69 6	0.484	10.835	117.397	0.000

Source: prepared by the two researchers based on SPSS (20) Outputs.

As shown in the table, it becomes clear to us that there is a statistically significant effect at the significance level of 0.05 of customer's engagement on customer's satisfaction according to the study sample's opinions. This was supported by the calculated (F) value of 117, 397, and the calculated (T) value of 10, 835 with a significance level of 0.00 which is less than 0.05. In addition to a medium correlation strength between the two variables by 0.696, and the coefficient of determination reached on 0.484, meaning that a value of 48.4% of the changes that may occur in customer satisfaction is due to customer's involvement, and the rest is due to other factors including random error. Therefore, through the above we accept the hypothesis that states: "There is a role for customer's engagement in achieving customer's satisfaction according to the study sample's opinions at the significance level 0.05".

• **Fourth sub-hypothesis test:** which states that: "there is a role for learning on the customer in achieving customer's satisfaction according to the study sample's opinions", The results of the analysis can be explained in the following table:

Table 09. Simple Linear Regression for Learning on The Customer and Customer's Satisfaction

	Regression Fixed	Regression Coefficient	R	R- TWO	The Calculated (T) Value	The Calculated (F) Value	Indication Level (Sig)
The Role of Learning on The Customerin Customer's Satisfaction	1.486	0.654	0.751	0.564	12.727	161.980	0.000

Source: prepared by the two researchers based on SPSS (20) Outputs.

As shown in the table, it is clear to us that there is a statistically significant effect, at the significance level of 0.05, for learning on the customer on customer's satisfaction according to the study sample's opinions. This was supported by the calculated (F) value of 161.980, and the calculated (T) value of 12.727 with a significance level of 0.000

which is less than 0.05. In addition to a very strong correlation between the two variables at a rate of 0.751, and the coefficient of determination reached 0.564; meaning that an amount of 56.4% of the changes that occur in customer satisfaction is due to learning on the customer and the rest is due to other factors including random error. Therefore, through the above we accept the hypothesis that states: "there is a role for learning on the customer in achieving customer's satisfaction according to the study sample's opinions at the significance level 0.05"

•**Fifth Sub- hypothesis test:** which states that: "There is a role for customer's retention in achieving customer's satisfaction according to the study sample's opinions". The results of the analysis can be explained in the following table:

Table 10. Simple Linear Regression for Customer's Retention and Customer's Satisfaction

–	Regression Fixed	Regression Coefficient	R	R- TWO	The Calculated (T) Value	The Calculated (F) Value	Indication Level (Sig)
The Role of Customer's Retention in Customer's Satisfaction	1.015	0.768	0.846	0.716	17.736	314.567	0.000

Source: prepared by the two researchers based on SPSS (20) Outputs.

As shown in the table, it becomes clear to us that there is a statistically significant effect, at the significance level of 0.05, of customer's retention on customer's satisfaction according to the study sample's opinions. This was supported by the calculated (F) value of 314.567 and the calculated (T) value of 17.736 with a significance level of 0.000 which is less than 0.05. In addition to a very strong correlation between the two variables at a rate of 0.846, and the coefficient of determination reached 0.716; meaning that an amount of 71.6% of the changes that occur in customer's satisfaction is due to customer's retention, and the rest is due to other factors including random error. Therefore, through the above we accept the hypothesis that states: "there is a role for customer's retention in achieving customer's satisfaction according to the study sample's opinions at the significance level 0.05".

4.3. interpretation of the results:

By testing the hypotheses, it can be stated that:

a. Customer's attraction, and customer's satisfaction: through testing the hypotheses, and our analysis of the respondents' various answers about the questionnaire statements, it was confirmed that there is a significant role of customer's attraction in achieving customer's satisfaction according to the opinions of the study sample at the significance level of 0.05. This result can be explained as there is a positive role to attract the customer in achieving customer's satisfaction, and this is due to the fact that the private banks in Algeria are striving to entice customers by following several methods

including providing additional services to them such as internet in order to attract, and encourage them to deal with it, but private banks in Algeria should pay more attention to promoting through digital channels because it is considered as one of the most important ways to attract customers.

b. Communication with the customer, and customer's satisfaction: through testing the hypotheses, and our analyses of the respondents' various answers about the questionnaire statements, it was confirmed that there is a significant role of communication with the customer in achieving customer's satisfaction according to the study sample's opinions at the significance level of 0.05. This result can be explained as there is a positive role to communication with the customer in achieving customer's satisfaction, and this is due to the fact that private banks in Algeria rely heavily on mobile advertising messages to communicate with their customers as well as use the internet as a mean to communicate with them, and focus on updating the information that these customers need in digital communication processes.

c. Customer's engagement and customer's satisfaction: through testing the hypotheses, and our analysis of the respondents' various answers about the questionnaire statements, it was confirmed that there is a significant role of customers engagement in achieving customer's satisfaction according to the study sample's opinions at the significance level of 0.05. This result can be explained as there is a positive role to customer's engagement in a achieving customer's satisfaction, and this is due to the fact that private banks in Algeria provide websites in several languages in order to motivate customers for communicating, and participating in the completion of their marketing operations, but they must use virtual communities to facilitate the process of communicating with customers in order to push them to express their opinions, and preferences as a kind of participation at making the marketing decision.

d. Learning on the customer and customer's satisfaction:

through testing the hypotheses, and our analysis of the respondents' various answers about the questionnaire statements, it was confirmed that there is a significant role of learning on the customer in achieving customer's satisfaction according to the study sample's opinions at the significance level of 0.05. This result can be explained as there is a positive role to learning on the customer in achieving customer's satisfaction, and this is due to the fact that private banks in Algeria strongly rely on the reactions of their customers to develop, and improve their services as well as rely on virtual communities and digital sites to identify the of customers' preferences in order to meet their desires to reach their satisfaction.

e. Customer's retention and customer's satisfaction: through testing the hypotheses, and our analysis of the respondents' various answers about the questionnaire statements, it was confirmed that there is a significant role of customer's retention in achieving customer's satisfaction according to the study sample's opinions at the significance level of 0.05. This result can be explained as there is a positive role to customer's retention in achieving customer's satisfaction, and this is due to the fact that private banks in Algeria focus on providing means of safety and protection for customers when marketing their services digitally in order to preserve the customers' privacy and protection in the light of the digital environment which enhances the feeling of confidence and security among customers, as well as the websites of banks are characterized by the speed and ease of downloading information. All these factors encourage customers to repeat dealing with these banks.

5. CONCLUSION

Through our study related to the role played by digital marketing in its five dimensions (attraction customer, communication with the customer, customer's engagement, learning on the customer and customer's retention) in the possibility of customers of private banks in Algeria , we reached a set of results and suggestions which are summarized as the following:

5.1. Results:

Through our applied study, we reached a set of results:

- There is a significant role of digital marketing in achieving customer's satisfaction according to the study sample's opinions at the significance level of 0.05 through the application of private banks in Algeria for all digital marketing tools in the presentation, and provision of their services.
- There is a significant role to customer's attraction in achieving customer's satisfaction according to the study sample's opinions at the significance level of 0.05 through the private banks in Algeria following several methods, such as providing additional services to customers in order to attract them to deal with those banks.
- There is a significant role of communicating with the customer in achieving customer's satisfaction according to the study sample's opinions at the significance level of 0.05 through that private banks in Algeria rely strongly on advertising messages via mobile phones, and internet to communicate with their customers.
- There is a significant role of customer's engagement in achieving customer's satisfaction according to the study sample's opinions at the significance level of 0.05 through the fact that private banks in Algeria provide websites in several languages in order to motivate their customers for communicating, and participating in their marketing operations.
- There is a significant role of learning on the customer in achieving customer's satisfaction according to the study sample's opinions at the significance level of 0.05

through the fact that private banks in Algeria depend a lot on the reactions of their customers in developing, and improving their services.

- There is a significant role of customer's retention in achieving customer's satisfaction according to the study sample's opinions at the significance level of 0.05 through the fact that private banks in Algeria focus on providing means of safety, and protection for customers when marketing their services digitally.

5.2. Suggestions:

- The need to give digital marketing more attention on the part of private banks in Algeria is due to its importance in the marketing operations by focusing on improving the performance of digital marketing's dimensions.

- Paying more attention to promoting through digital channels is very significant since it is considered as one of the most important elements of attracting customers as well as helping to effectively communicate with them, and giving them the ability to participate in the bank's marketing-decision.

- Revitalizing the banking sector by providing the basic requirements, supporting digital marketing and electronic payment systems, and focusing on providing means of customer's protection in the light of the digital environment is highly recommended

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