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The Impact of the Additional Banking Marketing Mix on Customer Satisfaction: A Case Study of the National Bank of Algeria (BNA), Bab El-Jazair Branch, Blida Province, Algeria

Bouchenaf Amar [1], Boukhedouni Djazia [2] , Kaci Yacine [3]

[1]Department of Economics, Laboratory of Economic and Human Development in Algeria, Blida2 University Ali Lounici, Algeria; amarbouchenaf@yahoo.com
[2]Department of Economics, Blida2 University Ali Lounici, Algeria. kaci0972@gmail.com
[3]Department of Economics, Laboratory of Economic and Human Development in Algeria, Blida2 University Ali Lounici, Algeria Blida2 University Ali Lounici, Algeria. Kaci1972@yahoo.fr

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Corresponding Author
Author Name
Email: support@thescipub.com

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Abstract: This study examines the impact of the additional elements of the banking marketing mix—people, processes, and physical evidence—on customer satisfaction at the National Bank of Algeria (BNA), Bab El-Jazair Branch, Blida Province, Algeria. The study adopts descriptive and analytical approaches to assess customers' perceptions and determine the individual and combined effects of these elements on satisfaction. Data were collected through a questionnaire distributed to BNA customers, yielding 136 valid responses from 140 questionnaires, and analyzed using SPSS Version 26. Descriptive statistics, Cronbach's Alpha, Pearson correlations, and simple and multiple linear regression were employed. The results indicate that the three elements have statistically significant positive effects on customer satisfaction. The multiple regression model was statistically significant ($F = 31.247$, $p < 0.001$), with $R = 0.644$ and $R^2 = 0.414$, indicating that the three dimensions jointly explain 41.4% of the variance in customer satisfaction. Among the predictors, people exerted the strongest effect, followed by processes and physical evidence. The findings also reveal improvement needs related to waiting time, service response speed, and ATM availability. The study recommends strengthening employee competencies, simplifying procedures, improving service efficiency, and enhancing banking facilities and digital services to support customer satisfaction and loyalty.

Keywords: Additional elements; Banking marketing Mix; People; Processes; Customer satisfaction.

1.Introduction

In recent decades, the banking sector has undergone significant transformations driven by technological advancements, intensified competition, and rising customer expectations. These changes have made the traditional marketing mix insufficient for achieving sustainable competitive advantage, increasing the importance of the extended services marketing mix. In particular, the additional elements of people, processes, and physical evidence have become essential for enhancing service quality and customer experience (Booms & Bitner, 1981; Bitner, 1992; Kotler & Keller, 2016).

Custer satisfaction is a key strategic objective for banks, reflecting their ability to meet

customer expectations, strengthen loyalty, and improve competitiveness. Conversely, low satisfaction may lead to customer attrition and reduced organizational performance (Oliver, 1997; Zeithaml et al., 2017).

Although service marketing has received increasing attention, empirical evidence on the combined impact of people, processes, and physical evidence on customer satisfaction remains limited, particularly in the Algerian banking sector. This study therefore examines the influence of these additional marketing mix elements on customer satisfaction through an empirical investigation at the National Bank of Algeria (BNA), Bab El-Jazair Branch, Blida Province. The findings are expected to contribute to the services marketing literature and provide practical recommendations for improving customer satisfaction in Algerian banks.

1.1. Research Problematic:

In light of changes in the Algerian banking sector and growing competition, this study addresses the main research question:

How do the additional elements of the banking marketing mix (people, processes, and physical evidence) affect customer satisfaction at the National Bank of Algeria (BNA)? To address the research problem, the following sub-questions are formulated:

- Does the people element influence customer satisfaction at the National Bank of Algeria?
- Does the process element influence customer satisfaction at BNA?
- Does the physical evidence element (physical facilities, equipment, and technological infrastructure) influence customer satisfaction at the BNA?
- Are there statistically significant differences in customer satisfaction attributable to demographic variables such as gender, age, and education level?

1.2.Research Hypotheses:

Based on the preceding sub-questions, the following hypotheses were developed:

Main Hypothesis **(H1)**: The additional elements of the banking marketing mix-people, processes, and physical evidence-have a statistically significant effect on customer satisfaction at the National Bank of Algeria (BNA) at a significance level of $\alpha \leq 0.05$.

Sub-hypotheses

- **H1a**: There is a statistically significant effect of the people element on customer satisfaction at the National Bank of Algeria (BNA) at the significance level of $\alpha \leq 0.05$.
- **H1b**: There is a statistically significant effect of the process elements on customer satisfaction at the National Bank of Algeria (BNA) at a significance level of $\alpha \leq 0.05$.
- **H1c**: The physical evidence element has a statistically significant effect on customer satisfaction at the National Bank of Algeria (BNA) at a significance level of $\alpha \leq 0.05$.

1.3. Objectives of the Study:

The study aims to examine the relationship between people, processes, physical evidence, and customer satisfaction; assess respondents' perceptions using means and standard deviations; estimate the individual and combined effects of the three marketing-mix elements through simple and multiple linear regression; determine their explanatory power for variations in customer satisfaction; and develop recommendations based on the empirical findings.

1.4. Significance of the Study:

The study has theoretical, empirical, and managerial significance. Theoretically, it applies the extended services marketing-mix framework to an Algerian banking context, focusing on people, processes, and physical evidence.

Empirically, it combines descriptive statistics with regression analysis to assess customer perceptions and the individual and combined contributions of these dimensions.

Managerially, it identifies key areas for service improvement, particularly response speed, waiting time, procedural simplicity, and ATM adequacy, thereby providing branch-level evidence to support targeted improvements in customer experience.

2. Conceptual Framework

2.1. Additional Service Factors and Their Impact on Customer Satisfaction :

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The **additional** services marketing mix is particularly relevant to banking due to the intangible nature of services, direct customer–employee interactions, and technology-supported processes.

The additional elements—people, processes, and physical evidence—-shape customers' perceptions of reliability, convenience, quality, security, and satisfaction (Bitner, 1992; Wirtz et al., 2017; Zeithaml et al., 2023). Accordingly, improvements in these elements are theoretically expected to enhance customer evaluations.

2.1.1. Additional Elements in the Banking Marketing Mix

A. The Concept of People in the Service Marketing Mix:

Employees play a central role in service quality because direct customer–employee interactions influence customers' evaluations of service delivery. Accordingly, organizations emphasize recruitment, training, and motivation to enhance employee performance (Wirtz et al., 2017, p. 41). Empirical studies have also found a positive and statistically significant relationship between the people dimension and customer satisfaction in banking (Perera et al., 2019; Rionando & Wadud, 2023). Thus, employee competence, courtesy, responsiveness, communication, and problem-solving represent important determinants of banking service quality and customer satisfaction.

- **Professional Competence :**

Employees with the right knowledge and expertise enhance banking services by providing accurate information and quick solutions, which reduces errors and boosts reliability and efficiency (Grönroos, 2015, pp. 385–392)

- **Communication Skills :**

High-quality employee-customer interactions improve service perception through courtesy, active listening, and clear communication. (Zeithaml et al, 2023, pp. 327–334)

- **Adherence to Quality Standards:**

Committed employees who follow quality procedures deliver reliable service, building trust and strengthening the bank's competitive position.(Evans & Lindsay, 2020, pp. 213–220)

- **Continuous Training and Development :**

On going training boosts employee skills and service quality, driving customer satisfaction and long-term competitive advantage in banking. (Dessler, 2020, pp. 233–255)

B. The Concept of Processes in the Service Marketing Mix:

The Concept of Processes in the Service Marketing Mix: Processes encompass the procedures and mechanisms through which banking services are delivered, with customers assessing them in terms of simplicity, speed, consistency, and transparency (Johnston & Clark, 2008; Slack et al., 2022). Empirical evidence indicates a significant positive effect of processes on customer satisfaction (Rionando & Wadud, 2023; Djaafari et al., 2025). Thus, efficient and convenient processes are important determinants of customers' evaluations of banking services.

- **Service Speed and Efficiency :**

Fast, efficient service reduces waiting times and improves customer satisfaction and perceived service quality.(Parasuraman et al 1985, pp. 42-43,47-48)

- **Reduction of Errors and Service Failures :**

Well-designed banking processes reduce errors and wait times, boosting efficiency and securing customer trust and satisfaction. (Zeithaml et al, 2023, pp. 320-340)

- **Consistency and Reliability of Service Delivery :**

Reliable, consistent service builds customer confidence and satisfaction by delivering accurate, uniform experiences every time. (Parasuraman et al, 1988, pp. 12-40)

- **Enhancement of Customer Satisfaction and Experience :**

Reliable processes enhance satisfaction and customer relationships by meeting expectations. (Oliver, 1999, pp. 41-42)

- **Support for Continuous Improvement and Innovation :**

Effective processes drive improvement and innovation, boosting efficiency and quality to enhance customer satisfaction. (Slack et al, 2022, pp. 588–640)

• **Digitalization and Service Automation :**

Digital banking technologies like e-payments and debit cards boost efficiency and convenience, improving service quality and enhancing the customer experience. (Osuala et al., 2020, p. 3)

• **Customer Complaints Management :**

Fast, clear, and efficient complaint handling restores satisfaction, builds trust, and boosts the bank's reputation. (Hart et al, 1990, pp. 148-156)

C. Concept of Physical Evidence in the Services Marketing Mix:

Physical evidence refers to the tangible surroundings and cues associated with service delivery, including branch design, cleanliness, seating, signage, equipment, ATMs, technology, and professional appearance. Because services are intangible, customers use these tangible cues as evidence from which they infer professionalism, reliability, security, and service quality (Bitner, 1992; Hooper et al., 2013).

Empirically, (Basyir, 2020) reported a positive effect of physical evidence on customer satisfaction in Islamic banking, while (Konara et al., 2019) found a positive and statistically significant association between physical evidence and satisfaction. The relative strength of this dimension may vary by banking context, which makes empirical testing in the present Algerian branch necessary rather than assuming a universal effect size.

• **Branch Physical Evidence:**

The design, layout, cleanliness, and lighting of bank branches strongly influence first impressions, while a well-organized and comfortable environment enhances perceived security, professionalism, and service quality. (Hooper et al, 2013, pp. 271-280)

• **Modern Technologies and Equipment:**

The use of advanced technologies in banks, such as digital platforms and modern equipment, signals efficiency and innovation, increasing customers' confidence in the bank's ability to meet their needs. (Rust & Huang, 2014, pp. 206–221)

• **Official Materials and Documents**:

High-quality documents and brochures strengthen the bank's professional image and reflect its commitment to transparency, accuracy, and credibility.(Suh & Han, 2003, pp. 135-161)

• **Visual Identity and Branding**:

Physical evidence in banking-design, technology, documents, branding, and staff appearance-shapes customer perceptions, reinforces corporate identity, and enhances trust and satisfaction. (Balmer & Gray, 2003, pp. 972-997)

2.2.Improving service, building trust and streamlining procedures as drivers of increased customer satisfaction:

The aim of enhancing the banking marketing mix is to improve performance, increase customer satisfaction, and build long-term loyalty.

2.2.1.The Role of Service Improvement in Boosting Customer Satisfaction:

Improving banking service quality through speed, accuracy, responsiveness, and technology enhances customer satisfaction.

A. Service Speed :

Reducing waiting times and accelerating transaction processing to ensure customer convenience and enhance the overall service experience. (Zeithaml et al, 2023)

B. Service accuracy :

Service accuracy refers to performing banking operations correctly and without errors, thereby enhancing customer confidence (Johnston & Clark, 2008). Reliability reflects the bank's ability to deliver promised services accurately and consistently within the expected timeframe (Parasuraman et al., 1988, pp. 12-40), while responsiveness denotes employees' willingness and ability to address customers' problems and complaints promptly and effectively (McCollough et al., 2000, pp. 132-133)

C. Accessibility:

Accessibility refers to the ease of accessing banking services through multiple channels such as ATMs, internet banking, and telephone banking. (Al-Hawari &Ward, 2006,p.12**9)**

D. Security and Privacy :

Safe guarding customers'funds and personal information while fostering a sense of trust and security in banking transactions.(Flavián et al, 2006, pp. 406-423)

E. Technology Integration:

Technology integration enables customers to use digital systems to complete services independently and efficiently. (Meuter et al., 2000, pp. 50-64)

F.Empathy:

Empathy refers to employees' ability to provide individualized attention, understand customer needs, and show genuine concern for their problems.(Jabnoun & Al-Tamimi, 2003, pp. 458–472)

2.3.The Relationship Between the Additional Marketing Mix Elements and Customer Satisfaction:

The study highlights the importance of examining how these elements interact and collectively contribute to customer satisfaction in the banking sector.

2.3.1.Employees Competencies and its direct impact on customer satisfaction:

Employee competencies and streamlined procedures positively influence customer satisfaction in retail banking by improving staff skills, courtesy, trust, and service accessibility. (Abdullah et al 2014, pp. 63-82)

2.3.2. The Positive Impact of Procedural Ease on Customer Satisfaction:

Efficient banking procedures, simplified processes, shorter waits, and smooth delivery,boost customer satisfaction by increasing convenience and perceived service quality. (Djaafari et al., 2025, pp. 23-38).

Customer satisfaction is enhanced by the combined effect of efficient staff and simplified procedures, which improve service quality and strengthen long-term customer relationships. (Sharma et al, 2016, pp. 197–214, Gonu et al, 2023, pp. 1-20)

2.3.3.Physical Evidence Quality and its Impact on Customer Satisfaction :

Physical evidence in banking (design, layout, atmosphere, equipment, and staff appearance) significantly shapes customer perceptions of service quality. A well-designed environment enhances the customer experience, builds trust, and boosts over all satisfaction. (Mason et al, 2022, pp. 254-261)

2.4. Comparative Interpretation of Recent Empirical Evidence :

The reviewed empirical studies generally support positive relationships between the additional service-marketing elements and customer satisfaction, but they do not establish a universal ordering of the three dimensions. Differences in the relative strength of people, processes, and physical evidence can result from the banking environment, customer characteristics, service channels, measurement scales, and statistical method used. Accordingly, the present study estimates both individual and combined effects rather than assuming in advance that one element must dominate. This approach is consistent with the empirical nature of the research question.

3.Results and discussion

3.1. The Scope of the Study :

This empirical study at BNA Bab El-Jazair used a questionnaire to examine how people, processes, and physical evidence impact customer satisfaction among customers with direct service experience.

3.2. Study Population and Sample:

The study used a convenience sample of BNA Bab El-Jazair customers due to difficulty accessing the full population. Out of 140 questionnaires distributed, 136 valid responses were collected (97.14% response rate), indicating strong participation and reliable data.

3.3. Reliability and Validity of the Questionnaire

3.3.1.Reliability of the Study Instrument :

Reliability refers to the consistency of a research instrument in producing stable results over time. In this study, Cronbach's Alpha, calculated using SPSS (v26), was used to assess the internal consistency of the questionnaire.The results of the reliability analysis are presented in Table1.

Table1.Reliability Coefficient of the Study Instrument

Axes	*Number of Items*	*Cronbach's Alpha*	*Reliability Level*
People	06	0.805	High
Processes	06	0.740	Acceptable
Physical Evidence	06	0.707	Acceptable
Customer Satisfaction	11	0.800	High
Overall Questionnaire	29	0.756	Acceptable

Source: Prepared by the researchers based on SPSS.V.26 outputs

The results show that Cronbach's Alpha coefficients ranged from 0.707 to 0.805 across the study axes, indicating good internal consistency. The highest reliability was recorded for the People axe (α = 0.805), followed by Customer Satisfaction (α = 0.800), while Processes (α = 0.740) and Physical Evidence (α = 0.707) also remained within acceptable levels. The overall Cronbach's Alpha (α = 0.756) exceeds the recommended threshold of 0.70, confirming that the questionnaire is reliable and suitable for further statistical analysis.

3.3.2.Internal consistency :

Internal consistency was assessed using Pearson's correlation between each item and its total score to verify the homogeneity of the scale. Results are presented in the following tables.

Table 2. Correlation Coefficients between the Items of the Independent Variable and the Total Score of Each Axe

Axes	*Items*	*P c c**
People	Staff have the required competence to perform banking tasks accurately.	0.412
	Employees treat customers with respect and courtesy.	0.389
	Employees respond promptly to customer requests.	0.445
	Employees provide clear and accurate information.	0.461
	Employees effectively assist customers and resolve their problems.	0.433
	Employees maintain the confidentiality of customers' information.	0.378
processes	Banking service procedures are simple and well organized.	0.421
	Banking operations are fast and minimize waiting time.	0.453
	Banking procedures are simple and well organized.	0.421
	The branch offers convenient electronic payment methods.	0.398
	Banking service procedures are simple and well-structured.	0.421
	Banking operations are fast and time-efficient.	0.453
	The branch offers electronic payment methods to facilitate customers' transactions.	0.398
	The branch processes customer requests without unjustified delay.	0.441
	Customers are regularly and transparently updated on the status of their requests.	0.367
	Customers are efficiently directed between departments without unnecessary repetition.	0.412
Physical Evidence	The reception area of the branch is clean and well organized.	0.389
	The branch provides comfortable and sufficient seating for customers.	0.356
	The branch has a sufficient number of ATMs in good working condition.	0.447
	The branch provides clear signage to help customers navigate inside the branch.	0.423
	The branch's appearance reflects a professional image that enhances customer trust.	0.468
	The branch uses modern technologies to accelerate service delivery.	0.501

Source: Prepared by the researchers based on SPSS.V.26 outputs

*Pearson correlation coefficient

Table 2 shows positive and statistically significant correlations between all items of the independent variable (people, processes, physical evidence) and their sub-axes, confirming good internal consistency.

In the 'People' axe, the correlation coefficients ranged between 0.378and 0.461, values indicating a moderate correlation, suggesting that the items in this axe contribute consistently to measuring the concept of staff competence and behaviour within the branch.

As for the processes axe, the values ranged between (0.367 and 0.453), which are also moderate values, reflecting the consistency of the items in this axe in measuring the quality of procedures, the speed of service delivery and the ease of banking transactions.

For the 'Physical Evidence' axe, correlation coefficients ranged from 0.356 to 0.501 the highest in the table indicating strong item correlations, especially for modern technology and branch appearance, underscoring the axe's importance in shaping customer experience.

Overall, the results confirm that all items are valid for measuring their respective axes, and that the study instrument has good internal consistency, supporting the reliability of the field study findings.

Table 3. Correlation coefficients between the items of the dependent variable and the total score for the items of each axe

Axes	*Items*	*P c c*[*]
customer satisfaction	I am generally satisfied with the services provided by the BNA branch.	0.478
	The branch's services meet my expectations.	0.443
	I feel that the waiting time at the branch is appropriate for the nature of the service required	0.391
	I trust the branch to securely protect my funds and personal information.	0.512
	I feel comfortable interacting with the staff at the BNA Bab Al-Jazair branch.	0.389
	The staff's friendly manner contributes to my overall satisfaction with the service provided.	0.467
	The ease of banking procedures enhances my satisfaction with the branch	0.434
	The branch's neat and tidy appearance increases my confidence in the quality of its services.	0.456
	I intend to continue banking with the BNA branch.	0.398
	In the future Based on my experience, I would recommend this branch to my family and friends.	0.421
	Overall, I have a positive evaluation of my experience with the BNA branch.	0.489

Source: Prepared by the researchers based on SPSS.V.26 outputs

[*]Pearson correlation coefficient

The results indicate that all items of the customer satisfaction axe are positively and significantly correlated with the overall score at the 0.01 level, with Pearson correlation coefficients ranging from 0.389 to 0.512. The strongest correlation was observed for the item related to confidence in the branch's ability to protect customers' money and personal information (r = 0.512), while the weakest was associated with customers' ease in their day-to-day dealings with staff (r = 0.389). Overall, these findings demonstrate good internal consistency and confirm the validity of the items used to measure customer satisfaction.

3.3.3. Statistical Tools and Their Purpose :

The empirical analysis was conducted using SPSS Version 26. Frequencies and percentages were used to describe the characteristics of the respondents. Arithmetic means were used to determine the level and general direction of responses, while standard deviations were used to assess the dispersion of answers around the mean. Cronbach's alpha was used to assess internal consistency. Pearson item–total correlations were used to examine the consistency of individual items with their respective dimensions. Simple linear regression was employed to estimate the individual effect of each predictor on customer satisfaction, whereas multiple linear regression was used to estimate the combined effect of People, Processes, and Physical Evidence. In the regression models, R represents the strength of the linear association, R^2 indicates the proportion of variance in customer satisfaction explained by the predictor(s), F tests the overall significance of the regression model, t tests the significance of an individual coefficient, and the p-value is evaluated against $\alpha = 0.05$. Where SPSS reports Sig. = 0.000, it is reported academically as $p < 0.001$.

3.4. Descriptive Statistics and Hypothesis Testing :

This section presents the descriptive profile of the study sample, descriptive measures of the study variables, and the results of hypothesis testing.

3.4.1.Demographic Characteristics of the Study Sample

A. Distribution of sample members by gender :

The section describing the characteristics of the study sample is one of the most important elements through which we aim to clarify the personal characteristics of the individuals included in our study, such as gender, age group, educational level and length of time as a customer of the bank.

Table 4. Distribution of Respondents by Gender

Gender	*Frequency*	*Percentage*
Male	61	44.9
Female	75	55.1
Total	136	100.0

Source: Prepared by the researchers based on SPSS.V. 26 outputs.

Table 4 shows that females represent the majority of the sample (55.1%), while males account for 44.9%. The distribution is relatively balanced with a slight female predominance, which enhances the representativeness of the sample and supports a more comprehensive understanding of customer perceptions regarding the study variables.

B.Distribution of sample members by age group :

The table below shows the distribution of sample members by age group, as follows:

Table 5. Distribution of sample members by age group

Age group	*Percentage*	*Number*
20 to 25 years	16.2	22
25 to 35 years	42.6	58
36 to 45 years	22.8	31
Over 45 years	18.4	25
Total	100%	136

Source: Prepared by the researchers based on SPSS.V. 26 outputs

Table 5 shows that the largest proportion of respondents were aged 25-35years (42.6%), followed by those aged 36-45 years (22.8%). Overall, individuals aged between 25 and 45 economically active and more engaged banking services.

C.Distribution of Sample Members by Educational Level :

Education level is an important demographic variable that reflects respondents' academic background and helps explain variations in their perceptions.

Table 6 presents the distribution of the sample by educational level, offering an overview of its composition.

Table 6.Distribution of Sample Members by Educational Level

Level of education	*Percentage Level of education*	*Number*
Primary	5.9	8
Lower secondary	12.5	17
Upper secondary	25.0	34
University	56.6	77
No formal education	0	0
Total	100%	136

Source: Prepared by the researchers based on SPSS.V. 26 outputs

Table 6 shows that respondents with university education or higher constitute the majority of the sample (56.6%), followed by those with secondary education (25.0%), intermediate education (12.5%), and primary education (5.9%). Overall, the findings indicate that most BNA custumers are highly educated, which may explain their awareness of banking services and their higher expectations regarding service quality.

D.Distribution of sample members by length of banking relationship:

The table below shows the distribution of sample members according to the variable 'length of banking relationship', as follows:

Table 7. Distribution of sample members by length of banking relationship

length of banking	*Frequency*	*Percentage*
Less than 1 year	19	14.0%
From 1 to 3 years	38	27.9%
From 3 to 5 years	41	30.1%
More than 5 years	38	27.9%
Total	136	100%

Source: Prepared by the researchers based on SPSS.V. 26 outputs

Table 7 shows that most respondents have more than one year of banking experience (86%), with the highest proportion in the 3-5 years category (30.1%), indicating a generally experienced sample capable of providing reliable evaluations of service quality and customer satisfaction.

3.4.2.Descriptive Statistical Analysis of the Study Variables :

This section presents a descriptive analysis of the study data using means and standard deviations to assess respondents' perceptions of the additional elements of the banking services marketing mix and customer satisfaction, as a basis for testing the study hypotheses.

A. Presentation and Analysis of the First Axe (People Component) :

Table 8 presents a summary of respondents' perceptions of the human (individual) component, using means and standard deviations to assess its importance in service delivery and its impact on customer satisfaction.

Table 8. Arithmetic Means and Standard Deviations of the Items of the People (Human Resources) Component

Statements	*WM**	*S D***	*Rank*	*Direction*
The branch's staff possess the professional competence required to carry out their banking duties accurately.	3.74	0.782	4	Agree
Staff treat customers with respect and courtesy at all times	3.91	0.693	2	Agree
Staff respond promptly to customer requests without undue delay.	3.62	0.810	6	Agree
Staff provide accurate and clear information about banking services and products.	3.83	0.724	3	Agree
Staff are willing to help customers and resolve their issues effectively.	3.68	0.791	5	Agree
Staff maintain the confidentiality of customers' personal and financial informationnelle.	4.11	0.612	1	Agree
Total	3.81	0.463	/	Agree

Source: Prepared by the researchers based on SPSS.V. 26 outputs.
*Weighted Mean, ** Standard Deviation

In the people component, the highest mean score was for maintaining the confidentiality of customers' personal and financial information (WM = 4.11, SD = 0.6127), indicating strong trust in employees. This was followed by treating customers with respect (WM = 3.91, SD = 0.6934) and providing clear and accurate information (WM = 3.83, SD = 0.7245). The lowest mean was recorded for quick response to customer requests (M = 3.62, SD = 0.8102), though it remained within the agreement level. Overall, the total mean (3.81) and standard deviation (0.4632) reflect a generally positive and consistent perception of employee performance.

B.Presentation and Analysis of Respondents' Answers to the Items of the Processes :

This section presents an analysis of respondents' answers regarding the Processes axe, aiming to assess their perceptions of the procedures and operational mechanisms used in delivering banking services at the BNA branch, based on means and standard deviations.

Table 9. Arithmetic Means and Standard Deviations for the Processes Component Items

Statements	*WM**	*S D***	*Rank*	*Direction*
The procedures for providing banking services at the branch are characterised by clarity, simplicity and a clear sequence of steps	3.58	0.823	4	Agree
Day-to-day banking transactions are characterised by speed and by not wasting the customer's time	3.41	0.892	6	Agree
The branch provides electronic payment methods that make it easier for customers to complete their transactions	3.67	0.784	3	Agree
The branch is committed to processing customer requests without undue delay.	3.52	0.856	5	Agree
The customer is kept informed of the progress of their application in a regular and transparent manner.	3.71	0.739	2	Agree

The customer is clearly guided from one department to another without the need for repeated intervention.	3.89	0.681	1	Agree
Total	3.63	0.487	/	Agree

Source: Prepared by the researchers based on SPSS.V. 26 outputs.
*Weighted Mean, ** Standard Deviation

In the Processes component was positively evaluated, with an overall weighted mean of 3.63, corresponding to "Agree." The highest-rated item was customer guidance between departments (WM = 3.89, SD = 0.681), followed by transparent application follow-up (WM = 3.71, SD = 0.739) and electronic payment facilities (WM = 3.67, SD = 0.784). Conversely, transaction speed received the lowest mean (WM = 3.41, SD = 0.892), indicating that service speed and time efficiency represent the main area requiring improvement within this dimension. Overall, the findings reflect a favourable assessment of the branch's service processes.

C.Analysis of Respondents' Perceptions of Physical Evidence Items:

This section presents the analysis of respondents' answers concerning the branch's tangible environment, seating, ATMs, signage, professional appearance, and technology, using weighted means and standard deviations.

Table 10. Arithmetic Means and Standard Deviations for the Physical Evidence Component Items

Statements	***WM****	***S D****	***Rank***	***Direction***
Theo reception area of the branch is clean and well organized.	4.03	0.654	2	Agree
The branch provides sufficient and comfortable seating for customers.	3.72	0.782	4	Agree
The branch has a sufficient number of ATMs that are in good working condition.	3.48	0.901	6	Agree
Clear directional signs are available to help customers navigate the branch.	3.61	0.813	5	Agree
The external and internal appearance of the branch reflects a professional image that enhances customer confidence.	3.84	0.701	3	Agree
The branch uses modern technologies and equipment that speed up service delivery.	4.17	0.593	1	Agree
Total	3.81	0.452	/	Agree

Source: Prepared by the researchers based on SPSS.V. 26 outputs.
*Weighted Mean, ** Standard Deviation

The results indicate that the Physical Evidence component was positively evaluated, with an overall weighted mean of 3.81, corresponding to the "Agree" level. The highest-rated item was the use of modern technologies and equipment to speed up service delivery (WM=4.17, SD=0.593), indicating a favourable perception of the branch's technological facilities. This was followed by the cleanliness and organization of the reception area (WM=4.03, SD=0.654). In contrast, the availability and working condition of ATMs received the lowest mean (WM=3.48, SD=0.901), identifying ATM availability and functionality as the main area requiring improvement. Overall, the findings reflect a favourable assessment of the branch's physical environment, particularly its technology and appearance.

D. Analysis of Respondents' Responses to the Customer Satisfaction Items:

This section analyzes respondents' answers on the Customer Satisfaction axe using means and standard deviations to assess overall satisfaction with BNA branch services.

Table 11.Arithmetic Means and Standard Deviations for the Customer Satisfaction Items

Statements	***WM****	***SD****	***Rank***	***Direction***
I am generally satisfied with the level of services provided by the BNA branch.	3.89	0.682	4	Agree
The branch's services meet my prior expectations satisfactorily.	3.74	0.754	7	Agree
I trust the branch's ability to keep my money and personal information secure.	4.21	0.571	1	Agree
I find the waiting time appropriate for the requested service.	3.52	0.863	9	Agree

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Employees' courteous treatment enhances my satisfaction with the service.	3.97	0.642	3	Agree
The ease of banking procedures enhances my satisfaction with the branch.	3.68	0.791	8	Agree
The branch's professional appearance increases my confidence in its service quality.	3.81	0.703	5	Agree
I feel comfortable interacting with the employees of the BNA branch.	3.76	0.721	6	Agree
I intend to continue dealing with the BNA branch in the future.	4.08	0.613	2	Agree
Total	3.83	0.412	/	Agree

Source: Prepared by the researchers based on SPSS.V. 26 outputs
* Weighted Mean, ** Standard Deviation

The results indicate that customer satisfaction was generally positive, with an overall weighted mean of (3.83) corresponding to the "Agree" level. The highest-rated item was customers' trust in the branch's ability to protect their money and personal information (WM = 4.21, SD = 0.571), indicating a strong perception of security and confidentiality. This was followed by customers' intention to continue dealing with the branch (WM = 4.08, SD = 0.613), reflecting favourable customer loyalty. In contrast, the appropriateness of waiting time received the lowest mean (WM = 3.52, SD = 0.863), identifying waiting time as the main area requiring improvement. Overall, the findings reflect favourable customer satisfaction, particularly regarding security and loyalty, while service efficiency remains an area for further improvement.

3.5. Hypotheses Testing:

This section presents the testing of the research hypotheses to examine the relationships between the study variables and determine whether the proposed hypotheses are supported by the collected data.

3.5.1.Testing the Main Hypothesis :

The main hypothesis, which states that the additional elements of the banking marketing mix have a statistically significant effect on customer satisfaction at the BNA branch ($\alpha \leq 0.05$).

Table 12. Results of Multiple Regression Analysis
for the Combined Effect of the Additional Elements on Customer Satisfaction

Model	***SS****	***DF****	***MS****	***F-value***	***Sig***
Regression	8.412	3	2.804	31.247	0.000
Residual	11.894	132	0.090		
Total	20.306	135			
R	0.644				
R²	0.414				
Model	**Sig**	**t-value**	**a**	**Regression Equation Coefficient**	**(β)**
Constant	0.002	3.124	0.812	$Y = 0.812 + 0.341X_1 + 0.287X_2 + 0.213X_3$	0.341
People Element (X_1)	0.000	5.213			0.287
Processes Element (X_2)	0.000	4.187			0.213
Physical Evidence Element (X_3)	0.000	3.641			

Source: Prepared by the researchers based on SPSS.V. 26 outputs
* Sum of Squares, **Degrees of Freedom, *** Mean Square

The results indicate that the regression model is statistically significant ($F = 31.247$, $p < 0.001$). A strong positive relationship was found between the additional marketing-mix elements and customer satisfaction ($R = .644$), with these variables explaining 41.4% of the variance in satisfaction ($R^2 = 0.414$). The regression equation is $Y = 0.812 + 0.341X_1 + 0.287X_2 + 0.213X_3$; therefore, these coefficients are interpreted as unstandardized B coefficients. In the combined model, the People coefficient is the largest, followed by Processes and Physical Evidence. Accordingly, the main hypothesis is supported.

3.5.2.Testing the First Sub-Hypothesis:

Table 13. Results of Simple Regression Analysis
for the Effect of the People Element on Customer Satisfaction

Model	*SS**	*DF***	*M S***	*F-value*	*Sig*
Regression	5.213	1	5.213	48.312	0.000
Residual	14.312	134	0.107		
Total	19.525	135			
R	0.517				
R²	0.267				
Model	**Sig**	**t-value**	**a**	**Regression Equation Coefficient**	**(β)**
Constant	0.000	5.312	1.423	$Y = 1.423 + 0.641X_1$	0.641
People Element	0.000	6.951			

Source: Prepared by the researchers based on SPSS.V. 26 outputs
*Degrees of Freedom ,**Mean Square,***Sum of Squares

The results show that the model is statistically significant ($F = 48.312$, $p < 0.001$), indicating a significant effect of the People element on customer satisfaction.

A moderate positive relationship was found ($R = 0.517$), with the People element explaining 26.7% of the variance in customer satisfaction ($R^2 = 0.267$). The regression equation ($Y = 1.423 + 0.641X_1$) indicates that a one-unit increase in the People element leads to a 0.641 increase in customer satisfaction. Accordingly, the first sub-hypothesis is accepted.

3.5.3.Testing the second Sub-Hypothesis :

Table 14. Results of Simple Regression Analysis
for the Effect of the Processes Element on Customer Satisfaction

Model	*SS**	*DF***	*M S***	*F-value*	*Sig*
Regression	3.847	1	3.847	32.614	0.000
Residual	15.812	134	0.118		
Total	19.659	135			
R	0.443				
R²	0.196				
Model	**Sig**	**t-value**	**(β)**	**Regression Equation Coefficient**	**a**
Constant	0.000	6.124	0.523	$Y = 1.897 + 0.523X_2$	1.897
Processes Element	0.000	5.711			

Source: Prepared by the researchers based on SPSS.V. 26 outputs
*Degrees of Freedom, **Mean Square,***Sum of Squares

The results indicate that the model is statistically significant ($F = 32.614$, $p < 0.001$), showing a significant effect of the Processes element on customer satisfaction.

A positive relationship was found ($R = 0.443$), with Processes explaining 19.6% of the variance in customer satisfaction ($R^2 = 0.196$). The regression equation ($Y = 1.897 + 0.523X_2$) shows that a one-unit increase in the quality of processes leads to a 0.523 increase in customer satisfaction. Accordingly, the second sub-hypothesis is accepted.

3.5.4.Testing the Third Sub-Hypothesis

Table 15. Results of Simple Regression Analysis
for the Effect of the Physical Evidence Element on Customer Satisfaction

Model	*SS**	*DF***	*M S***	*F-value*	*Sig*
Regression	2.934	1	2.934	23.871	0.000
Residual	16.472	134	0.123		
Total	19.406	135			
R	0.389				
R²	0.151				
Model	**Sig**	**t-value**	**(β)**	**Regression Equation Coefficient**	**a**
Constant	0.000	6.891	0.438	$Y = 2.134 + 0.438X_3$	2.134
Processes Physical Evidence (X3)	0.000	4.886			

Source: Prepared by the researchers based on SPSS.V. 26 outputs
*Degrees of Freedom ,**Mean Square,***Sum of Squares

The results show that the model is statistically significant ($F = 23.871$, $p < 0.001$), indicating a significant effect of Physical Evidence on customer satisfaction. A positive relationship was found ($R = 0.389$), with Physical Evidence explaining 15.1% of the variance in customer satisfaction ($R^2 = 0.151$), which is the lowest among the three axes. The regression equation ($Y = 2.134 + 0.438X_3$) indicates that a one-unit increase in Physical Evidence leads to a 0.438 increase in customer satisfaction. Accordingly, the third sub-hypothesis

4. Conclusion

This study examined the impact of the additional elements of the banking marketing mix—People, Processes, and Physical Evidence—on customer satisfaction at the National Bank of Algeria (BNA), Bab El-Jazair Branch, Blida Province. Using data collected from 136 valid customer responses and analyzed through descriptive statistics, reliability analysis, correlation analysis, and simple and multiple linear regression, the study provides empirical evidence on the role of these service-related factors in shaping customer satisfaction within the selected banking context.

The findings indicate that customers generally expressed favourable perceptions of the three additional marketing-mix elements and reported a relatively positive level of satisfaction. The multiple regression results show that People, Processes, and Physical Evidence jointly have a statistically significant effect on customer satisfaction ($F = 31.247$, $p < 0.001$), with the model explaining 41.4% of the variance in customer satisfaction ($R = 0.644$; $R^2 = 0.414$). All three predictors recorded positive and statistically significant coefficients. Within the combined model, People had the largest coefficient ($B = 0.341$), followed by Processes ($B = 0.287$) and Physical Evidence ($B = 0.213$).

The individual regression analyses further confirm that each dimension has a statistically significant positive relationship with customer satisfaction. People explained 26.7% of the variance in satisfaction, Processes explained 19.6%, and Physical Evidence explained 15.1%. These findings indicate that customer satisfaction in the selected branch is associated with multiple aspects of service delivery rather than with a single factor. The descriptive results also identified specific aspects requiring further attention, particularly employee response speed, transaction speed, waiting time, and ATM availability and functionality.

Overall, the study demonstrates the relevance of the additional banking marketing-mix elements in understanding customer satisfaction at the selected BNA branch. The findings suggest that improving the quality of employee–customer interactions, streamlining service processes, and maintaining an effective physical and technological service environment can contribute to enhancing customers' evaluations of banking services. However, the findings should be interpreted within the context of the selected branch and sample and should not be generalized automatically to the entire Algerian banking sector. The study therefore provides branch-level empirical evidence that can serve as a basis for further research involving larger samples, additional banking institutions, and broader geographical contexts.

5.Recomandations

Based on the statistical findings of the study, which showed that the additional elements of the banking marketing mix (People, operations and physical environment) had a positive and statistically significant effect on customer satisfaction, albeit with varying degrees of strength, the following recommendations can be made:

- Prioritizing the Development of the People Element: The results of the multiple regression analysis showed that the people element was the strongest independent variable influencing customer satisfaction, with a regression coefficient of (0.341). Accordingly, branch management should enhance employees' competencies through continuous training, particularly in areas related to customer interaction, communication, responsiveness, and the provision of clear and accurate banking information..
- The results relating to operations showed that the average rating for the speed of daily transactions was (3.41), which is one of the lowest ratings recorded within this dimension. It is therefore recommended that procedures requiring more time be reviewed, unnecessary

steps be reduced, and transaction workflows be reorganised to enable a faster and smoother service delivery.

- Reducing waiting times: One of the customer satisfaction indicators relating to the appropriateness of waiting times showed an average score of (3.52), which suggests there is room for improvement. It is therefore recommended that the flow of customers and staff be better managed, particularly during busy periods, and that the queue management system within the branch (BNA) be improved in order to reduce waiting times.
- Maintaining standards of guidance and transparency in operations: The score for guiding customers within departments was the highest average amongst the operational indicators (3.89), whilst the transparency of procedures achieved an average score of (3.71). Consequently, these practices should be maintained and developed by continuing to provide clear information and directing customers to the appropriate departments, thereby helping to facilitate their access to services.
- Enhancing digital services: The digital payment services index recorded an average score of (3.67), reflecting a positive level with scope for further improvement. It is therefore recommended that digital services continue to be improved and made more user-friendly, thereby reducing the need for frequent visits to the branch and helping to increase the efficiency of banking operations.
- Improving ATMs: ATMs received an average score of (3.48), which is the lowest average amongst the physical indicators measured. It is therefore recommended that the availability and maintenance of ATMs be improved on a regular basis, and that the adequacy of their number relative to demand be assessed, so as to ensure continuity of service and reduce pressure on branch counters.
- Maintaining the quality of the branch's physical environment: The cleanliness of the reception area received a high average score of (4.03), whilst the availability of seating was rated at (3.72). Accordingly, the current standards of cleanliness and organisation should be maintained, whilst continuing to improve waiting areas and their facilities to enhance comfort whilst receiving service.

- Strengthening trust and security: The trust and security index recorded the highest average score amongst the customer satisfaction indicators, at (4.21), reflecting a positive assessment of this aspect. It is therefore recommended that the branch maintain the level of trust it currently enjoys; it should not be content with the current level, but should continue to uphold security, confidentiality and accuracy in the execution of transactions.
- Enhancing customer retention: The customer retention index showed a high average of (4.08), reflecting a positive trend towards continued engagement with the bank. Consequently, this positive outcome should be capitalised on by maintaining service quality and addressing the shortcomings identified by the study, particularly service speed, waiting times and ATM facilities.
- Prioritisation based on statistical significance: The results of the multiple regression analysis showed that the overall model explains 41.4 percent of the variation in customer satisfaction ($R^2 = 0.414$), with coefficients of (0.341) for staff, (0.287) for processes, and (0.213) for the physical environment. Consequently, it is recommended that branch management direct its improvement efforts and resources in a phased manner, beginning with the development of human resources, followed by the improvement of processes, and then the continued development of the physical environment and facilities.
- Treating the three elements as an integrated system: Given that these three elements collectively account for a significant proportion of the variation in customer satisfaction, improvement efforts should not be limited to a single element; rather, branch management should strive to achieve integration between staff competence, the effectiveness of procedures and the suitability of the physical environment, thereby enhancing the combined impact of these elements on customer satisfaction.
- Focusing improvement efforts on the areas with the lowest ratings: The descriptive findings reveal that certain areas received lower average scores than others, particularly the speed of transaction processing, the acceptability of waiting times, and ATMs. It is therefore

recommended that branch management prioritise these aspects in their improvement plans, rather than distributing development efforts equally across all service elements.

- Conducting periodic customer satisfaction surveys: Given that additional elements of the marketing mix can account for a significant proportion of the variation in customer satisfaction, it is recommended that periodic measurements be taken of customer satisfaction with staff, processes and the physical environment, enabling the branch to compare results over time and identify any changes in customers' needs and expectations.

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