

The Impact of the Service Marketing Mix on Customer Satisfaction - A Field Study of the Algerian Insurance Company (SAA) in the Province of Oran

تأثير المزيج التسويقي الخدمي على رضا الزبون - دراسة ميدانية الشركة الجزائرية للتأمين (SAA) على مستوى ولاية وهران -

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Abstract

This study aimed to know the role of the service marketing mix with its various elements (product, price, promotion, distribution, workers, physical evidence, process) in gaining customer satisfaction. To achieve this, the researcher relied on the descriptive analytical approach through a questionnaire prepared for this purpose distributed to 140 customers of the Algerian Insurance Company (SAA) at the level of the province of Oran using the statistical program SPSS. The research reached a set of conclusions, the most important of which are (the existence of an impact of the elements of the marketing mix for the product, promotion, distribution, workers, physical evidence, on customer satisfaction to varying degrees, while the price and operations had a relatively relative impact on customer satisfaction. **Keywords:** Customer satisfaction, Marketing mix, Insurance companies, Insurance services, customer. **(JEL) Classification :** M30; D11; G22.

ملخص:

هدفت هذه الدراسة إلى معرفة دور مزيج تسويق الخدمات بعناصره المختلفة (المنتج، السعر، الترويج، التوزيع، العمال، الدليل المادي، العملية) في كسب رضا العملاء. ولتحقيق ذلك، اعتمد الباحث على المنهج الوصفي التحليلي من خلال استبيان تم إعداده لهذا الغرض ووزع على 140 عميلاً من عملاء الشركة الجزائرية للتأمين (SAA) على مستوى ولاية وهران باستخدام البرنامج الإحصائي SPSS. وتوصل البحث إلى مجموعة من الاستنتاجات، أهمها (وجود تأثير لعناصر مزيج التسويق للمنتج، الترويج، التوزيع، العمال، الدليل المادي، على رضا العملاء بدرجات متفاوتة، بينما كان للسعر والعمليات تأثير نسبي على رضا العملاء).

كلمات مفتاحية: رضا الزبون، المزيج التسويقي، شركات التأمين خدمات التأمين، الزبون.

تصنيفات JEL : M30; D11; G22.

1. Introduction.

The focus on the marketing sector in the present era is one of the modern phenomena in the global economy. Within the framework of economic globalization, the intensification of competition, and the rapid successive developments in the field of massive technological advancements across all aspects of life, numerous new and advanced services have emerged. Marketing is no longer limited to a specific principle; rather, it has become a philosophy and a practice adopted by institutions. As a result, marketing has gained a prominent place in economic life and has transformed into a fundamental element in the growth and success of institutions, as well as one of the most important factors of progress and development at both the national and international economic levels.

The marketing mix is among the tools that help service institutions attract customers, achieve their satisfaction, and gain a competitive advantage. Neglecting any element of the service marketing mix may lead to the failure of the institution's marketing system.

Algerian insurance companies, as one of these service institutions, have started to pay attention to the marketing approach, considering it a tool that helps them adapt to the economic reforms undertaken by Algeria, including Law 96-70 related to insurance. This law was introduced to liberalize the insurance sector and open the field to competition for private and foreign companies, which strive to provide high-quality insurance services at competitive prices in order to establish their position in both the national and international markets.

1.1. Research Problematic:

The research problem can be summarized as follows: To what extent does the service marketing mix influence customer satisfaction with insurance companies in the province of Oran?

1.2. Research Hypotheses:

To address the research problem, we have considered the following hypotheses:

1.2.1 Main Hypothesis:

The primary hypothesis posits a significant positive relationship between the service marketing mix and customer satisfaction at SAA Insurance Company, validated at a 95% confidence level ($\alpha = 0.05$).

1.3. The Importance of the Study

The importance of this research lies in the essential role that the service marketing mix plays in achieving customer satisfaction for insurance companies. Customer satisfaction is crucial for customer retention, increasing profitability, and understanding the factors that influence purchasing decisions. Additionally, it serves as a key approach for companies to adopt a market-oriented strategy and make future decisions that enhance their position in the market.

1.4. Objectives of the Study

This research is designed to achieve three primary objectives. First, it seeks to formulate practical recommendations for insurance companies to enhance customer satisfaction by optimizing their service marketing strategies. Second, the study aims to evaluate the distinct contributions of each element within the marketing mix (e.g., product quality, pricing policies, promotional tactics) to overall customer satisfaction. Finally, it critically examines the implementation of marketing mix dimensions within Algerian insurance firms, identifying strengths and areas for improvement to align practices with global standards.

The Impact of the Service Marketing Mix on Customer Satisfaction - A Field Study of the Algerian Insurance Company (SAA) in the Province of Oran

2. The theoretical framework for the variables of the study:

2.1. The Concept of the Marketing Mix for Insurance Services

The marketing mix refers to a set of marketing tools that can be controlled and used by marketers to achieve marketing objectives (Philip Kotler & Gary M. , 2020)

The term "marketing mix" was first introduced by Borden (1964) in his article "The Concept of the Marketing Mix." In a concise definition, (Kotler, 2005, p. 106) describes the marketing mix as "a set of tools prepared by the organization to influence its sales," utilizing four key elements known as The Four Ps: Product (Service), Price, Place (Distribution), and Promotion (Al-Damour, H. , 2008, p. 74)

The marketing mix for services can be defined as the traditional marketing mix with three additional components: People, Process, and Physical Evidence. It has been designed to accommodate the unique characteristics of services and to meet customer expectations.

These seven elements combined are referred to as the "7Ps," forming what is known as the Services Marketing Mix (Wirtz & Lovelock, , 2018)

The service marketing mix consists of the following elements:

- **Insurance Product:**

The product is the core element of the marketing mix, representing what a company offers to fulfill customer needs. This includes aspects such as quality, design, features, branding, and packaging. The success of a product depends on how well it meets the demands of the target market (Philip Kotler & Gary M. , 2020).

- **Insurance Price:**

Price is a key factor influencing a customer's decision to purchase a service. In the insurance sector, price represents the cost paid by the policyholder to the insurer in exchange for coverage against insured risks, commonly referred to as the insurance premium. Unlike other industries, insurance prices are not determined by supply and demand or production costs; instead, they are regulated by authorized governmental bodies (Boudia B & Gendouz T, 2016, p. 273)

- **Insurance Distribution:**

Insurance distribution refers to the various channels and methods used by insurance companies to sell and deliver their products to customers. It plays a crucial role in ensuring that insurance products reach the right market segments efficiently and effectively (Cummins & Doherty, 2021)).

- **Insurance Promotion:**

Many people equate promotion with marketing, but in reality, promotion is just one component of marketing. It is through promotion that customers are informed, persuaded, and reminded about the existence of an insurance product (Abdallah & Ibrahim, , 2017).

- **People:**

This includes all individuals involved in delivering the service, including employees and customers. Their interactions and behaviors help shape the company's image and influence potential customers. Employees at insurance agencies play a crucial role in providing services, as they create a positive impression of the company through their conduct and professionalism (Boudia B & Gendouz T, 2016, p. 274)

- **Physical Evidence:**

The physical environment plays a vital role in reinforcing the company's brand image in the customer's mind. The appearance of the insurance agency's buildings, offices, and equipment significantly impacts the customer's perception and creates a comfortable psychological atmosphere during the service purchase process (Boudia B & Gendouz T, 2016, p. 275)

- **Process:**

The process includes all procedures and interactions between service providers and customers, such as policy issuance, claim filing, and compensation processing. These procedures are essential components of delivering insurance services efficiently (Boudia B & Gendouz T, 2016, p. 276)

2.1. Customer Satisfaction

The primary goal of marketing is to build, enhance, and maintain relationships with customers in a way that fulfills the objectives of both parties. Customer satisfaction is a key determinant of the continuity of this relationship and serves as an indicator of an organization's performance and its ability to meet relational standards

(Jihan, A, 2006, p. 275)

Customer satisfaction can be defined from two perspectives:

The first approach considers it as an outcome, while the second views it as a process. The definition that focuses on the outcome sees customer satisfaction as the final stage of the purchasing process. On the other hand, defining satisfaction as a process considers it a psychological evaluative process related to purchasing, where it depends on the perceived performance of the product in relation to customer expectations. (Chenni Talia et all, 2023, p. 597)

Accordingly, Kotler defines satisfaction as a personal feeling of joy or disappointment resulting from comparing a product's performance with expectations. If the performance matches expectations, the customer is satisfied; if it exceeds expectations, satisfaction increases or even turns into delight. Thus, customer satisfaction becomes a requirement for securing customer loyalty to the organization.

From the same perspective, Howard & Sheth define satisfaction as the buyer's cognitive state regarding the value received in exchange for their financial sacrifice (Raouia & Lahoul , 2014, p. 75), in terms of whether this value is adequate or inadequate for them (Oliver, 1981). This definition focuses on the cognitive aspect and the determinant related to "fairness of value," or what is known as the value standard, which is considered one of the key determinants of satisfaction, as will be explained later.

the determinants of satisfaction can be categorized into three key factors as follows:
(Zolinger & Lomarque, 2004, p. 45)

- **Expectations:**

Expectations are perceived as "possible images" that an individual forms in their mind about the specifications or benefits of a particular product. Understanding how these expectations are formed is the initial step in comprehending both satisfaction and dissatisfaction.

The Impact of the Service Marketing Mix on Customer Satisfaction - A Field Study of the Algerian Insurance Company (SAA) in the Province of Oran

- **Actual Performance:**

When a customer uses a product and assesses the extent to which its actual condition matches their expectations, they then engage in an evaluation process, which leads to a feeling of satisfaction or dissatisfaction depending on the outcome of that evaluation. Hence, the actual performance of the product plays a crucial role in determining satisfaction.

- **Congruence and Incongruence:**

Satisfaction occurs when the customer's expectations align with the actual performance of the organization. However, when there is a discrepancy between expected and actual performance, it can be classified into two types, each leading to a different emotional response: Negative incongruence, where actual performance falls short of expectations, leading to dissatisfaction. Positive incongruence, where actual performance exceeds expectations, resulting in higher satisfaction.

- **Fairness Criterion:**

A customer evaluates the benefit they receive from using a product by comparing it to the cost they bear (in terms of effort and price). They then relate this to the cost/benefit ratio experienced by others who have undergone the same consumption experience.

3. Field study:

In this section will be shown Field Study of the Algerian Insurance Company (SAA) in the Province of Oran.

3.1.Methodology

Through the study methodology, we will address many elements, including the following:

3.1.1 Study Method

To assess customer perceptions of marketing strategies and satisfaction levels, this study adopts a descriptive-analytical methodology. The research integrates both secondary and primary data sources to ensure comprehensive insights. Secondary data was drawn from academic literature, including peer-reviewed journals, dissertations, and industry reports, to establish a robust theoretical foundation. Primary data was collected through a structured questionnaire employing a five-point Likert scale, distributed to SAA clients in Oran province. Responses were systematically analyzed using SPSS software to derive quantitative conclusions, ensuring methodological rigor and alignment with empirical research standards.

3.1.2 Study Population and Sample

The study population comprised 140 clients of the Algerian Insurance Company (SAA) operating in Oran province. A convenience sampling technique was employed, prioritizing accessibility and ease of data collection. Participants were selected from clients visiting five SAA branches across four districts: Oued Tlelat, Es Senia, Oran, and Bir El Djir. This approach facilitated efficient questionnaire distribution and retrieval, though it inherently limited the sample to individuals readily available during the study period (September–November 2024).

Table 1: Questionnaires Used in the Field Study

Insurance Companies in Oran Province	Algerian Insurance Company (SAA)
Number of Approved Questionnaires	140

Source: Results of the SPSS statistical program.

All distributed questionnaires were fully retrieved and found to be valid for statistical analysis. This can primarily be attributed to the great effort exerted by the researcher, along with the support of some colleagues who assisted in distributing and collecting the questionnaires. The researcher closely followed up with each client to retrieve the questionnaire in its final form, ready for statistical analysis.

3.1.3 Description of the Study Sample Characteristics

The following table presents the results of the demographic data from the study's survey:

Table 2: Description of the Sample of Clients in the Surveyed Insurance Companies

Information	Characteristics	Frequency	Percentage (%)
Gender	Male	77	55
	Female	63	45
Total		140	100
Age	18-30 years	63	45
	31-40 years	49	35
	41-50 years	17	12.14
	51 years and above	11	7.86
Total		140	100
Marital Status	Married	72	51.43
	Single	57	40.71
	Divorced	5	3.57
	Widowed	6	4.29
Total		140	100
Educational Level	Primary School	6	4.29
	Middle School	30	21.43
	Secondary School	45	32.14
	University and above	59	42.14
Total		140	100
Current Occupation	Government Employee	31	22.14
	Private Sector Employee	63	45
	Self-Employed	18	12.86
	Retired	11	7.86
	Student	9	6.43
	Unemployed	8	5.71
Total		140	100
Years of Dealing with the Insurance Company	Less than a year	36	25.71
	1-5 years	49	35
	6-10 years	32	22.86
	11 years and more	23	16.43
Total		140	100

Source: Results of the SPSS statistical program

The Impact of the Service Marketing Mix on Customer Satisfaction - A Field Study of the Algerian Insurance Company (SAA) in the Province of Oran

The demographic analysis revealed key characteristics of the surveyed clients as follow:

- ❖ Males constituted a slight majority (55%), with females representing 45% of respondents.
- ❖ Age distribution skewed toward younger demographics: 45% were aged 18–30, followed by 35% in the 31–40 bracket. Older age groups (41–50 and 51+) accounted for 12.14% and 7.86%, respectively.
- ❖ Marital status data indicated that over half of participants were married (51.43%), while 40.71% were single, and smaller proportions identified as divorced (4.29%) or widowed (3.57%).
- ❖ Educational backgrounds varied, with 42.14% holding university degrees, reflecting a moderately educated participant pool.
- ❖ The majority of clients in the surveyed insurance companies are private sector employees, accounting for 45%, followed by government employees at 22.14%, then self-employed individuals at 12.86%, followed by retirees at 7.86%, then students at 6.43%, and finally, the unemployed at 5.71%.
- ❖ The majority of the surveyed insurance clients have been dealing with these companies for a period ranging from 1 to 5 years (35%). The category less than a year ranks second at 25.71%, while clients who have been dealing with insurance companies for 6 to 10 years rank third at 22.86%. Lastly, clients with 11 years or more of experience dealing with insurance companies account for 16.43%.

3.1.4 Study Tool

The questionnaire was designed with two main sections:

- First Section: this section included personal and demographic information about the surveyed customers, covering aspects such as gender, age, marital status, educational qualification, current occupation, and the duration of their engagement with the company.
- Second Section: this section consisted of various items measuring customer satisfaction with the applied marketing mix. The collected data focused on aspects such as product, pricing, promotion, distribution, physical evidence, personnel, and processes.

The questionnaire concluded with a direct question regarding customer satisfaction with the marketing mix implemented in the surveyed insurance companies.

3.1.5 Validity and Reliability of the Study Tool

To ensure the questionnaire's validity, it underwent rigorous review by experts in insurance and marketing fields. Feedback was incorporated to refine item clarity, coherence, and relevance to the study's objectives. Reliability was assessed using Cronbach's Alpha, yielding a score of 0.786. This value exceeds the acceptable threshold of 0.7, confirming the tool's internal consistency and reliability for measuring the constructs under investigation.

3.1.6 Limitations of the Study

While this study provides valuable insights, certain limitations must be acknowledged. Geographically, the research was confined to five SAA branches in Oran province, potentially limiting the generalizability of findings to other regions or insurance providers.

Temporally, data collection spanned only two and a half months (September–November 2024), which may not account for seasonal variations in customer behavior. Additionally, the reliance on convenience sampling introduces selection bias, as participants were limited to clients present at specific branches during the study period.

3.2. Analysis of Survey Results

The arithmetic mean and standard deviation were calculated for all seven elements of the service marketing mix. The results are presented in the following table:

Table (03): Measuring Customer Satisfaction with the Service Marketing Mix in Insurance Companies

Statement	Arithmetic Mean	Standard Deviation	Approval Level
Insurance Product Policy	4.57	0.74	High
Insurance Pricing Policy	3.49	0.71	Moderate
Insurance Promotion Policy	3.71	0.97	High
Insurance Distribution Policy	3.69	0.97	High
Insurance Physical Evidence Policy	4.03	0.78	High
Employee Policy in Insurance Companies	3.95	0.66	High
Insurance Process Policy	3.51	0.96	High
Overall Insurance Marketing Mix	3.82	0.69	High
Customer Satisfaction	3.84	0.70	High

Source: Results of the SPSS statistical program

Quantitative analysis of the seven marketing mix elements revealed varying levels of customer approval. Mean scores (ranging from 3.49 to 4.57) and standard deviations (0.66–0.97) were calculated, with results indicating high satisfaction (mean >3) across most components. Notably, the *insurance product* (mean = 4.57) and *physical evidence* (mean = 4.03) scored highest, while *pricing* (mean = 3.49) lagged. Overall customer satisfaction averaged 3.84, underscoring the efficacy of SAA’s marketing strategies despite room for improvement in pricing policies.

3.3. Testing the hypotheses of the study and discussing the results:

To test this hypothesis, which is the core of the research, it is necessary first to verify the validity of the model for testing this hypothesis.

This is done by relying on: Analysis of Variance (ANOVA) for regression and Multiple Regression Analysis to determine the most influential independent variables on the dependent variable.

H0: There is no statistically significant positive effect of the service marketing mix on customer satisfaction of SAA Insurance Company at a 5% significance level.

H1: There is a statistically significant positive effect of the service marketing mix on customer satisfaction of SAA Insurance Company at a 5% significance level.

Based on the previously mentioned main hypothesis, the seven sub-hypotheses will be examined.

The Impact of the Service Marketing Mix on Customer Satisfaction - A Field Study of the Algerian Insurance Company (SAA) in the Province of Oran

Table (04): Regression Analysis Results to Verify the Model's Validity for Testing the Impact of the Service Marketing Mix on Customer Satisfaction

Source of Variation	Degrees of Freedom	Sum of Squares	Mean Squares	F-Value	Coefficient of Determination (R^2)	Significance Level (F)
Regression	7	762.27	167.32	28.63	0.67	0.00
Error	47	249.14	7.24	-	-	-
Total	54	1011.41	-	-	-	-

(*) Statistically significant at a significance level of ($\alpha \leq 0.05$).

Source: Results of the SPSS statistical program

Based on the results presented in Table (04), it is evident that the F significance value is (28.63), with a coefficient of determination (R^2) of 0.67, and a p-value of 0.00, which is less than the assumed significance level (0.05).

Accordingly, we conclude that the model is valid for testing this hypothesis. Additionally, the same table shows that the service marketing mix explains approximately 67% of the variance in the dependent variable (customer satisfaction), which represents a high explanatory power.

Table (05): Results of Multiple Linear Regression Analysis to Test the Impact of the Service Marketing Mix on Customer Satisfaction

Independent Variable	Unstandardized Coefficients		Standardized Coefficients	T-Value	Sig.	Effect Presence
	B	Std. Error	BETA			
Constant	18.52	8.46	/	2.123	0.00	/
Insurance Product Policy	2.33	0.201	0.32	4.645	0.01	Effect Exists
Insurance Pricing Policy	0.77	0.184	0.17	7.420	0.56	No Effect
Insurance Promotion Policy	3.42	0.197	0.61	3.246	0.01	Effect Exists
Insurance Distribution Policy	0.82	0.253	0.43	2.789	0.00	Effect Exists
Insurance Physical Evidence Policy	1.68	0.293	0.27	6.892	0.01	Effect Exists
Insurance Employees Policy	1.77	0.267	1.08	3.511	0.00	Effect Exists
Insurance Operations	0.87	0.378	0.14	4.211	0.00	Effect Exists

(*) Statistically significant at a significance level of ($\alpha \leq 0.05$).

Source: Results of the SPSS statistical program

From Table (05), it is evident that there is a statistically significant impact relationship between the following variables and customer satisfaction: Insurance Product Policy, Insurance Promotion Policy, Insurance Distribution Policy, Insurance Physical Evidence Policy, Insurance Employees Policy, Insurance Operations Policy.

This conclusion is based on the significance levels (0.01, 0.01, 0.00, 0.01, 0.00, 0.00), which are all lower than the assumed significance level (0.05). However, there is no significant impact between the Insurance Pricing Policy and Customer Satisfaction, as the significance value (0.56) is greater than (0.05). The multiple correlation coefficient value was recorded 0.78.

4. Conclusion

A. Theoretical Study Results:

Through the theoretical framework of the study and a review of various previous studies, the researcher reached the following key findings:

- ✓ The application of the 4Ps model of the marketing mix in insurance companies is not sufficient to achieve their objectives. Instead, companies should integrate and adapt all elements of the 7Ps marketing mix, ensuring harmony and complementarity among its components.
- ✓ The seven elements of the marketing mix (7Ps) play a crucial role in the management of insurance companies. A well-integrated and effective marketing mix enables an insurance company to achieve customer satisfaction, attract new clients, and enhance its competitiveness and sustainability in the market.
- ✓ In the insurance sector, customer satisfaction refers to the client's judgment after receiving an insurance service—whether the service met their expectations and level of satisfaction or not. This ultimately determines whether the customer is satisfied or dissatisfied.
- ✓ The customer is the best judge of the quality of an insurance service. The customer is the key stakeholder—if not the only one—who can truly assess whether the marketing mix applied by the insurance company has met their expectations and contributed to their satisfaction.

B. Field Study Results:

Through the field study, the researcher reached the following conclusions:

- Customers of the surveyed insurance company expressed satisfaction with the company's policies related to the product, promotion, distribution, physical evidence, personnel, and processes. However, they were dissatisfied with the price policy.
- Customers of the surveyed insurance company were generally satisfied with the applied marketing mix. This is reinforced by the fact that 75% of respondents explicitly stated their satisfaction with the marketing mix. However, a deeper analysis of the insurance system reveals significant shortcomings in the implementation of the marketing mix in insurance companies. Some of these issues include:
 - Over-reliance on advertising as the primary promotional tool, with limited diversification of the promotional mix and no scientific criteria for determining the promotional budget.
 - Heavy dependence on physical branches and agencies as the main distribution channels, with limited use of modern electronic distribution channels.
 - Weak training programs for human resources, leading to inadequate qualification and development of employees.
 - Limited use of modern information and communication technologies in simplifying insurance processes, leading to lengthy administrative procedures. For example, in many Algerian insurance companies, processing a risk compensation claim can take over five months, whereas in countries like the UAE, it takes only seven days.

C. Study Recommendations

Based on the findings of this study, the researcher makes the following recommendations:

- ☞ Insurance companies in Oran should diversify their service mix and adopt serious and effective programs to improve their products and services.
- ☞ Insurance companies across Algeria should reconsider their current pricing policies,

The Impact of the Service Marketing Mix on Customer Satisfaction - A Field Study of the Algerian Insurance Company (SAA) in the Province of Oran

granting greater autonomy to Algerian insurance companies in setting their product and service prices.

- ☞ The promotional mix in insurance companies should be diversified, with clear regulations for determining the promotional budget.
- ☞ Greater focus should be placed on modern electronic methods for distributing insurance products and services, shifting toward electronic insurance.
- ☞ More attention should be given to human resources in insurance companies, ensuring careful selection of employees and their participation in intensive training programs.
- ☞ The process of providing insurance services should be improved by simplifying procedures and integrating modern technologies to enhance service delivery.
- ☞ Insurance companies should establish strategic partnerships and alliances with foreign insurance firms operating inside and outside Algeria, to leverage their reputation and expertise in developing the marketing mix elements.

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