

An analysis of the views of AGB Bank customers in Saida City regarding the impact of service marketing mix components in boosting customer loyalty

تحليل آراء عملاء بنك AGB في مدينة سعيدة فيما يتعلق بتأثير مكونات مزيج تسويق الخدمات في تعزيز ولاء العملاء

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Abstract:

This research intends to explore the impact of marketing mix variables on customer loyalty at AGB bank in Saida City. Quantitative research is the methodology employed. Saturated sampling was used in the selection process since the researchers chose a sample of 75 customer responders. The data collection techniques included the use of validated and trustworthy questionnaires. Data analysis techniques used to address hypotheses include multiple linear regression, the coefficient of determination, the F hypothesis test, the t hypothesis test, and the classical assumption test. The study's findings indicate that the corrected R square, or coefficient of determination, is 0.772, or 77.2%. Price, product, place, promotion, people, physical Evidence, and process influence the loyalty of clients who utilize AGB services at Bank AGB Saida concurrently.

Keywords: Marketing Mix Extended (7 p's), loyalty, customer, AGB Bank Saida agency.

JEL Classification Codes: M30, M31, G21.

ملخص:

يهدف هذا البحث إلى استكشاف تأثير متغيرات مزيج التسويق على ولاء العملاء في بنك AGB في مدينة صيدا. البحث الكمي هو المنهج المستخدم. تم استخدام العينة المشبعة في عملية الاختيار حيث اختار الباحثون عينة من 75 عميلاً مستجيباً. تضمنت تقنيات جمع البيانات استخدام استبيانات موثوقة وموثوقة. تشمل تقنيات تحليل البيانات المستخدمة لمعالجة الفرضيات الانحدار الخطي المتعدد ومعامل التحديد واختبار فرضية F واختبار فرضية t واختبار الافتراض الكلاسيكي. تشير نتائج الدراسة إلى أن مربع R المصحح أو معامل التحديد هو 0.772 أو 77.2%. يتأثر ولاء العملاء الذين يستخدمون خدمات AGB في بنك AGB صيدا بشكل متزامن بالسعر والمنتج والمكان والترويج والأشخاص والأدلة المادية والعملية.

كلمات مفتاحية: المزيج الخدمي الموسع (7p's)، الولاء، الزبون، بنك AGB وكالة سعيدة.

تصنيفات JEL: M30, M31, G21.

INTRODUCTION:

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The service marketing mix is now a crucial strategic instrument for fostering client loyalty and retention due to the heightened competition in many industries. Consumers now have higher expectations and look for exceptional experiences that both meet and beyond their demands; they are no longer content with only a service or product. As a result, businesses concentrate on creating creative marketing plans that offer consumers genuine value. This necessitates the integration of all components of the service marketing mix—price, distribution, promotion, people, procedures, physical proof, and product (service)—in order to establish enduring consumer engagement. In order to produce useful recommendations that support and strengthen the sustainability of customer loyalty in the banking industry, this study aims to investigate how the components of the service marketing mix affect customer loyalty at AGB Bank in the City of Saida. It does this by analyzing the degree of integration of these components and their impact on customer satisfaction and continued engagement with the bank.

1-Problem statement: Based on the above, we pose the following research question:

What is the impact service marketing mix elements (7Ps) on enhancing customer loyalty at Saida's AGB Bank City?

2- Study hypotheses: The hypotheses were formulated based on the research question as follows:

Main hypothesis: There is a statistically significant impact of service marketing mix elements (7Ps) on enhancing customer loyalty at Saida's AGB Bank City. This hypothesis includes the following sub-hypotheses:

First sub-hypothesis: There is a statistically significant effect of service on customer loyalty at Saida's AGB Bank.

Second sub-hypothesis: There is a statistically significant effect of price on customer loyalty at Saida's AGB Bank.

Third sub-hypothesis: There is a statistically significant effect of distribution on customer loyalty at Saida's AGB Bank.

Fourth sub-hypothesis: There is a statistically significant effect of promotion on customer loyalty at Saida's AGB Bank.

Fifth sub-hypothesis: There is a statistically significant effect of individuals on customer loyalty at Saida's AGB Bank.

Sub-hypothesis 6: There is a statistically significant effect of operations on customer loyalty at Saida's AGB Bank.

Sub-hypothesis 7: There is a statistically significant effect of physical evidence on customer loyalty at Saida's AGB Bank.

3- Significance of the study: The significance of study is evident in several points, the most important of which are as follows:

- Explains how the elements of the marketing mix, such as service quality, pricing, promotion, distribution, and other factors, influence customer decisions.
- Highlights methods that enhance customer loyalty, which contributes to increasing retention rates and reducing the likelihood of customers switching to competitors.

4- Study Limitations: The limitations of the study were as follows:

- **Time limitations:** The study was completed in 2025.

- **Spatial limitations:** The field study was conducted on a sample of AGB Bank customers in the City of Saida.

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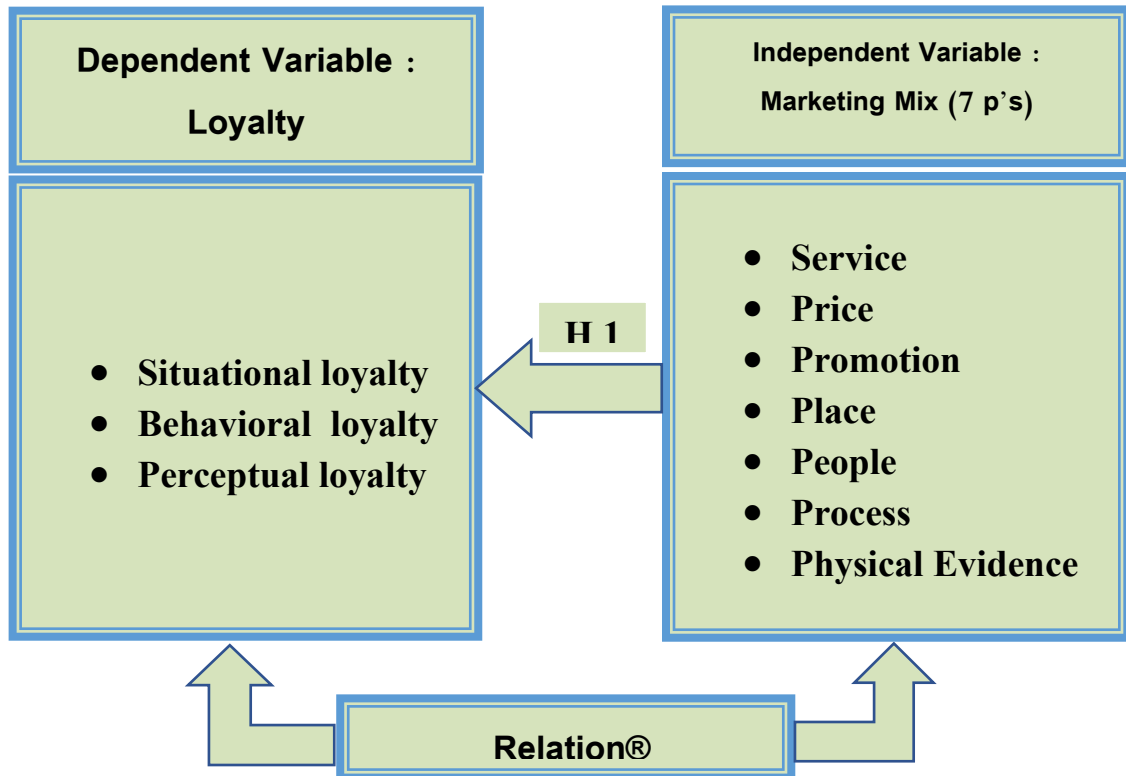
- **Human limitations:** The study included 75 customers of AGB Bank Saida.

- **Subjective limitations:** The study focuses on demonstrating the impact of the service marketing mix on enhancing customer loyalty.

5- Study methodology: The study relied on a descriptive analytical approach, which focuses on collecting information related to the subject and clarifying it accurately, while analyzing this information to understand the phenomenon comprehensively.

6- Study model:

Figure 1 : Study Model.



Source: Outputs Researchers Based on Previous Studies.

7- Statistical research tool:

- **Statistical community:** A sample of 75 customers of AGB Bank in Saida was taken.
- **Research tool:** We distributed the questionnaire randomly to a sample of AGB Bank customers in Saida and analyzed it using the SPSS V. 25 statistical program to extract the results.

8- Literature review: Previous studies varied to include:

First study: Oubah Iman Mounir (2024) .

Research Problem: Does the service marketing mix have an impact on customer loyalty at Mobilis?

Country: Algeria

Results:

-The marketing mix is one of the most prominent and important elements of a marketing strategy. It is defined as the sum of the variables that an organization possesses and uses to influence consumer behavior. The service marketing mix consists of seven elements.

-In order to determine the nature of the capabilities that must be available in the organization, the latter relies on several variables that can lead it to achieve its set objectives. Among these variables are the marketing mix variables, which must be coordinated to develop products.

Second study: (Jaber et al., 2024)

Problem Cityment: The problem addressed in this study is to analyse the impact of the 7Ps marketing mix on customer satisfaction and loyalty in the fast food restaurant sector in Egypt.

Country: Egypt

Results:

-The impact of the marketing mix on customer satisfaction: a positive and significant impact with a coefficient of 0.892 and a standard coefficient of 0.687.

-The impact of the marketing mix on customer loyalty: a positive impact with a coefficient of 0.245.

-The effect of customer satisfaction on loyalty: a positive correlation with a path coefficient of 0.369.

-The mediating role of customer satisfaction: customer satisfaction plays a mediating role in the relationship between the marketing mix and customer satisfaction

Third study: Benlashib Hamza (2024)

Problem Cityment: What are the effects of the various components of the marketing mix for services on the loyalty of users of the financial institution B.A.D.R?

Country: Algeria

Results:

-The results show that the components of the marketing mix (7P) have a significant impact on customer loyalty. The importance of effective management of these elements to enhance loyalty is highlighted. However, some elements, such as operations, have less impact on loyalty, so it is recommended that these operations be improved to enhance the customer experience and increase loyalty.

Fourth study: Oubah Iman Mounir, Al-Joudi Mohamed Ali (2023)

Problem Cityment: To what extent can we say that the elements of the extended service marketing mix have an impact on customer loyalty at the bank under study?

Country: Algeria

Results:

-The institution's interest in adopting the concept of modern marketing and developing its marketing mix to meet the needs and desires of customers.

-Customers rated various elements such as people, processes, and physical environment highly, with overall averages for these elements reaching 3.99, 3.95, and 3.89, respectively, reflecting the bank's success in providing a marketing mix that meets customer needs.

-Loyalty was rated highly by customers, with an overall average of 3.82, indicating that the bank has succeeded in gaining high customer loyalty through its marketing mix.

-The results showed a statistically significant effect of the extended service marketing mix as a whole on customer loyalty.

Fifth study: Mohamed Terbash et al. (2022)

Problem Cityment: How can the elements of the service marketing mix influence customer loyalty at the Algerian CPA Bank?

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Country: Algeria

Results:

-The results of this research show that there is a significant positive effect between the seven elements of the marketing mix and customer loyalty at CPA Bank.

Sixth study: Saja Hussein Ahmed (2022).

Problem Cityment: What is the role of the elements of the marketing mix in enhancing customer loyalty to large retail markets in Baghdad?

Country: Iraq

Results:

-The elements of the marketing mix—promotion, distribution, employees, and physical evidence—have an impact on enhancing customer loyalty, whether behavioural, attitudinal, or cognitive, but to varying degrees. Product, price, and process have no impact on enhancing customer loyalty.

Seventh study: Mohammed Alifa (2020)

Problem Cityment: The question of whether there is a significant relationship between banking marketing and customer satisfaction

Country: Jordan

Results:

-The study revealed that the service marketing mix has a significant impact on customer loyalty, with customer satisfaction playing a mediating role in this relationship. The results confirmed the importance of both the marketing mix and customer satisfaction in achieving customer loyalty, providing valuable insights for managers to develop marketing service strategies.

1- Theoretical Aspect:

1-1 The theoretical framework of service marketing mix (7 p's):

1-1-1 Definition of the service marketing mix: The service marketing mix (7 p's) is defined in marketing literature as follows:

First: ‘A set of controllable marketing variables that an organisation combines to meet the needs of customers in the target market’ (Abdul Karim Hassani, 2019, p. 88).

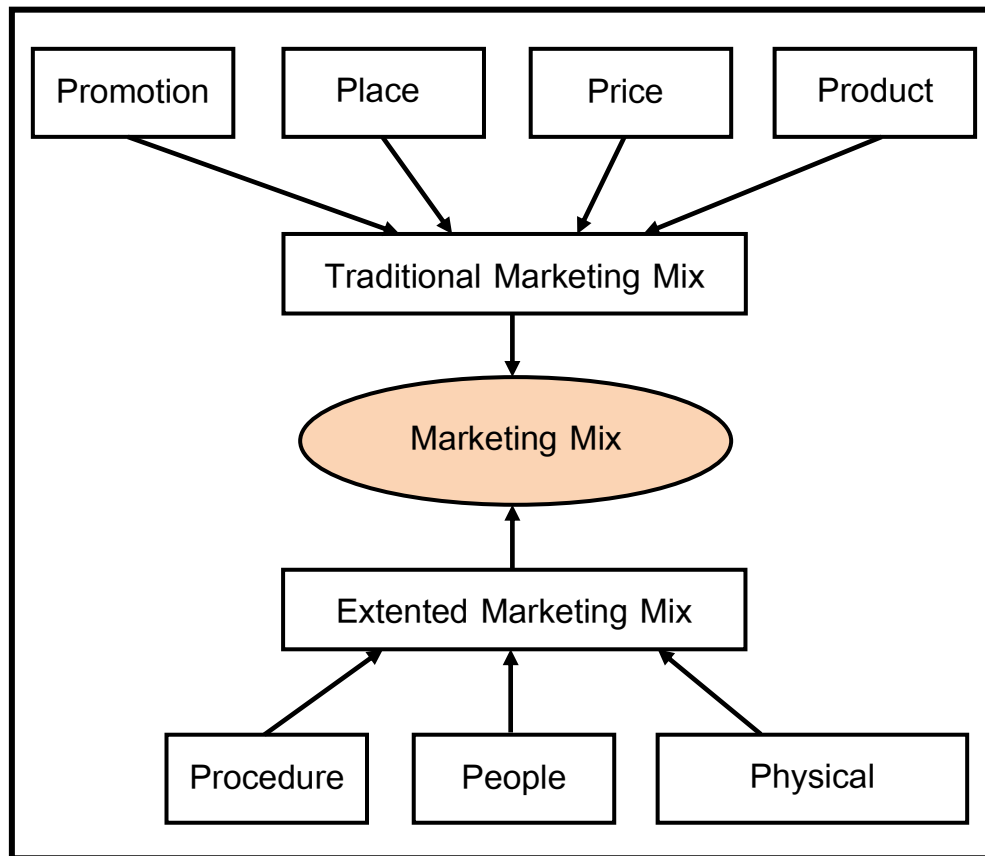
Second: ‘A set of tactical marketing tools that a company combines to elicit the desired response in the target market.’ (Bashaga Mariam, Tayyar Ahsan, 2019, p. 480).

Third: It is claimed that the most obvious and important element in the creation of any marketing plan is the marketing mix (Aissa ,K. Daib Z . Belhadj A ,2024).

1-1-2 the importance of the service marketing mix: The importance of the marketing mix stems from the nature of its components, which can be controlled, but these variables are in turn affected by a set of external influences known as the marketing environment, which includes many influences such as competition, economic conditions, technological developments, legislation and laws. (Mousa Abdel Wahab, 2022/2023, p. 55).

1-1-3 Elements of the service marketing mix (7 Ps): These can be illustrated in Figure2.

Figure 2: Service marketing mix (7 Ps) Component



Source: (Ashwaq Sayed Ali Ibrahim, 2024, p. 5).

We will define each element as follows:

- **Product (service):** An intangible and non-physical product resulting from human efforts, such as trips, etc. (Obaah Iman Munira, 2023/2024, p. 35).
- **Price:** Represents a combination of the costs and burdens incurred by individuals to obtain the required service, and usually consists of the monetary cost and other burdens associated with energy, effort, time, and psychological impact (Tar Abdel Qudous, 2024, p. 164).
- **Place:** This is the third element in the mix and is referred to in some literature as location. It represents every activity or channel that enables the organisation to deliver the product to its target customers (Mustafa Zaaba, Rabah Zouberi, 2020, p. 202).
- **Promotion:** Represents all activities carried out by the organisation to communicate with target consumers and try to persuade them to buy the product, it succeeds in promoting the product's strongest point (Chenni,T. Reguig ,M. Mehor E,2023). It includes advertising, personal selling, sales promotion and public relations. (Oubah Saida, 2022/2023, p. 81).

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- **People:** These are all the individuals involved in providing the service to the customer, and they have a significant impact on the extent to which customers accept the service. (Haji Karima, Bin Abdulaziz Sufyan, Tarqi Muhammad Al-Saleh, 2022, p. 208).
- **Processes:** Include the implementation of procedures and functions that increase the value of the service in a way that provides customers with the greatest possible benefit at the lowest possible cost. (Radwan Al-Ammar, Heba Obaida, 2020, p. 231).
- **Physical Evidence:** Physical evidence does not play a role in the market in very few services. Therefore, the components of physical evidence will influence customers' judgements about the service organization. Physical evidence includes elements such as the physical environment (furniture, color, decor, noise), equipment that facilitates service delivery, and other tangible items such as waiting rooms (Obaah Saida, Siddiqi Al-Naas, 2021, p. 21).

1-1-4 Service Marketing Mix Characteristics: (Mousa Abdel Wahab, 2022/2023, p. 56). These are:

- Its elements must complement each other.
- The elements of the marketing mix must be interconnected and interact with each other.
- The elements of the marketing mix must be balanced, i.e. no element should be favoured over another without justification.
- Flexibility, i.e. the elements of the marketing mix respond to changes in the surrounding environment, such as competition, customer needs and desires, etc.

2- Customer Loyalty:

2-1 Definition:

- Def1: 'It is the result of individuals' favourable attitudes towards a particular brand (product or service), which is translated into repeat purchases.' Christian Barbay, 2016, p. 16.
- Def 2: "The degree to which a customer has a positive attitude towards a particular product or service and has the intention and commitment to purchase it in the future (Fadhil Suhaila, Bichari Karim, 2021, p. 328).
- Def 3: 'Loyalty is the customer's desire to maintain a long-term relationship with the organisation.' (Al-Arousi Sheikha Mabrouk, Abdelnaim Defour, 2022, p. 380).
- Def 4: is a psychological trait that results from long-term customer satisfaction combined with an emotional bond with the service provider, which leads to a state of voluntarily and continuously staying in the relationship with preference, patronage, and premium (CHERIFI, SOUAR and IDRISI).

2-2 The importance of customer loyalty: This is evident in: (Ben Talbi Mariam, 2020/2021, p. 74).

- The costs associated with acquiring new customers are high.

- Word-of-mouth marketing (from mouth to ear) expresses the good word that comes out of the mouths of customers who are satisfied with the organization and has a strong impact.
- Costs gradually decrease due to good knowledge (organization customer).
- Customers loyal to the organization are willing to pay more for its products and services.
- Growth in revenue and market share through repeat purchases. (Razia Maghzi Al-Arafi, Mohamed Qureshi, 2024, p. 688).

2-3 Loyalty Types:

• **Situational loyalty:** This is loyalty that represents an emotional and psychological City. It is genuine loyalty that leads customers to repurchase and recommend other customers. It poses a major challenge in the field of marketing and business, as well as in identifying the determinants that will affect customer loyalty. (Saja Hussein Ahmed, Faeq Jawad Kazem, 2022, p. 316).

• **Behavioural loyalty:** This is when a customer's intention to repeat purchases of a brand turns into a willingness to do so, and they have acquired the skills needed to overcome threats and obstacles from competing brands. They are expected to routinely discard competing products and engage in a serious search for their favorite brand. (Obaah Iman Munira, Al-Joudi Muhammad Ali, 2023, p. 151).

• **Perceptual loyalty:** Perceptual loyalty is the customer's attitude towards certain products based on their knowledge of quality and pricing. It is considered the weakest type of loyalty, as any minor changes may lead to a switch to an alternative, and it often depends on cost-benefit analysis. (Saja Hussein Ahmed, Faeq Jawad Kazem, 2022, p. 316).

3- Applied Study:

3-1 Sample Characteristics:

3-1-1 Gender:

Table No. (01): Distribution of sample by Gender

Percent	Frequencies	Gender
56	42	Male
44	33	Female
%100	75	Total

Source: SPSS.V. 25 Outputs researchers.

We note from Table (01) that the majority of the sample members are males, as their number reached (42) by (56%) of the total sample, while the number of females reached (33) by (44%). This distribution shows a relative convergence between the two categories, with a slight tendency in favor of males.

3-1-2 Age:

Table (02): Sample Distribution by age

Percent%	Frequencies	Age
44	33	29 – 20
28	21	39 – 30
21.3	16	49 – 40
6.7	5	59 – 50
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%100	75	Total
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Source: SPSS.V. 25 Outputs researchers.

We note from Table (02) that most of the respondents belong to the age group from 20 to 29 years (44%), followed by the group 30 to 39 years (28%). There is also a decrease in representation in the older groups, as no response was recorded from the group 60 years and above. This distribution indicates a large representation of young people in the sample.

3-1-3 Educational level:

Table (03): Sample Distribution by educational level

Percent%	Frequencies	Educational Level
5.3	4	Intermediate
5.3	4	Secondary
85.3	64	University
4	3	High Studies
%100	75	Total

Source: SPSS.V. 25 Outputs researchers.

Table (03) shows that the majority of the sample members hold a university degree (85.3%), while the percentages of the rest of the educational levels were low, as the intermediate and secondary levels represented (5.3%) each, and postgraduate studies (4%). This distribution reflects the high educational level of the sample members, which may positively affect their awareness of banking services and their interaction with the content of the questionnaire.

3-1-4 Monthly income:

Table (04): Sample Distribution by monthly income

Percent %	Frequencies	Monthly Income
40	30	Under 18000DZ
8	6	18000-30000
12	9	30000-42000
26.7	20	42000-70000
13.3	10	More than
%100	75	Total

Source: SPSS.V. 25 Outputs researchers.

Table (04): Shows that the largest percentage of the sample falls in the income category of less than 18.000 DZD (40%), followed by category of 42.000-70.000 DZD (26.7%). While the remaining percentages were distributed among the rest of the categories with medium to high income, the lowest of which was the category of 18,000 -30.000 DZD (8%).

3-1-5 Employment Status:

Table (05): Sample Distribution by employment status

Percent %	Frequencies	Employment Status
33.3	25	Public Sector
22.7	17	Private Sector
16	12	Free Jobs
1.3	1	Retired
0	0	Student

26.7	20	Unemployed
%100	75	Total

Source: SPSS.V. 25 Outputs researchers.

Table (05) shows that the majority of the respondents work in the government sector (33.3%), followed by the unemployed (26.7%), then those working in the private sector (22.7%), while lower percentages were recorded for the self-employed (16%) and retirees (1.3%), with no participants from the student category.

3-1-6 Dealing Duration AGB Bank:

Table (06): Distribution of respondents by duration of dealing with AGB Bank

Percent %	Frequencies	Dealing Duration
48	36	Two years or less
20	15	3 Years
13.3	10	4Years
8	6	5 Years
10.7	8	6 Years and above
%100	75	Total

Source: SPSS.V. 25 Outputs researchers.

Table (06) shows that a large percentage of the sample has been dealing with AGB Bank for a short period of time not exceeding two years (48%), which indicates the presence of a large segment of new customers. On the other hand, the percentage of customers with long experience (6 years and more) remains relatively low (10.7%). This indicates that the bank has succeeded in attracting new customers in recent years, which reflects the effectiveness of its marketing campaigns or the development of its services.

3-2 Results and discussion:

Table (07): Answers five-point Likert scale

Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree	Trend
1	2	3	4	5	Degree

Source: SPSS.V. 25 Outputs researchers.

From it, the range: $4 = 5 - 1$, and the length of the range: $0.8 = 4/5$.

3-2-1 Hypothesis Testing:

3-2-1-1 Main hypothesis:

There is a statistically significant effect of the elements of the service marketing mix (7 p's) in enhancing the loyalty of AGB customers in Saida City. It the following:

H0: There is no statistically significant effect of the elements of the service marketing mix (7p's) in enhancing the loyalty of AGB customers in Saida City.

H1: There is a statistically significant effect of the elements of the service marketing mix (7p's) in enhancing the loyalty of AGB customers in Saida.

Table (08): Multiple Regression Results

Test T		Beta Coefficient	Regression Coefficient B	INDEPENDENT VARIABLE DIMENSIONS
Sig	Value			

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0.278	-1.094	-0.083	-0.101	Product (service)
0.003	3.131	0.216	0.202	Price
0.007	2.793	0.221	0.244	Place
0.076	1.801	0.128	0.113	Promotion
0.000	4.966	0.443	0.369	People
0.860	0.178	0.014	0.014	Process
0.007	2.808	0.213	0.216	Physical environment
32.469			Calculated Value F	
0.000			Sig	
0.879			Multiple correlation R	
0.772			Determination Coefficient R²	

Source: SPSS.V. 25 Outputs researchers.

Table (08) shows the results of the multiple regression model used to measure the impact of the dimensions of the service marketing mix on customer loyalty. The results show that there is a statistically significant impact at a level of significance less than 0.05 for each of the price dimension (Sig = 0.003), distribution (Sig = 0.007), individuals (Sig = 0.000), and the physical environment (Sig = 0.007), where the T-test values were positive and significant. In contrast, the other dimensions (product, promotion, process) did not have a clear moral impact, as their Sig values exceeded 0.05. In addition, the value of the coefficient of determination R² was about 0.772, which indicates that 77.2% of the change in customer loyalty can be explained through the seven dimensions studied, which is a high interpretation rate that supports the appropriateness of the statistical model. The calculated F value (32,469) was also statistically significant at a level of significance of 0.000, which confirms the validity of the model as a whole.

Accordingly, we can write the equation of the multiple linear regression model:

$$Y = A + (B1.x1) + (B2.x2) + (B3.x3) + (B4.x4)$$

Y: Customer loyalty (dependent variable).

A: Constant.

B1: The slope of the regression Y on the first independent variable.

B2: The slope of the regression Y on the second independent variable.

B3: The slope of the regression Y on the third independent variable.

B4: The slope of the regression Y on the fourth independent variable.

x1: Price, x2: Distribution, x3: Individuals, x4: Physical environment.

$$Y = -0.214 - 0.202 x1 + 0.244 x2 + 0.369 x3 + 0.216 x4$$

From this, we reject the null hypothesis and accept the alternative hypothesis:

There is a statistically significant effect of the elements of the service marketing mix (7 p's) in enhancing the loyalty of AGB customers in Saida.

3-2-1-2 Testing sub-hypotheses:

-First sub-hypothesis:

There is a statistically significant effect of service on customer loyalty at AGB Bank in Saida City.

It Citys the following:

H0: There is no statistically significant effect of service on customer loyalty at AGB Bank in Saida City.

H1: There is a statistically significant effect of service on customer loyalty at AGB Bank in Saida City.

Table (09): Simple linear regression analysis Results Service-Customer loyalty

Independent variable Service		Dependent variable: Loyalty
0.473	Correlation Coefficient R	
0.000	Sig	
0.223	Determination Coefficient R ²	
0.576	Regression Coefficient B	
20.992	F- Coefficient	
0.000	Sig	
4.582	T- Coefficient	
0.000	Sig	
1.504	Constant	

Source: SPSS.V. 25 Outputs researchers.

Table No. (09) shows the results of a simple linear regression analysis between service and customer loyalty, with a statistically significant positive relationship between service and customer loyalty, as the correlation coefficient R reached a value of 0.473, which indicates the presence of an average strength correlation between the two variables. The calculated value of the coefficient of determination R² also showed 0.223, which means that 22.3% of the change in customer loyalty can be explained by service. The value of the regression coefficient B was 0.576, indicating that every increase in the level of service leads to an increase in customer loyalty by 0.576.

The results of the F test also showed that its value was 20,992, with a significance level (Sig = 0,000), which confirms that the model as a whole is statistically significant. In addition, the T test value of 4,582 with a significance level (Sig = 0,000) showed that the regression coefficient B is also statistically significant. Based on these results, the null hypothesis H0 can be rejected thus accepting the alternative hypothesis H1 that suggests a statistically significant effect of service on customer loyalty at AGB City City Bank. Therefore, we can write the equation of a simple linear regression model: $Y = 1.504 + 0.576x$

- Second sub-hypothesis:

There is a statistically significant effect of price on customer loyalty at AGB Bank Saida City. It Citys the following:

H0: There is no statistically significant effect of price on customer loyalty at AGB City City Bank.

H1: There is a statistically significant effect of price on customer loyalty at AGB Bank Saida City.

Table No. (10): Simple linear regression analysis Results Price-Loyalty

Independent variable Price		Dependent variable: Loyalty
0.570	Correlation Coefficient R	
0.000	Sig	
0.325	Determination Coefficient R ²	
0.533	Regression Coefficient B	

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35.114	F- Coefficient	
0.000	Sig	
5.926	T- Coefficient	
0.000	Sig	
1.871	Constant	

Source: SPSS.V. 25 Outputs researchers.

Table No. (10) shows the results of a simple linear regression analysis between price and customer loyalty at AGB Bank Saida City. The results show a strong, statistically significant positive relationship between price and customer loyalty, with the correlation coefficient R reaching 0.570, indicating an average strong correlation between the two variables. The calculated value of the coefficient of determination R^2 also showed 0.325, meaning that 32.5% of the change in customer loyalty can be explained by price, while the value of the regression coefficient B reached 0.533 Which indicates that every increase in the price level leads to an increase in customer loyalty by 0,533.

The results of the F test also showed that its value was 35,114, with a significance level (Sig = 0,000), which confirms that the model as a whole is statistically significant. In addition, the T test value of 5,926 with a significance level (Sig = 0,000) showed that the regression coefficient B is also statistically significant. Based on these results, the null hypothesis H_0 can be rejected, thus accepting the alternative hypothesis H_1 which suggests a statistically significant effect of price on customer loyalty at AGB City City Bank.

Therefore, we can write the equation of a simple linear regression model: $Y = 1.871 + 0.533 x$

-Third sub-hypothesis:

There is a statistically significant effect of distribution on customer loyalty at AGB Bank Saida City. It Citys the following:

H_0 : There is no statistically significant effect of distribution on customer loyalty at AGB Bank Saida City.

H_1 : There is a statistically significant effect of distribution on customer loyalty at AGB Bank Saida.

Table No. (11): Simple linear regression analysis Results Place-Loyalty

Independent variable Place		Dependent variable: Loyalty
0.623	Correlation Coefficient R	
0.000	Sig	
0.388	Determination Coefficient R^2	
0.690	Regression Coefficient B	
46.324	F- Coefficient	
0.000	Sig	
6.806	T- Coefficient	
0.000	Sig	
1.088	Constant	

Source: SPSS.V. 25 Outputs researchers.

Table No. (11) shows the results of a simple linear regression analysis between distribution and customer loyalty at AGB Bank Saida City. The results show a strong, statistically significant positive relationship between distribution and customer loyalty, as the correlation coefficient R reached a value of 0.623, indicating a strong correlation between the two variables. The calculated value of the coefficient of determination R^2 also showed 0.388, meaning that 38.8% The change in customer loyalty can be explained by distribution, while the value of the regression coefficient B reached 0.690, which indicates that every increase in the level of distribution leads to an increase in customer loyalty by 0.690.

The results of the F test also showed that its value was 46,324, with a significance level (Sig = 0,000), which confirms that the model as a whole is statistically significant. In addition, the T test value of 6,806 with a significance level (Sig = 0,000) showed that the regression coefficient B is also statistically significant. Based on these results, the null hypothesis H_0 can be rejected, thus accepting the alternative hypothesis H_1 which suggests a statistically significant effect of distribution on customer loyalty at AGB Saide City Bank.

Therefore, we can write the equation of a simple linear regression model: $Y = 1.088 + 0.690x$

-Fourth sub-hypothesis:

There is a statistically significant effect of promotion on customer loyalty at AGB Bank Saida City. It Citys the following:

H_0 : There is no statistically significant effect of promotion on customer loyalty at AGB City Bank.

H_1 : There is a statistically significant effect of promotion on customer loyalty at AGB Bank Saida City.

Table No. (12): Simple linear regression analysis Results Promotion –Loyalty

Independent variable Promotion		Dependent variable: Loyalty
0.462	Correlation Coefficient R	
0.000	Sig	
0.214	Determination Coefficient R^2	
0.410	Regression Coefficient B	
19.831	F- Coefficient	
0.000	Sig	
4.453	T- Coefficient	
0.000	Sig	
3.323	Constant	

Source: SPSS.V. 25 Outputs researchers.

Table No. (12) shows the results of a simple linear regression analysis between promotion and customer loyalty at AGB Bank Saida City. The results show a statistically significant positive relationship between promotion and customer loyalty, as the correlation coefficient R reached a value of 0.462, which indicates an average correlation between the two variables. The coefficient of determination R^2 also showed a value of 0.214, which means that 21.4% The change in customer loyalty can be explained by promotion

The value of the regression coefficient B was about 0.410, which indicates that every one-unit increase in promotion leads to an increase in customer loyalty by 0.410. The calculated value of F was 19.831, with a significant level, which indicates that the statistical model as a whole

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is statistically significant. The value of T was 4.453 with a significant level, which enhances the significance of the regression coefficient.

We reject the null hypothesis H0, which denies that promotion has an effect on customer loyalty, and accept the alternative hypothesis H1, which Citys that promotion has a statistically significant effect on customer loyalty at AGB City City Bank. Therefore, we can write the equation of a simple linear regression model: $Y = 3.323 + 0.410x$

-Fifth sub-hypothesis:

There is a statistically significant effect of individuals on customer loyalty at AGB Bank Saida City. It Citys the following:

H0: There is no statistically significant effect of individuals on customer loyalty at AGB Bank Saida City.

H1: There is a statistically significant effect of individuals on customer loyalty at AGB Bank Saida.

Table No. (13): Simple linear regression analysis Results People –Loyalty

Independent variable People		Dependent variable: Loyalty
0.787	Correlation Coefficient R	
0.000	Sig	
0.620	Determination Coefficient R ²	
0.657	Regression Coefficient B	
119.024	F- Coefficient	
0.000	Sig	
10.910	T- Coefficient	
0.000	Sig	
1.263	Constant	

Source: SPSS.V. 25 Outputs researchers.

Table No. (13) shows the results of a simple linear regression analysis between individuals and customer loyalty at AGB Bank Saida City; where the results indicate the existence of a strong, statistically significant positive relationship between the dimension of individuals and customer loyalty. As the correlation coefficient R reached a value of 0.787, which indicates the existence of a strong correlation between the two variables, and the determination coefficient R² showed a value of 0.620, which means that 62% The change in customer loyalty can be explained by the dimension of individuals.

The value of the regression coefficient B was about 0.657, meaning that every one-unit increase in the level of individuals' performance is matched by a 0.657 increase in the level of customer loyalty. The calculated value of F was 119.024 with a significance level of 0.000, which indicates that the model is statistically significant. This result is also supported by the value of T, which was 10.910 with a significance level.

Based on these results, we reject the null hypothesis H0, and accept the alternative hypothesis H1, which Citys that there is a statistically significant effect of individuals on customer loyalty at AGB City City Bank.

Therefore, we can write the equation of a simple linear regression model: $Y = 1.263 + 0.657x$

2-6- Sixth sub-hypothesis:

There is a statistically significant effect of operations on customer loyalty at AGB Bank Saida City. It Citys the following:

H0: There is no statistically significant effect of operations on customer loyalty at AGB Bank Saida City.

H1: There is a statistically significant effect of operations on customer loyalty at AGB Bank Saida City.

Table No. (14): Simple linear regression analysis Results Process –Loyalty

Independent variable Process		Dependent variable: Loyalty
0.559	Correlation Coefficient R	
0.000	Sig	
0.313	Determination Coefficient R ²	
0.531	Regression Coefficient B	
33.202	F- Coefficient	
0.000	Sig	
5.762	T- Coefficient	
0.000	Sig	
1.863	Constant	

Source: SPSS.V. 25 Outputs researchers.

Table No. (14) shows the results of a simple linear regression analysis between operations and customer loyalty at AGB Bank Saida City, where the results showed a statistically significant relationship between the dimension of operations and customer loyalty. As the correlation coefficient R reached about 0.559 indicating the existence of an average strength correlation between the two variables, and the determination coefficient R² reached a value of 0.313, meaning that 31.3% Changes in customer loyalty can be explained by the dimension of operations.

The regression coefficient B was 0.531, which means that every one-unit improvement in operations is matched by a 0.531 increase in customer loyalty. The calculated F value was 33.202 with a significance level of 0.000, which confirms the significance of the model as a whole. This is further supported by the T value of 5.762 with a significance level of 0.000

Accordingly, the null hypothesis H0 is rejected and the alternative hypothesis H1 is accepted, which Citys that there is a statistically significant effect of operations on customer loyalty at AGB Bank Saida City.

Therefore, we can write the equation of a simple linear regression model:

$$Y = 1.863 + 0.531x$$

- Seventh sub-hypothesis:

There is a statistically significant effect of the physical environment on customer loyalty at AGB Bank Saida City.

It Citys the following:

H0: There is no statistically significant effect of the physical environment on customer loyalty at AGB Bank Saida City.

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H1: There is a statistically significant effect of the physical environment on customer loyalty at AGB Bank Saida.

Table No. (15): Simple linear regression analysis Results Physical Evidence -Loyalty

Independent variable Physical Evidence		Dependent variable: Loyalty
0.635	Correlation Coefficient R	
0.000	Sig	
0.404	Determination Coefficient R ²	
0.646	Regression Coefficient B	
49.392	F- Coefficient	
0.000	Sig	
7.028	T- Coefficient	
0.000	Sig	
1.240	Constant	

Source: SPSS.V. 25 Outputs researchers.

Table No. (15) shows the results of a simple linear regression analysis between the physical environment and customer loyalty at AGB Bank Saida City, where the results indicate the existence of a statistically significant relationship between the physical environment and customer loyalty. As the correlation coefficient R reached a value of 0.635, which indicates the existence of an average strength correlation between the two variables.

The coefficient of determination R² was about 0.404, which means that 40.4% of the change in customer loyalty can be explained by the physical environment dimension, and the regression coefficient B was about 0.646. Which indicates that every improvement in the physical environment by one unit is matched by an increase in customer loyalty by 0.646. Moreover, the calculated value of F was 49.392 at the significance level of 0.000, which enhances the significance of the model the value of T was 7,028, with a significant significance of 0,000.

Accordingly, the null hypothesis H0 is rejected and the alternative hypothesis H1 is accepted, which Citys that there is a statistically significant effect of the physical environment on customer loyalty at AGB City City Bank.

Therefore, we can write the equation of a simple linear regression model: $Y = 1.240 + 0.646x$
 We note from Table No. (3-23) that all Cityments related to the distribution dimension received an "Agree" response, as the arithmetic averages ranged between 3.77 and 3.97. The Cityment "AGB Bank's location is suitable for me" came in first place with an average of 3.97, indicating general satisfaction with the bank's geographical location. The Cityments "Availability of information on the website and development of ATMs" also received a similar average of 3.92 this demonstrates the effectiveness of technical distribution methods. The Cityment regarding the use of the website to distribute some services averaged 3.77, reflecting good but relatively lower satisfaction. The overall score for the distribution dimension was 3.89, with a standard deviation of 0.601, reflecting an overall positive evaluation and limited variation in respondents' opinions.

3-2-2 Discussion:

H01: The results of our article showed a statistically significant positive relationship between service level and customer loyalty at AGB Bank, as improved service leads to increased loyalty. The results of (Lamtiur, Muhammad, Ika, & Gilang, 2025)' research agree with our findings in exploring the impact of service quality and customer orientation on customer loyalty. The analysis concluded that service quality and customer orientation do not have a significant direct impact on customer loyalty. However, they ultimately enhance customer loyalty.

H02: The results showed a strong and statistically significant positive relationship between price and customer loyalty at AGB Bank in Saida. It has been proven that increasing price levels leads to increased customer loyalty. Accordingly, the significant impact of price on customer loyalty was demonstrated. The results of the study (Baginda, Guston, & Arifin, 2024) are consistent with our findings in our study of the behavior of Indonesians during the COVID-19 pandemic, who are attempting to conduct financial activities virtually. The diversity of product quality, varying prices, and the superior quality of service provided to customers are indeed effective ways to open up opportunities for customers to switch between digital banks for Digibank customers. This study aims to determine the impact of product quality, price, and service quality on the loyalty of Digibank's millennial customers.

H03: The results showed a strong, statistically significant positive relationship between distribution and customer loyalty at AGB Bank, Saida City, indicating that improving distribution contributes significantly to increasing customer loyalty. The findings of this study are consistent with previous studies that emphasize that place is a key variable in maintaining and increasing customer loyalty (Fathia, Nasution, & Inayah, 2024).

H04: The results showed a statistically significant positive relationship between promotion and customer loyalty at AGB Saida City Bank, which means that increased promotion leads to an increase in customer loyalty. The moral impact of promotion on customer loyalty has been proven based on data analysis. The results of this study are in line with other research that highlights the importance of promotion in preserving and boosting client loyalty (Fathia, Nasution, & Inayah, 2024).

H05: The results showed a strong, statistically significant positive relationship between individual performance and customer loyalty at AGB Saida City, indicating that improving individual performance enhances customer loyalty. Accordingly, the moral impact of this factor on customer loyalty was confirmed. The findings of this study are consistent with earlier studies that emphasize how crucial individual performances are to maintaining and increasing customer loyalty (Bellahcene, Hachim, & Terbech, 2022).

H06: The results indicate a statistically significant positive relationship between AGB Bank Process and customer loyalty, reflecting that improving operations positively affects customer loyalty. According to (Zahriatul, 2025), the results of this study are in line with previous research that highlights the importance of Process in preserving and boosting consumer loyalty.

H07: The results indicate a statistically significant relationship between the physical environment and customer loyalty at AGB Saida City Bank, demonstrating that improving the physical environment positively influences customer loyalty. The findings of this study are consistent with other research that emphasizes the value of promotions in maintaining and increasing customer loyalty, assert (Hadi & Ali, 2015).

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Main hypothesis: The results confirmed the existence of a significant and positive impact of the combined dimensions of the service marketing mix on customer loyalty at AGB Bank Saida City. As statistical analysis proved that, the studied dimensions contribute significantly to explaining the change in the level of customer loyalty, which leads to accepting the general hypothesis that there is a significant impact of the service marketing mix on customer loyalty. The results of this study are consistent with all other previous research that emphasizes the value of the marketing mix in maintaining and increasing customer loyalty, as confirmed by (Elma , 2020).

Conclusion:

The study demonstrated that the success of service organizations depends primarily on the efficient management of the service marketing mix, along with building strong and sustainable customer loyalty. The results demonstrated the importance of the traditional elements of the marketing mix: product, price, distribution, and promotion. The product plays a pivotal role in meeting customer needs, while a fair price contributes to enhancing the perceived value of the service. Effective distribution channels are a means of ensuring easy access to the service for customers, while promotion raises customer awareness of the service and stimulates their demand.

In the service context, the importance of the additional elements emerged: the human element, processes, and physical evidence. The human element represents the face of the organization and directly affects the quality of the experience, while processes determine the level of efficiency and effectiveness in service delivery. Physical evidence contributes to enhancing confidence in the service by improving the surrounding environment and providing tangible indicators of quality. On the other hand, customer loyalty has shown to embodied in three interconnected dimensions: situational loyalty, which reflects positive feelings toward an organization; cognitive loyalty, which is based on a mental belief in the quality and superiority of service; and behavioral loyalty, which manifests through continued engagement with the organization and repeat purchases. The findings confirm that the harmonious integration of these elements contributes to building strong relationships with customers and enhancing their loyalty by improving their overall experience, raising their level of satisfaction, and increasing the likelihood of them retaining the organization. Furthermore, organizations that manage their marketing mix effectively, with a focus on developing programs that enhance various forms of loyalty, will be able to achieve sustainable growth and a competitive advantage that is difficult to imitate.

The significance of the other components—the human factor, procedures, and tangible proof—became apparent in the service setting. While processes determine the degree of efficiency and effectiveness in service delivery, the human element serves as the organization's face and has a direct impact on the quality of the experience. By enriching the surrounding environment and offering concrete indicators of quality, physical evidence helps to increase trust in the service. However, it has demonstrated that customer loyalty can represented in three interrelated dimensions: situational loyalty, which represents favorable sentiments toward a company; cognitive loyalty, which predicated on a belief in the superiority and quality of services; and

behavioral loyalty, which shows up as repeat business and ongoing engagement with the company.

The results demonstrate that when these components are harmoniously integrated, customers' overall experience is improved, their level of pleasure raised, and their likelihood of sticking with the company increases, all of which help to forge strong ties with them and foster their loyalty. Additionally, businesses that successfully manage their marketing mix, emphasizing the creation of initiatives that strengthen different types of loyalty, will be able to achieve long-term growth and a competitive edge that is hard to match.

Suggestions and recommendations:

-Developing new financial products and services and keeping pace with customers' future aspirations will play a pivotal role in enhancing customer loyalty in the future.

AGB Bank should ensure that it offers competitive rates that are commensurate with the level and quality of banking services, taking into account customers' purchasing power, with the aim of enhancing their satisfaction and increasing their loyalty.

Expanding the bank's branches and modernizing digital channels.

-Although the statistical impact of promotion is weak, adopting innovative advertising campaigns while relying on direct communication with customers can contribute to building a strong mental image of the bank.

-To increase customer loyalty at AGB Bank, we must work to raise the efficiency of employees and improve the bank environment in a way that provides greater comfort to customers, while facilitating banking operations to make services faster and smoother, which contributes to consolidating customer satisfaction and strengthening their connection with the banking institution.

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