

The Marketing Mix Policies: An Exploratory Research on Bank Branches

سياسة المزيج التسويقي: دراسة استكشافية نوعية في الوكالات البنكية

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Abstract: This article seeks to find out the importance of the elements of the marketing mix and to see how these elements are organized at the level of banking agencies. We are trying to answer the following question: how are the elements of the marketing mix organized, which importance bank branches give to these elements? to answer this question, we conducted a qualitative exploratory study with bank branches' managers in the Béjaia (Algeria). The results of the study allowed us to deduce that the marketing-mix policy occupies an essential place in the banking agencies.

Keywords: marketing mix; bank; customer; service.

Résumé : L'objectif de cet article est de découvrir l'importance des éléments du mix marketing au niveau des agences bancaires. Nous essayons de répondre à cette question : comment les éléments du mix marketing sont-ils organisés, quelle est l'importance accordée à ces éléments au sein des agences bancaires ? Dans notre recherche nous avons mené une étude exploratoire qualitative auprès des directeurs des agences de Béjaia (Algérie). Les résultats de cette recherche ont montré que le mix marketing occupe une place importante au sein des agences bancaires.

Mots clés : marketing mix ; banque ; client ; service.

ملخص: الهدف من هذا المقال هو اكتشاف أهمية عناصر المزيج التسويقي على مستوى الوكالات المصرفية. نحاول الإجابة على سؤال البحث التالي: كيف يتم تنظيم عناصر المزيج التسويقي، وما هي الأهمية التي توليها فروع البنك لهذه العناصر ؟ وللإجابة على هذا السؤال، أجرينا دراسة استكشافية نوعية مع مديري فروع البنوك في ولاية بجاية (الجزائر). سمحت لنا نتائج الدراسة أن نستنتج بأن المزيج التسويقي يحتل مكاناً أساسياً في الهيئات المصرفية.

الكلمات المفتاحية: المزيج التسويقي ; بنك ; عميل ; لخدمة.

1-Introduction

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The growing service sector of the economy in most western countries has prompted marketing practitioners and scholars to pay close attention to the marketing of service activities since the 1970s (Gabriel et al., 2014, p.3). Since the 1980s, the banking world has undergone profound changes, with considerable cultural, strategic, and organizational repercussions. These changes have several origins: «the globalization of the banking market; increased competitive pressure from foreign banks; the multiplication of distribution and information channels; customers are better informed, more mature in terms of banking needs, more demanding and do not hesitate to call on several banks and put them in competition» (Elidrissi et al., 2010, p.55-61).

NAAS (2004) specified that the implementation of major Algerian banking reforms, to enable bank to fully assume their financial intermediation functions and development finance (NAAS, 2004, p.252).

Banks have been led to implementing operational strategies in order to develop the potential of existing customers, conquer new market shares, and further improve more performance (Elidrissi et al., 2010, p.55-61). These changes push banks to want to get closer to their customers, to define their expectations and thus formulate the better customer-oriented decisions.

The aim of this study is to find out the importance of the elements of the marketing mix and to see how these elements are organized at the level of banking agencies of Bejaia region. Many studies have explored and confirmed the importance of the elements of mix marketing, «the marketing mix is an essential tool in satisfying and retaining banking customers» (Benedict et al., 2015, p.83-91). «The marketing mix is very important and influences the marketing strategies of all companies» (Galuh Syailendra et al., 2019, p.8-20).

The liberalization of the banking system in 1990 and the opening up of the Algerian banking sector to private investors, domestic and foreign, has encouraged national banks to review their management systems, which are still lagging behind (KPMG, 2012, p. 09).

Our hypothesis is as follows: the elements of the marketing mix occupy an important place in the marketing approach of bank branches. We will try to confirm or deny this hypothesis by our field study with bank branch managers.

The marketing mix «is a set of controllable marketing elements which, if managed appropriately, would result in profitable business operations, the marketing mix

has long been known to marketers. However, its application to the service sector could not operate without difficulties due to their characteristics intangibility, inseparability, heterogeneity and perishability»(Gabriel et al., 2014, p. 18).

After a theoretical reminder of the elements of the marketing mix, we present our empirical research method and tools. Finally, we end the paper by analyzing the results on the elements of the marketing mix of the bank agencies selected in our case study, via the interview guide.

II-Theoretical framework: from traditional-to modern elements of marketing mix: we will discuss the four elements of the traditional marketing mix (Product,Price,Place ,Promotion), adding the variables of the extended marketing mix (People, Physical evidence, Process).It is also useful to understand how all of these elements can be mixed for better performance. This is why we are going to detail the seven policies of a bank's marketing mix to see the importance of each variable.

II-1The traditional marketing mix of bank branches:

Mix marketing «is the whole offer offered to its market; it initially includes (Product,Price,Place, Promotion) » (VAN LAETHEM, 2005,p.44).

Marketing involves several activities; an organization can decide which of its target group of customers to serve. Once the target group is selected, the product must be put on the market, the price, the place, and the promotion. These must be combined or mixed in an appropriate proportion to achieve objective marketing, this combination is known as a «marketing mix»(Su-Mei, 2011, p. 10634-10644).

*Product and service policy:*for a long time, the marketing of banking products and services was done without worrying about different market segments, but things have changed. Despite a strict regulatory framework (administered rates and investments, credit supervision, etc.), limiting the possibilities of differentiation (Roux, 2001, p. 34-57). Through the market that the product defines and is located in the commercial policy of the company (Lauginie et al., 1990, p. 132).

The explosion of the Internet and relationship marketing has enabled banks to personalize their offer (BadocetTrouillaud,, 2013, p. 61).A bank employee must, therefore, know his customers in all their diversity in order to found his offer and his communication (Roux, 2001, p. 34-57).

Constrained banking product and services policy, namely servuction, involvement of customer and high risk (BadocetTrouillaud, 2013, p. 59-60). Some banking

products disappear, because others presenting more quality, due to technical progress made in the bank (Martory et Dupuy, 1993, p. 126), replace them. « Organizations should always ask themselves if the product they offer provide relevant and desired benefits for its consumers' needs » (Meldrum et McDonald, 2007, p. 12). Banks must improve products and services quality offered to its clients.

Pricing policy: «The pricing policy for banking services and products has an important strategic dimension» (Roux, 2001, p. 34-57). The pricing policy is important, because customers expect lower prices and regulations that require compliance with regulations that require compliance with certain rules (Badocet Trouillaud, 2013, p. 65).

Price is «one of the components of the marketing mix, which plays an important role in consumers purchasing decisions» (Croutsche et Roux, 2015, p. 89-97).

A bank can choose between several strategies: either align with competitor's prices, launch a new product at a high price to quickly increase profitability, or offer low prices to gain a large market share (Croutsche et Roux, 2015, p. 89-97).

Pricing policy in banking «is a delicate issue with obvious political and economic challenges and increasing regulatory constraints; the price is considered a source of differentiation» (De Coussergues et Bourdeaux, 2010, p. 250). The price was the most influential element that customers relate to most, customers will always prefer a product or service that gives them maximum satisfaction in any business (Benedict et al, 2015, p. 83-91).

Distribution policy: the distribution policy as a master card for the success of marketing for service companies (Badocet Trouillaud, 2004, p. 223). Distribution is «an essential element of the success of service marketing and more particularly in banks, and the distribution channel is at the center of a marketing process where the customer wants to “find the product he wants, where and when he wants, and available in the distribution channel of his choice» (Badocet Trouillaud, 2013, p. 71). The objectives of a distribution policy are to adapt product distribution channels to customer preferences in order to contact them and sell them products with maximum efficiency (De Coussergues et Bourdeaux, 2010, p. 255).

Communication policy: promotion is defined as: «all the actions of a firm to make itself known and appreciate itself as a company and to make known and appreciate its products» (Garsuault et Priami, 1997, p. 433). Communication in

banks is increasingly essential ,as in all areas Wolton«there is no society without communication»(Riom et al.,2010, p. 2). For banks there are several means of communication:

1-Advertising at the point of sale, the customer is affected by advertising, which takes the form of leaflets or brochures installed on display stands

2-Brand image advertising: its objective, on the one hand, to maintain good relations with the bank by emphasizing the competence of its staff, and on the other hand, it insists on the difference between the bank and its main competitors.

3-Media advertising uses the major media, or the “mass media” such as Television, Radio, Press, posters, etc. It is collected from the moment it addresses all customers in order to be perceived by all market segments (Badoc, 1995, p. 268).

4-Event communication consists of designing, staging, or associating with an event in order to arouse public interest or sympathy (Kotler et al., 2015, p. 700).

To conclude,the 4Ps remain a staple of the marketing mix (Goi, C.L.,2009,p. 2-15), and the following Ps (People, Physical evidence, Process) represent the marketing mix extended to services.

II-2 The extended banking marketing mix:we have now discussed the additional elementsof the marketing mix, given the specificities of services (intangibility, inseparability, heterogeneity and perishability).The people, the process and the physical supports are essential elements in the bank (Kalaimani, 2005, p. 1-3).

People: understanding the customer better makes it possible to design an appropriate product. As a service sector that involves many interactions between people, it is essential to rely on relationships with intermediaries. Human resources can be developed through education, training, and psychological testing. Even incentives can be effective to motivate people to be more productive and to provide better quality service. Customers must be at the center of the company’s concerns (Lamarque, 2014, p. 257).

The staffs in contact are central to deliver a service of excellence and create a competitive advantage. Staff is crucial, as they can be a determining factor in customer loyalty, saved with good relation between the staff and client.

therefore, plays a vital role in the profit chain of services, in most service companies, the personnel in contact has become an element of differentiation and

a source of loyalty (Lovelock et al., 2014, p. 328).

Process: a process is the set of methods, consecutive and sequential tasks necessary for the creation and delivery of the service. A poorly defined or too complex process can make its implementation difficult and lead to a consequent drop in productivity, which influences the quality of service and customer satisfaction (Lapert et Munos, 2009, p. 26). Technology can cost-effectively complement or supplement distribution channels, it can also help improve levels of customer service, data warehousing and mining management will help determine the profitability and potential of different customer product segments (Kalaimani, 2005, p. 1-3).

Physical supports: Lovlock and colleagues (2014) consider that several physical elements influence the behavior of customers, namely the decor, the shape of the furniture, counters, machines, perfumes, colors, music, as well as the customer and the personnel in contact, part of the service environment (Lovelock et al., 2014, p. 309-322).

In addition to the physical decor of the workplace, the tangible aspects also include the posting of the directives in force concerning the interest rate in each investment plan, the service fees required for different banking transactions, and other facilities provided by the banks. Physical evidence is relevant to banks because it is about the environment in which the service is provided and in which bank employees and customers interact.

The main thing is that all of these elements should be in complete harmony¹ in order to offer a global product or service consistent with the positioning of the brand. Moreover, any of these additional Ps should not be neglected if the company plans to achieve a high level of marketing performance.

The banking institutions need to do marketing because of their position doubly oriented towards two different markets: the market of resources and the credit market. To guarantee survival, the bank must set up a marketing strategy based on the right mix and mix of all the elements of the marketing mix.

III– Methods and Materials: we will approach the method and tools used:

¹<https://www.marketing-strategie.fr/2011/03/20/comment-le-mix-marketing-est-passe-de-4p-a-10p/> (par nathalie van laethem 20-03-2011)consulté le 03 janvier 2020 à 23h05.

III-1 Research methodology: in the case of our study, we are implementing a qualitative approach. This approach increases the researcher's ability to describe a complex social system, its objective is to assess the importance of the themes in the speech rather than measure it (Thietart et al., 2014, p. 560).

We were inspired in the choice of research method by Yin's (2009). The case method is a precise observation mode for themes previously defined by questioning, and the case study is appropriate when questions are of "how" or "why." (Yin, 2009, p. 3-21). We have been working in the analysis of the data a thematic analysis, the interviews carried out, allowed us to discover the importance attached to each element of the marketing mix within the selected bank branches. The objective of the analysis is to provide elements of answers and to verify our hypothesis.

III-2 Population and sampling: the population of this study constituted directors of agencies. The samples in "the qualitative studies are reduced, they have no objective of representativeness in the statistical sense of the term, but which meet criteria of the relevance of the structure of the population studied" (Evrard et al., 1999, p. 100), our sample in our case is from two agencies. Banking agencies are a relevant field of study for our research, because they do not escape the obligation to put in place a marketing policy to face competition. Algeria has been engaged for several years in banking reform and public banking agencies exposed to foreign competition that is why we have chosen to conduct a study with a public agency and a private agency. We surveyed the Bejaia region, our choice was motivated by the fact that it is considered one of the most dynamic regions at the national level.

III-3 Data collection method:

We opted for the choice of tools through the interview; the use of the interview aims to exploit the information in-depth (Evard, 2009, p. 89-97). We conducted two semi-structured interviews that lasted between 50 and 60 minutes, with the directors of bank branches in September 2019, the two interviewees were men, an interview guide was defined in advance with specific themes to be addressed concerning our review of the literature. We were inspired by the work of Savoie-Zajc (2000), on the analysis of qualitative data, the exploitation of which is based on the thematic content analysis (Savoie-Zajc, 2000, p. 99-123). We organized our interview guide by theme, each element of the marketing mix is considered a

theme, a total of seven themes.

*Agencies profile:*for confidential reasons, we write two agencies of our subject as agency "A" and agency "B."

Agency « A » : agency « A » is public algérian bank, the number of agencies is 212 offices ,located throughout the national territory.with 5000 employees.

Agency « B » : agency « B » is a private bank under Algerian law, with a universal purpose.With 994 employees, the first bank to offer international cards (Visa and Mastercard) in the market.It has a network of 61 agencies throughout Algeria.

IV- Results and discussion:

We present the responses obtained that we were able to structure into several themes; each them represents each element of the marketing mix.

IV-1: Case of agency « A »

We try to provide the analyses for each theme of the interviews carried out with the director of this agency.

Theme n° 1: Product

The agency «A» offers products and services adapted to each category of customers (traders, liberal functions, employees), it ensures that it meets the expressed needs of customers, the director of this agency explained to us that according to the bank's guidelines, it is the customer segment that we will focus more on. The agency "A" strategy is based on the diversification of its products and services.

Theme n° 2: Price

The director of the agency "A" told us that the banking sector is regulated. The agency shall apply the banking conditions communicated by the Bank of Algeria, and the latter shall monitor the application of those conditions. This element plays an important role in the purchase decision.

Theme n° 3: Place

The agency "A" considers the physical channel as an essential point of sale, it has recently invested in e-banking, which is limited to consulting pay and ordering cheques.

Theme n° 4: Promotion

The agency "A" places a great deal of emphasis on communication either internally with staff or externally with its customers. This agency has recorded a progression towards the use of modern means (emails, Facebook, e-banking, SMS...). The most favored means of communication at the agency “A” level is the display at the

agency, because the strategy of promotion policy is based on this means.

Theme n° 5: People

The agency "A" attach a lot of importance to the staff in contact with customers because it is considered the showcase of the agency, for example, training programs (interpersonal communication, reception techniques, ...) in order to support practical client orientation.

Theme n° 6: Physical evidence

The director of the agency "A" explained to us that several material resources had been put in place by the agency: office equipment and information system. All these factors have a positive impact on staff internal satisfaction, of course, on external customer satisfaction.

Theme n° 7: Process

The agency "A" has its internal working procedures; each service has its specification (foreign trade, cash desk, credit).

IV-2: Case of agency « B »

The results of our interview with the director of this agency are summarized as follows:

Theme n° 1: Product

The agency's product and service policy are based on the type of corporate or retail customer, to better sell products/services (have a significant market share) and ensure customer loyalty. The agency gives importance to all segments, and each segment has its objectives to achieve, a follow-up is done every month to assess the rate of achievement of objectives.

Theme n° 2: Price

The pricing policy is based on the application of the instructions of the Bank of Algeria. On the banking margin, the agency applies several strategies. It will depend on the specificity of each product and service. We offer low prices to have a large market share on a given product or service (bankcard).

Theme n° 3: Place

The distribution policy of the agency "B" is based on the harmonization between physical and virtual channels to acquire more customers. For online services (transfers, consultations of balances, ordering of checkbooks, etc.), each customer has his or her username and password; e-banking service reduces the agency's expenses. The virtual channels have a positive impact on profitability due to

internet accessibility.

Theme n° 4: Promotion

according to the director of agency "B", « our communication strategy is not random, it knows our marketing policy in general, including our customer target that we have chosen to satisfy. Internal communication between the back office and the front office is considered an important element in establishing a customer culture among the staff of our agency». The agency «B» based on permanent communication with its customers, the most used means of communication is email and personalized SMS, for traceability, efficiency and speed of execution.

Theme n° 5: People

The agency "B" regularly sends its staff to update their knowledge so that it can convince and sell the bank's products. The director of this agency told us that human resource was the key to success because man is the source of wealth. Rewards of efforts provided by bonuses distributed to staff along with their achievements, in order to motivate them.

Theme n° 6: Physical evidence

The management of visible elements by the agency "B" is based on the establishment of means to its staff (computers configured by the agent, scanner, printers, such, heaters, air conditioners). All this equipment is subject to periodic maintenance to have a favorable climate for both staffs to facilitate their tasks and for customers for their better satisfy.

Theme n°7: Process

The agency "B" has its working procedures, for example, quality charters are transmitted to all staff, whose good practices are specified (attentive listening to customers, more easy access to service, guidance, advice, etc.), agency staff must respect and apply this charter.

IV-3 Comparative analysis between the two agencies:

after analyzing each element of the marketing mix, we will make a comparison between the agency "A" and the agency "B," qualitative research, by nature, is a work of comparisons (Passeron, 1993, p. 1-34). The findings after comparison of two agencies are presented in following table:

Table (1) Comparative analysis between the agency « A » and agency « B »:

Agency « A »	Agency « B »	Comparison between agency « A » and agency « B »
Theme 1	Theme 1	Both agencies offer a varied range of products; the agency "A" gives much importance to corporate client because they generate profit more. Agency "B" gives importance to all clients without exception regardless of their size.
Theme 2	Theme 2	Both agencies see price as a key element of marketing policy, as it is regarded as a decisive and variable influence on customer purchasing behavior the price is the only marketing mix element that produces revenues (Kotler et Keller,2012, p. 206).Price freedom is limited in both agencies because the Bank of Algeria regulates the Algerian banking sector.
Theme 3	Theme 3	Distribution is considered a crucial element in both agencies; the multichannel occupies more prominent place in the agency "B" through the harmonization between physical and virtual channels, the latter is considered to be a source of performance for this agency, unlike "A," or the virtual channel is less frequent, as it is new to the agency.The use of latest Technology, online e-Marketing, greater combination and utilization of the Marketing Mix is extremely important (MUDDHUBANGARU,2010,p. 27-29).
Theme 4	Theme 4	Both agencies give importance to communication, either internally or externally. It should be noted that the means of communication most used in the agency "B" is email and personalized SMS, for traceability and timeliness. The most favored means of communication is signage at the agency"B" level. « promotion is the way a business creates awareness of its product offerings to its target consumers » (Drummond et Ensor, 2005, p. 9).
Theme 5	Theme 5	Both agencies give importance to staff, but based on the interviews,we found that the compensation system at the agency "A" level is fixed.Contrary to the agency "B" which is based on the variable part according to the objectives achieved, an efficient information system has been set up; the number of operations carried out by each agent is displayed with their objectives at the end of the bonus years distributed in order of merit to the staff.
Theme 6	Theme 6	Our observation on this element from the interviews carried out; the agency «B» gives much importance to the physical evidence by comparing it to the agency "A". The director of agency "B" told us that physical evidence is considered to be an element of differentiation from competitors.
Theme 7	Theme 7	According to the interviews carried out, each of the agencies has its original work process.

Source: compiled by the author based on interview results

According to the director of the agency «A»: « in our agency we give a lot of importance to marketing, given the importance of competition in the market, as well as the obligation of results».

According to the director of the agency «B»: «marketing is a key step to compete with local agencies. To achieve the stated objectives and achieve excellent marketing performance ensures to survive our bank in a competitive environment, we are interested in all market segments (corporate and retails) to draw a profile of each market segment, a small customer today can become a significant customer tomorrow».« Marketing mix practice has been a major determinant of any organization's short run and long run success and differential advantage in any marketing environment. Marketing mix has direct relationship with performance of business. Therefore, managements of entrepreneurial business are encouraged to pursue the use of marketing mix elements with rigour so that their business can achieve a sustainable competitive advantage (Aremuet al.,2012,p.205-213).

V-Conclusion

The research was based on a qualitative study, that we conducted through the semi-direct interviews allowed us to deduce that the marketing-mix policy occupies an essential place in the banking agencies.

The results of our study provide support for our hypothesis: the elements of the marketing mix play an important role in the marketing approach of banking agencies.

In this article, we found that the “4P's” are not enough to compete with other complementary elements, it is necessary to have consistency between all these variables in order to implement an active policy. To guarantee the survival of the banking agency, the latter must offer a quality product and service, with an attractive price, efficient communication, adequate distribution, the establishment of the appropriate physical support and process, and an effective personnel career management policy.

This study has some limitations that offer research opportunities. Firstly, it is a regional study limited to the environment of the selected agencies; second, our study was based on a qualitative method, it will be better to complete our research with a quantitative study.

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