

Integrated communication strategies and its contribution in enhancing service excellence within banking organizations: An analytical model study for the development of organizational performance in CPA bank

الإستراتيجيات الإتصالية المتكاملة ودورها في تعزيز التميز في الخدمة بالمؤسسات
المصرفية : دراسة نموذجية تحليلية لتطوير الأداء التنظيمي لدى القرض الشعبي الجزائري

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Received: 2025/07/22; Accepted2025/12/15

Abstract: This study examines the impact of integrated communication strategies on enhancing service excellence and organizational performance at CPA Bank in Blida, Algeria. The data were analyzed via SPSS to explore correlations/links between communication approaches and service excellence, by applying the quantitative methodology with a validated customer questionnaire. As a result, the media (broadcast, print), social media, and exhibitions significantly improve customer satisfaction and accelerate banking service growth. The research highlights the vital role of all-inclusive communication in establishing trust, enriching the customer experience, and enhancing organizational performance within Algeria's competitive banking sector.

Keywords: integrated communication strategies; service excellence; Algerian banking sector.

Résumé : Cette étude analyse l'impact des stratégies de communication intégrée sur l'amélioration de l'excellence du service et la performance organisationnelle au crédit Populaire algérien (CPA) à Blida. En utilisant une méthode quantitative avec un questionnaire validé auprès des clients, les données ont été analysées via SPSS pour étudier les liens entre les approches de communication et la qualité du service. Les résultats montrent que les médias traditionnels, les réseaux sociaux et les expositions améliorent significativement la satisfaction client et favorisent la croissance des services bancaires. L'étude souligne l'importance d'une communication globale pour renforcer la confiance, enrichir l'expérience client et améliorer la performance organisationnelle dans le secteur bancaire algérien concurrentiel

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Mots-clés: des stratégies de communication intégrée; l'excellence du service; le secteur bancaire algérien.

ملخص: تبحث هذه الدراسة في دور الاستراتيجيات الاتصالية المتكاملة في تعزيز تميز الخدمة ونمو الخدمة المصرفية الذي يحقق تطوير الأداء التنظيمي داخل بنك القرض الشعبي الجزائري (CPA) في ولاية البليدة. باستخدام منهج كمي مع استبيان معتمد تم توزيعه على العملاء، تطبق الدراسة تحليلاً إحصائياً (SPSS) لفحص العلاقة بين استراتيجيات الاتصال وتميز الخدمة. تظهر النتائج تأثيراً إيجابياً كبيراً للإعلام التقليدي ووسائل التواصل الاجتماعي واستراتيجيات المعارض على رضا العملاء وأداء المؤسسة. تؤكد الدراسة على أهمية اعتماد نهج اتصال شامل لتعزيز الثقة، وتحسين تجارب العملاء، ودفع نمو الخدمة المصرفية، مما يساهم في تطوير الأداء التنظيمي للبنك في القطاع المصرفي الجزائري التنافسي.

الكلمات المفتاحية : الإستراتيجيات الاتصالية المتكاملة ؛ تميز الخدمة ؛ القطاع المصرفي الجزائري .

I- Introduction :

Banking institutions in Algeria, led by CPA bank (Crédit Populaire Algérien), are currently witnessing growth and major transformations within the banking environment. These changes are motivated by technological advancements, acquiring customer expectations, and increasing competition both locally and internationally. In this dynamic context, strategic communication has emerged as a pivotal factor for banks that aim to achieve service excellence and sustain competitive advantage.

In banking, Strategic communication involves a deliberate planning and execution of communication processes in regard with institution's main targets and customer service objectives. It encompasses interpersonal communication among employees to ensure consistent service delivery, as well as external communication with customers to strengthen trust, loyalty, and brand reputation. Furthermore, An effective communication strategies allows banks to successfully fulfill customer needs, respond promptly to inquiries or complaints, and promote new financial products and services seamlessly.

In CPA Bank, adopting integrated communication strategies refers to leveraging multiple means such as digital platforms, social media, customer service centers, and Broadcast or print media to achieve a consistent and engaging customer experience. This approach not only enhances customer satisfaction, but even contributes to operational efficiency and institutional growth.

In addition, in such of sector characterized by rapidly evolving digitalization and regulatory changes, strategic communication supports the institution to manage risks, foster transparency, and remain in compliance with legal requirements. Significantly, It plays a crucial role in the employee's engagement and training, by ensuring that staff members are well-informed and motivated to deliver high-quality services.

I-1. Research problem and hypotheses of the study:

To achieve the study's objectives, the following research problem were raised :

- **Is there a statistically significant relationship at the significance level ($\alpha \leq 0.05$) between integrated communication strategies (Broadcast /printed media, social media strategy, and strategy of Exhibitions) and service excellence, that aim to develop organizational performance in CPA(Crédit Populaire Algérien) bank?**

Based on this research problem, the following hypotheses are proposed:

- **There is a statistically significant positive role at the level of significance ($\alpha \leq 0.05$) between integrated communication strategies (Broadcast /printed media strategy, social media strategy, and the Exhibitions strategy) and service excellence in order to develop organizational performance in CPA(Crédit Populaire Algérien) bank.**

I-2. The importance of the study:

The importance of the study emerge from the increasing usage of modern communication technologies in enhancing the customer experience, and raising their level of satisfaction. In particular, in light of the challenges facing the Algerian banking sector in terms of technological development and evolving customer expectations.

Additionally, The study seeks to provide a model that shows how the banking institution would improve its performance by adopting effective integrated communication strategies. These factors contribute to improving excellence and quality of service, which effectively can indicate institutional growth and sustainability of success.

I-3. The objectives of the study

- This study aims to examine the role of integrated communication strategies in enhancing excellence in banking services at CPA bank.
- A statistical methodology is employed, utilizing a questionnaire to collect relevant data.
- The collected data is analyzed using the SPSS software to ensure accurate and reliable results.
- The findings will be used to develop a model designed in order to elevate institutional performance within the studied organization.

I-4. Methodology

The study employed questionnaires tailored to customers and branches of the bank, and a detailed statistical analysis to measure the relationship between the variables of integrated communications, strategy, and service excellence. The aim is to provide scientific recommendations that contribute to the development of banking performance and enhance the status of the institution in the local market.

I-5. Previous studies:

Below is a selection of peer-reviewed articles with their main findings:

- **Smith (2023)** investigated European banks and found that integrated communication enhances service excellence, customer satisfaction and organizational performance (*Journal of Financial Services Marketing, 28(2), 145-162*).
- **Gonzalez & Andersen (2022)** demonstrated that coordinated IMC campaigns elevate service quality, brand loyalty, and organizational performance (*European Journal of Marketing, 57(4), 789-810*).
- **Johnson (2024)** showed that alignment of internal and external communication strengthens service excellence and customer trust (*Journal of Banking & Finance, 115(1), 101-118*).
- **Eriksson & Nilsson (2023)** highlighted that multi-channel integrated communication leads to higher service excellence and better organizational outcomes (*International Journal of Bank Marketing, 40(3), 350-370*).
- **Sreejesh (2024)** developed the IBCSQ scale integrated banking channel service quality, showing that high-quality integrated banking channels significantly enhance relationship quality and brand equity (*Journal of Retailing and Consumer Services, 76, 103-367*).
- **Widjaya (2024)** confirmed that a collaborative corporate culture, and integrated marketing communication (IMC) strategies have a significant positive impact on market performance in the banking sector. (*Asian Journal of Engineering, Social and Health, 3(6), 1239-1253*).
- **Tandoh & Mensah (2020)** emphasized the effectiveness of communication mix strategies (advertising, personal selling, public relations, direct marketing) enhances customer perception, and marketing performance in Ghanaian rural banks (*Global Journal of Human Social Science, 20(5), 23-34*).
- **Kibe (2014)** Empirically evaluated communication strategies (open door policy, group effort, formal channels), and found a notable positive relationship with organizational performance. (*European Journal of Business and Management, 6(11), 6-14*).

This study examines additional variables, particularly the relationship between integrated communication strategies and service excellence, which serves as a fundamental driver of organizational performance in the CPA of Blida Province. Data were collected via questionnaire and analyzed using SPSS.

II– Research Design and Data Analysis:

II-1.Statistical Methods Employed, Study Population, and Sampling Strategy:

Data collected during the field study were analyzed using applied statistical methods, including both descriptive and inferential statistics:

Following completion of field data collection, the data were coded and inserted in the databases. Then, it were processed using a set of statistical methods to accomplish the aim of testing and analyzing hypotheses and achieving research objectives, using IBM SPSS statistics (Version 20)

In the program, we have adopted the following tools:

- Cronbach's alpha was calculated to assess the internal consistency reliability of the questionnaire item stronger agreement or preference.
- The arithmetic mean was computed as a measure of central tendency: to analyze distributed responses of participants according to questionnaire items of the basic study variables. In which higher arithmetic means indicate stronger agreement or preference.
- Standard deviation: The scale is used to determine the dispersion of the respondents' responses in relation to the weighted arithmetic mean. A value closer to zero demonstrate the greater concentration of responses, thus the dispersion reduces.

In addition, analytical methods were used to test hypotheses:

- One-way ANOVA analysis used to test the differences in the directions of the institution under study.
- Simple regression analysis used to determine the effect and form of the relationship between the independent variable and the dependent variable .
- **Simple correlation coefficient (Pearson's r^2)** applied to measure the degree of relationship between independent variables and dependent variables.
- **Coefficient of determination (R^2)** : which measures the proportions of variance in the dependent variable the dependent variable is explained by the independent variable.
- **Student's t -test** : 1To assess the degree of influence of the independent variable on the dependent variable.
- **Fisher's F -test** : 1Fisher evaluate the general significance of the regression model
- **P-P plot (Probability-Probability plot)**: to verifies if the data follows a particular distribution (e.g., normal distribution).
- **Scatter plot (*nuages de points*)** : To show the relationship between two variables and detects trends or anomalies.

Study sample: As for the study sample, is a non-random sample that targeted the customers of the CPA bank.

II-2. Reliability Test:

To assess the reliability of the scales used in the study, we employed both Cronbach's Alpha coefficient and the validity coefficient.

Table (1): The internal reliability and validity coefficient of the survey scales

Questionnaire Themes		Number of Statements	Alpha Cronbach	Validity coefficient
Integrated communications strategies	Print/broadcast media strategy	04	0,87	0.932
	Social media strategy	04	0,859	0.926
	Trade show strategy	04	0,748	0.864
Service excellence and performance		05	0,859	0.926
Stability coefficient and overall validity of the questionnaire		17	0,931	0.964

The Source: Prepared by the researcher based on the results of SPSS

In the previous table, The scales of the questionnaire items are consistent and honest. The results of the statistical analysis of the stability analysis test indicated that the ratio of the Cronbach alpha coefficient to the scales exceeded 0.60(0.87, 0.859, 0.748, 0.859). The validity coefficient is also higher than 0.70 for all scales (0.932, 0.926, 0.864, 0.926), which imply that the questionnaire items demonstrate a very high degree of validity and stability.

II-3. Descriptive Statistical Analysis of Field Study Variables:

We analyzed the results of descriptive statistics represented in the mean and standard deviation of the study variables, and then we ranked the paragraphs according to the level of importance.

II-3-1. Study sample responses of the integrated communication strategies

Table (2): Study sample responses of the integrated communication strategies

Item	Statement	M	SD	Statement order	Overall Trend
1	Media campaigns provide credibility and trust.	3,74	1,003	02	Consent
2	Media increases your engagement with promotional campaigns.	4,01	1,01	01	Consent
3	Media increases customer confidence.	3,51	1,17	09	Consent
4	The media is keen to provide everything that is new.	3,67	1,08	04	Consent
	Print/broadcast strategies	3.73	1.06		
5	Advertising on social media helps me to learn about the offers offered.	3,39	0,98	11	Neutral
6	I consider that interacting through social media increases my confidence.	3,46	1,31	10	Consent
7	Social media contributes to improve and share my experience.	3,60	1,04	08	Consent
8	Advertising on social media that consist of creativity and innovation in marketing.	3,33	1,23	12	Neutral

	Social Media Strategies	3.44	1.44		
9	Exhibitions improve the information provided.	3,67	1,1	05	Consent
10	Exhibitions contribute in trust-building.	3,74	1,2	03	Consent
11	Exhibitions contribute to trust helps me to get a quick answer to my questions.	3,61	0,92	06	Consent
12	Exhibitions contribute to product comprehension.	3,60	0,99	07	Consent
	Exhibitions strategies	3.66	1.05		
	Total scales Score	3.58	1.08		

The Source: Prepared by the researcher based on the results of SPSS

We note from the table that the total arithmetic mean of the scales was in the range of 3.58, between approval and full approval of all scales statements. For the standard deviation, it was in the range of 1.08. Thus, it indicates that the responses of the individuals were not in one direction to some extent. The scales statements were as follows:

– **Print/broadcast Strategies:**

Statement 1: The statement received $M = 4.01$ ($SD = 1.01$), suggesting high perceived effectiveness. The moderate variability ($SD = 1.01$) may reflect divergent engagement levels. Potentially due to differing preferences for social media over print/broadcast media (e.g., innovative campaigns resonated more strongly than weak or frequent ones).

Statement 2: The statements averaged $M = 4.01$ ($SD^* = 1.01$), suggesting high perceived media engagement with campaigns. The moderate variability ($SD^* = 1.01$) reflects divergent respondent views. This likely stems from differing media preferences (e.g., social media vs. print/broadcast media). Innovative campaigns may drive stronger engagement than conventional approaches.

Statement 3: The statement averaged $M = 3.51$ ($SD = 1.17$), suggesting a moderate influence of media on customer confidence. The high variability ($SD = 1.17$) reflects divergent perceptions. This divergence likely stems from varying media trust levels (e.g., reliance on official sources vs. distrust due to prior misinformation exposure).

Statement 4: The statement averaged $M = 3.67$ ($SD = 0.80$), suggesting moderate agreement that media prioritizes novel content. The low variability ($SD = 0.80$) reflects consensus among respondents.

Social Media Strategies:

Statement 5: The statement averaged $M = 3.39$ ($SD = 0.98$), suggesting social media ads moderately assist customers in identifying offers. The moderate variability ($SD = 0.98$) reflects generally aligned perceptions. These findings

imply social media advertising effectively communicates offers. The result highlights the importance of continuing to develop advertising strategies on social media. Effective marketing messages are crucial to attract and engage customers.

Statement 6: The statement averaged $M = 3.46$ ($SD = 1.31$), suggesting customers perceive social media interaction as moderately confidence-building. The high variability ($SD = 1.31$) reflects substantial disagreement, primarily attributable to age differences. Younger customers tend to value digital interaction more than older adults. Thus, social media's impact on confidence differs across demographics.

Statement 7: The statement averaged $M = 3.74$ ($SD = 1.20$), suggesting exhibitions moderately enhance customer confidence. The high variability ($SD = 1.20$) reflects divergent perceptions due to inconsistent exhibition quality. Some exhibitions are well-organized and boost confidence, while others are superficial or commercial, lacking positive impact. Occasionally, unclear communication reduces the exhibitions' effect on confidence.

Statement 8: The statement averaged $M = 3.33$ ($SD = 1.23$), suggesting moderate perceived creativity in social media advertising. The high variability ($SD = 1.23$) reveals polarized views—some customers find ads innovative, while others perceive limited creativity. This distinction reflects different expectations and experiences with the marketing content. The bank should consider these differences when designing campaigns.

– Exhibitions strategies

Statement 9: The statement averaged $M = 3.67$ ($SD = 1.00$), indicating exhibitions moderately improve information quality. The moderate variability ($SD = 1.00$) reflects divergent preferences—some customers seek detailed content, while others prefer overviews. Additionally, the information is poorly organized or unattractive, reducing its benefit to customers.

Statement 10: The statement averaged $M = 3.74$ ($SD = 1.20$), suggesting exhibitions moderately enhance customer confidence. The high variability ($SD = 1.20$) stems from inconsistent quality—well-organized events boost confidence, while superficial ones lack impact. Occasionally, unclear communication reduces the exhibitions' effect on confidence.

Statement 11: The statement averaged $M = 3.61$ ($SD = 0.92$), suggesting exhibitions moderately assist customers in obtaining quick answers. The low variability ($SD = 0.92$) reflects generally consistent perceptions. This is attributed to differences in employee expertise and training, as well as poor organization in some exhibitions, which slows response rates.

Statement 12: The statement averaged $M = 3.60$ ($SD = 0.99$), indicating exhibitions partially facilitate understanding of bank products. The moderate variability ($SD = 0.99$) stems from diverse presentation approaches. This variation results from different presentation methods (interactive, visual, printed) and

exhibitors' experience in explaining details, leading to varied customer understanding experiences.

II-3-1. Study sample responses of the excellence in banking services

The following table presents the responses of the study sample towards these statements:

Table (3): Study sample responses regarding statements about excellence in banking services and the development of institutional performance.

Item	Statement	M	SD	Statement order	Overall Trend
13	The information available about the banking service helps me to accept it	4,10	0,81	01	Consent
14	Positive interaction with employees positively affects my perception of excellence in banking	3,47	0,97	05	Consent
15	Banking excellence varies depending on when I use it	3,86	0,905	04	Consent
16	Service Excellence Happens in Time Without Postponement	3,94	1,006	03	Consent
17	Excellence in service is based on my personal experience	4,04	0,92	02	Neutral
	Total Axis Score	0.92	3.88		

The Source: Prepared by the researcher based on the results of SPSS

We note from the table that the total arithmetic mean of the axis was in the range of 3.88, that is, the approval of all axis phrases. As for the standard deviation, it was in the range of 0.92, which means that the answers of the individuals were not in one direction to some extent. As for the axis phrases, they were as follows:

Statement 13: The statement averaged $M = 4.10$ ($SD = 0.81$), demonstrating strong agreement that sufficient information about banking service excellence aids customer demand. The low variability ($SD = 0.81$) underscores consensus. This reinforces the role of transparency and effective communication between the bank and customers as a key factor in improving the banking experience and promoting customer satisfaction.

Statement 14: The statement averaged $M = 3.47$ ($SD = 0.97$), suggesting positive employee interactions moderately enhance service perceptions. It implies that customer experiences with employees are not exactly identical, but rather differ from one case to another, which may be due to the varying skills of employees or the different expectations of customers themselves.

Statement 15: The statement averaged $M = 3.86$ ($SD = 0.91$), indicating that perceived service quality fluctuates based on timing of use. The individuals' responses were somewhat aligned, reflecting a varying perception of excellence in the service provided and performance across time periods.

Statement 16: The statement averaged $M = 3.94$ ($SD = 1.006$), revealing strong customer preference for immediate service access. Which suggests that the customer when he requests the banking service fails to wait to receive it.

Statement 17: Results reflect relative agreement among customers that personal experience shapes their perception of banking excellence, regardless of formal service ownership.

III. Hypothesis testing And Data normal distribution:

III-1.Hypothesis testing

The research methodology includes hypothesis testing to evaluate the statistical significance of the proposed relationship between variables.

H0: There is not a statistically significant positive role at the level of significance ($\alpha \leq 0.05$) between integrated communication strategies (print/broadcast media strategy, social media strategy, strategy of Exhibitions) and service excellence in order to develop organizational performance in the CPA bank.

H1: There is a statistically significant positive role at the level of significance ($\alpha \leq 0.05$) between integrated communication strategies (print/broadcast media strategy, social media strategy, strategy of Exhibitions) and service excellence in order to develop organizational performance in the CPA bank.

In order to test the hypothesis, we adopted the (F) test, and we will adopt the significant value (α) sig by 5% in order to know the significance of the relationship, and we will rely on a single variance analysis (ANOVA) to test the hypothesis, where the following table demonstrate the results of the hypothesis test:

Table (04): Unilateral Analysis of Variance (ANOVA) to test the hypothesis

<i>statement</i>	<i>Sum of squares</i>	<i>Squares Mean</i>	<i>Fisher</i>	<i>Significance level</i>	<i>R² Coefficient Selection</i>	<i>Correlation coefficient</i>
Regression	530,580	530,580	86,231	0,000*	0,559	0,748
error	418,406	6,153	Statistically significant at a significant level ($\alpha \leq 0.05$) *			
sum	948,986					

The Source: Prepared by the researcher based on the results of SPSS

The above table indicates that the calculated F-value (86.231) is statistically significant at the 0.05 level. Furthermore, the independent variable (integrated communication strategies) explains 55.9% of the variation in the dependent variable (service excellence and performance development), suggesting a moderate explanatory power. The remaining 44.1% of the variation is attributable to factors outside the model. Additionally, the correlation coefficient (0.748) indicates a strong positive relationship between the variables.

Based on the above, the results suggests that there is a positive relationship role between the independent variable and the dependent variable, supporting the validity of the model to test the hypothesis.

Table (05): Results of Simple Regression Analysis

Model	Non-standard coefficients		Standard Beta	T value student	Significance level sig
	B	Standard error			
Constant	6,451	1,427		4,521	0,000*
X	0,299	0,032	0,748	9,286	0,000*

The Source: Prepared by the researcher based on the results of SPSS

Accordingly, we propose the following model: $Y = 6,451 + 0,299X$

- **X is the independent variable (integrated communication strategies).**
- **Y is the dependent variable (banking excellence).**

This model is suitable for enhancing organizational performance within the CPA.

Thus, the equation of the simple regression model indicates that the increase of the independent variable x has a significance positive role in the dependent variable y (0,299), as shown by the standard coefficient (0,748), that the strength of the relationship between x and y reached (74,8%).

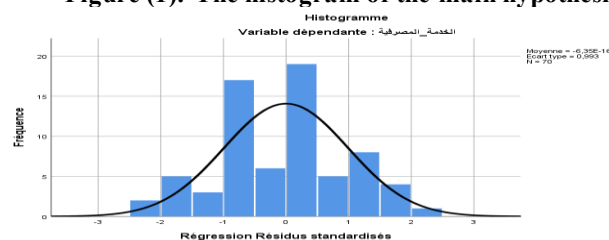
As for the significance tests of regression coefficients indicate that T student (9,286) for the independent variable is statistically significant at a significance level of less than (0.05), as shown in the preceding table.

"Consequently, the alternative hypothesis is accepted, and the null hypothesis is rejected."

III-2.Data normal distribution

The following figures show the moderation of the distribution of variables and the collection of data about the straight line. Therefore, the variables follow the normal distribution, which is a condition of the validity of the regression analysis procedure.

Figure (1): The histogram of the main hypothesis



The Source: Prepared by the researcher based on the results of SPSS

The histogram indicates that the values clustering around the mean (zero) with a gradual decrease towards the edges, suggesting approximation to normal distribution.

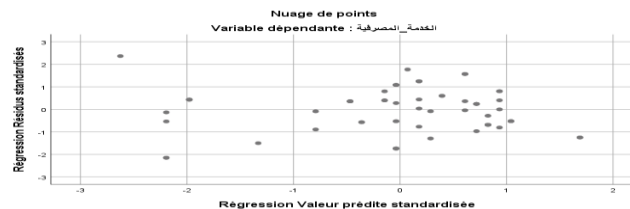
Figure (2): Probability Chart of the Main Hypothesis



The Source: Prepared by the researcher based on the results of SPSS.

The probability chart shows that the realized values closely aligned well with the expected values on the straight line, which reinforces the validity of the conclusion.

Figure (3): Scatter the points of the hypothesis



The Source: Prepared by the researcher based on the results of SPSS

The scatter plot against the predicted values exhibited a random distribution without an observable pattern, indicating that there is no violation with the independence of the rest of the independent variables.

Accordingly, the normal distribution of residuals of the independent variables is fulfilled, which is one of the fundamental requirements for the regression analysis validity and statistical reliability.

IV - Results and discussion :

The findings of The study were as follows:

The study found a **statistically significant positive relationship** between integrated communication strategies (print/broadcast media, social media, and exhibitions) and service excellence at the CPA bank in Algeria. Therefore, This relationship contributes effectively to the development of organizational performance.

Print/broadcast media strategies were viewed in increasing credibility and trust, although customer perceptions varied based on personal expectations and experiences. Furthermore, Media campaigns promoted interaction and customer

confidence. However, the impact mainly determined by the quality and credibility of the campaigns.

- **Social media strategies** were effective in helping customers identify offers, increasing their confidence, and improving their overall experience. However, the level of impact differ among several age groups and customer preferences, with younger customers showing greater engagement.

- **Exhibition strategies** contributed to the improvement of information provided and enhanced customer confidence. The effectiveness of exhibitions depended on their organization and the quality of information delivered. Well-organized exhibitions positively influenced customer trust and provided quick responses to customer inquiries.

Statistical analysis (using SPSS) confirmed the **reliability and validity** of the questionnaire, with Cronbach's alpha coefficients indicating high internal consistency exceeding the 0.70 threshold. Descriptive statistics, regression analysis, and correlation measures further supported these findings, demonstrating the effectiveness of integrated communication strategies in enhancing service excellence.

V- Conclusion:

The study concludes that **integrated communication strategies** (such as print/broadcast media, social media, and exhibitions) play a crucial role in achieving service excellence and enhancing organizational performance in Algerian banking institutions, particularly at the CPA bank. Effective communication not solely increases customer satisfaction and trust yet supports operational efficiency and institutional success. The results emphasize the vital requirement for banks to consistently optimize and adapt their communication strategies, in response to evolving customer demands and technological progress. Therefore, this adaptability allows maintaining sustainable competitive advantages in a rapidly developing environment.

V-1. Limitations of the study:

The study focuses on examining the mutual interaction between integrated communication strategies namely print/broadcast media, social media platforms, and exhibitions and their impact on service excellence concerning the CPA Bank. This focus inherently narrows the scope of the research to particular communication channels and their significant influence on customer perceptions and service quality outcomes.

By limiting the research to these three communication modes, the study does not consider the other potentially influential factors such as internal organizational communication, employee training programs, or modern digital tools such as mobile banking apps and chat-bots. All of which may positively enhance service delivery and customer satisfaction.

Moreover, the practical application to CPA bank implies that the findings are context-dependent, reflecting the specific operational environment, customer base, and market dynamics of this institution. This limits the generalizability of the findings to other banks or financial Organizations that may employ different communication strategies or operate under different regulatory and competitive conditions. Additionally, the study's focus on the relationship between communication strategies and service excellence assumes a relatively clear functional link. This approach potentially excludes mediating variables such as customer trust, brand loyalty, or cultural factors that might influence how communication efforts in shaping service quality perceptions.

In summary, while The study's scope limitation allows for a detailed and focused analysis, it further restricts the spectrum of suggestions by excluding other communication channels, contextual variables, and indirect factors. Such exclusions could otherwise provide a more comprehensive analysis of service excellence in the banking sector. Based on the above, we present the following recommendations:

- Expand Communication Channels to Include Modern Digital Technologies.

The bank should adopt and further develop the use of mobile applications, chat-bots, and robust internal communication platforms. This will provide customers with a seamless and integrated communication experience, along with a greater engagement and satisfaction.

- Enhance Employee Training on Communication and Continuous Improvement in customer service.

This should include implementing targeted training programs for all staff members at the Blida branch. These programs should focus on effective communication techniques and a deep customer needs understanding in order to elevate the service quality.

- Consider Cultural and Social Characteristics Of Blida's Customers

Communication strategies must be tailored to reflect the unique cultural and social nuances of the Blida region. This approach will build greater trust and loyalty among the bank's customer base.

- Customize Communication Strategies according to Local Market Dynamics

Due to the diversity of customer needs in Blida, messages and communication methods should be adapted to local market conditions, by addressing specific challenges and leveraging opportunities for maximum impact.

- Establish Continuous Customer Feedback Mechanisms

The bank should establish and maintain effective systems for regularly collecting and analyzing customer feedback related to communication and service quality. This data will facilitate ongoing improvements and responsiveness to customer expectations.

- Leverage Artificial Intelligence and Data Analytics

Integrating AI and advanced data analytics tools will allow the bank to gain deeper insights into customer behaviors and preferences, by facilitating the delivery of personalized and efficient services.

- Promote a Customer-Centric Culture

It is essential to cultivate a culture within the Blida branch that prioritizes customer needs, promotes transparency, and encourages consistent communication at all organizational levels. This will strengthen customer trust and long-term loyalty.

VI- Referrals and references:

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