

The Impact of E-marketing on Algerian Customer Image "A Sample Study of Gulf Bank (AGB) Customers in Saida City"

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Abstract:

This study investigates the impact of E-marketing on the corporate image of Gulf Bank (AGB) in Saida city, Algeria. As digital transformation becomes increasingly central to banking services worldwide, understanding how E-marketing strategies shape customer perceptions is essential for financial institutions operating in emerging markets. The primary objective of the research is to examine the relationship between E-marketing practices and customers' evaluation of the bank's reputation, credibility, and overall image. To achieve this objective, a descriptive-analytical approach was employed. Data were collected through a structured questionnaire distributed to 57 AGB customers in Saida. Statistical analysis was conducted using SPSS and SMART PLS software to test hypotheses of correlation and influence between E-marketing and corporate image.

The findings reveal a strong and positive correlation between E-marketing activities and corporate image, confirming that effective digital strategies significantly enhance customer trust and loyalty. The study concludes that E-marketing is not merely a promotional tool but a strategic driver of competitiveness and brand reputation in the Algerian banking sector. These results highlight the necessity for banks to integrate digital platforms into broader corporate strategies, while policymakers should ensure supportive infrastructure and regulations that facilitate inclusive digital transformation.

Keywords: E-marketing, Corporate Image, Customer Perception, Gulf Bank (AGB), Digital Banking.

1. Introduction :

The survival of any institution, regardless of its nature or activity, depends primarily on its ability to present itself in a way that satisfies its customers and builds a positive image for its internal and external audiences in the face of intense competition. Most management strives to maintain its corporate image, given its importance and the effective value it provides. Among these institutions is Gulf Bank (AGB), Saida City, which prioritizes its reputation among its customers. This creates mutual cooperation between the two organizations, with the aim of achieving a competitive advantage and improving its customer image.

Gulf Bank, Saida City, has implemented e-marketing, an effective tool that helps it conduct its marketing activities online, attracting and retaining the largest possible number of customers, and, most importantly, improving its image in the market. From this perspective, E-marketing represents a driving force for service institutions, particularly Gulf Bank (AGB), to differentiate itself from other institutions and effectively strengthen its ties with its customers.

2. Study Methodology:

1- The Research Problem: Based on the above, we can pose the following research problem:

What is the impact of E-marketing on the Algerian customer perception of Gulf Bank (AGB) in Saida City?

2- Sub-Questions: The following sub-questions must be asked in order to evaluate the study and address the primary issue:

- What is e-marketing?
- Does Gulf Bank (AGB) in Saida City rely on E-marketing in managing marketing activities?
- Does reliance on E-marketing contribute to improving the image of Gulf Bank (AGB) in Saida City?

3- Hypotheses: To answer the problem, the following hypotheses were formulated:

- Main Hypothesis: There is a statistically significant impact of E-marketing on the perception of Gulf Bank (AGB) customers in Saida City. From this, the following sub-hypotheses branch out:
- There is a statistically significant impact of electronic services on the perception of Gulf Bank (AGB) customers in Saida City.
- There is a statistically significant effect of electronic pricing on the perception of customers of AGB Bank in Saida City.
- There is a statistically significant effect of electronic promotion on the perception of customers of AGB Bank in Saida City.
- There is a statistically significant effect of electronic distribution on the perception of customers of AGB Bank in Saida City.

4- Study Significance: The importance of the study lies in:

- Understanding the concept of electronic marketing.
- Shedding light on the nature of perception.
- Understanding how electronic marketing affects the perception of Algerian customers.

5- Study Objectives: The purpose of this study is to:

- Attempt to provide a comprehensive theoretical framework for both electronic marketing and customer perception.

- Demonstrate the impact of electronic marketing on the perception of Algerian customers.

6- **Study Limitations:** The limits of the study are:

- **Spatial Limits:** The field study included the selection of Gulf Bank (AGB) in Saida City.

- **Temporal Limits:** The study was completed in 2025.

- **Objective Limits:** The study aimed to demonstrate the impact of E-marketing on the perception of customers of the Algerian Gulf Bank (AGB) in Saida City.

- **Human Limits:** The study included a sample of 57 customers of the Algerian Gulf Bank (AGB) in Saida City.

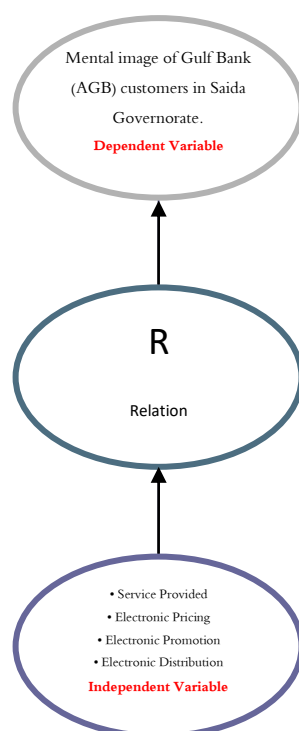
7- **Reasons behind Topic Selection:** The topic was chosen based on several motives, including:

- Subjectivity, represented by the desire to study the impact of E-marketing on the perception of customers of the Algerian Gulf Bank (AGB) in Saida City.

- Objectivity linked to an in-depth study to understand the nature of E-marketing and the extent of its impact on the perception of Algerian customers.

- **Study Methodology:** Given the nature of the study, we relied on both the descriptive and analytical approach. The descriptive approach presented various definitions and basic concepts related to E-marketing and perception. While the analytical approach emerged through the analysis of data and figures to demonstrate the relationship between E-marketing and the perception of customers of the Algerian Gulf Bank (AGB) in Saida City.

Fig01: Study model



Source: Outputs researchers based on various previous studies.

9- Previous Studies: Previous studies varied and included:

First Study: Ammar Asia (2023-2024).

Research Problem: To what extent does E-marketing contribute to the health services of the IRIS Clinic in improving the beneficiary's perception?

Country: Algeria

Results:

-E-marketing has become a tool relied upon by health organizations to showcase their services and reach various market segments, in light of the intense competition generated by developments.

-It can be said that a successful organization is one that utilizes E marketing effectively, as it is an essential and important tool in shaping the perception and intensifying the organization's health awareness campaigns through social media pages, which plays a role in building the image. The marketing mix contributes significantly to improving the perception of the IRIS Clinic.

The second study: Hajar Ahmed Al-Sharif - Ismail Abdel Salam Abiyo - Mohamed Ahmed Abu Jazia (2024)

Research problem: Is there a relationship between digital marketing and the mental image of Al-Madar Company's customers?

Country: Libya

Results:

-There is a mental image of digital marketing among Al-Madar Company's new customers.

-There is a relationship between digital marketing and the mental image, i.e., the digital marketing is used, the stronger the mental image is among Al-Madar Company's customers.

-There is a relationship between attraction, communication, retention, learning, and sharing and the mental image.

The third study: Mamdouh Abd El-Fattah Ahmed Mohamed (2025)

Research problem: What is the role of digital marketing in the relationship between artificial intelligence and customer engagement in online banking services?

Country: Egypt

Results:

-There is a significant, positive impact of artificial intelligence and its dimensions on digital marketing, acting as a motivating factor.

-A positive impact of artificial intelligence on customer engagement.

-A statistically significant positive impact of digital marketing on the relationship between artificial intelligence and customer engagement.

-One of the most notable results is that digital marketing plays a mediating role, meaning that artificial intelligence achieves customer engagement through digital marketing.

Fourth Study: Shelvly Kurniawan, Fina Fauzi Setiadi (2024)

Research Problem: What is the impact of social media marketing on the brand image of XYZ Restaurant?

Country: Indonesia

Results:

- There is a significant impact of social media marketing on brand image, brand image on purchase decisions, and social media marketing on purchase decisions through brand image.

- Restaurants can use social media as a promotional tool, product display, and sales tool, which helps provide deeper insight into restaurant products.
- Future use of more social media platforms to reach a wider audience.

Study Five: Gladys Apreh Siaw – Edward Markwei Martey – Bright Danquah (2023)

Research Problem: What is the impact of E-marketing on the customer perception of Cape Coast hotels?

Country: Ghana

Results:

-The results revealed that the use of email significantly enhances the perception of these hotels. The use of Facebook also enhances this perception, as does the use of SMS.

-It was also proven that E-marketing contributes to promoting the perception of hotels in Cape Coast. This means that E-marketing tools are essential for enhancing perception. Therefore, hotels in the region should utilize email, SMS, Facebook, and websites to enhance their perception.

Study Six: Abdelouahab Makhloufi (2020)

Research Problem: To what extent do digital social media networks contribute to developing or improving corporate branding?

Country: Ghana

Results:

-A well-designed company website allows for a positive global image of the company through information sites, social media networks, and the like.

-The availability and updating of information on the website will make us feel more secure, and in turn, individual testimonials will also help the company improve its image among its partners.

-E-recruitment allows the company to change the way it communicates with its partners. This approach helps it gain clients and more time, thus increasing its business volume.

3. Theoretical framework:

1- An analytical introduction to E-marketing

1-1 Definition of E-marketing:

E-marketing allows businesses to swiftly, efficiently, and quantifiably contact their target audience by promoting goods and services through digital platforms like websites, emails, mobile applications, social media, and search engines (Alkhayyat & Ahmed, 2022). Through the use of tactics like tailored suggestions, focused advertising, and interactive experiences, e-marketing affects consumer behavior and purchase decisions. These strategies improve brand engagement by influencing consumer attitudes and preferences (Thakkar, 2024).

1-2 Objectives of E-marketing: E-marketing aims to achieve several objectives, including: (Mahmoud Abdel Nabi Abdel Samee Mansour, 2025, p. 512).

- Improving the organization's image among customers.
- Increasing customer care by providing appropriate services.
- Researching customers and increasing customer reach.

- Expanding the market scope and transitioning it from a local to a global market.
- Attempting to meet and achieve the customer's expectations and hopes for goods and services.
- Reducing costs, creating marketing opportunities, and achieving speed in business performance.

1-3 E-marketing Types: Kotler believes that marketing can be classified into three main types: (Miya bint Saeed bin Amer Al-Awaisi, 2025, p. 9).

- External Marketing
- Internal Marketing
- Interactive Marketing

1-4 The E-marketing mix: The mix consists of four elements: (Bin Amara Nasreddin, Salmi Nasir, 2023, pp. 193-194):

- E-Product: An e-product is a digital good ordered and delivered electronically online (Coxon, 2014).
- E Pricing: Is the online strategy of setting prices using customer value, competition, and market conditions to boost margins and growth (Raisinghani, 2004).
- E-promotion: E-promotion is the use of digital marketing to boost visibility, engagement, and organizational success (Whitburn et al., 2018).
- E-distribution : More efficient e-distribution rollout is made possible by robust IT skills and knowledge infrastructure (Cantele et al., 2024).

2- Mental Image

2-1 Definition of Mental Image:

Definition 1 "Payne defined it as the identification, development, and communication of a differential advantage that makes an organization's products or services superior and distinct from those of competitors in the minds of customers." (Page 25 of Bin Nasser Iman and Qitaf Fayrouz, 2021).

Def2 "A customer's mental picture is a collection of perceptions that are kept in their memory. Customers have a collection of associations in their brains that are directly connected to the brand. Fares Tariq and Muqaddam Nasreen (2024), p. 46.

2-2 The Importance of Mental Image: (Salem Abdel Latif, Rahem Farid, 2022, p. 293).

In order to create plans and policies that concentrate on enhancing knowledge and impressions, organizations have recognized the significance of the mental picture in the minds of their audiences. The attitude of the public. The four components of the E-marketing mix work together to satisfy the consumer, keep them as a long-term client, establish a loyalty bond between the customer and the bank or service, and develop a favorable, long-lasting image.

2-3 Types of Mental Image: Institutional image is classified into several types: (Khaled Abdel Aziz, Al-Tayeb Boulehia, 2021, p. 29):

Mirror mental image: The institution's perception of itself is this.

Current mental image: The public's perception of the institution is defined by its image.

Desired mental image: The organization wishes to project this picture of itself to the public.

Ideal image: Given institutional competition, this is the best perception that the public can develop.

Multiple image: These are the perceptions that arise from encountering various institution representatives, each of whom conveys a unique message.

2-4 Dimensions of Mental Image: The following are the dimensions of mental image: (Fardas Asma, Mansouri Ruqayya (2022, p. 466):

Cognitive/perceptual dimension: This stands for the data and information unique to the company or product that the brand is associated with:

-Emotional/affective dimension: This dimension includes the formation of negative or positive emotional attitudes toward the brand.

-Behavioral dimension: The action component is represented by behavior. The individual acts in a particular manner after digesting both internal and external forces. This dimension has a direct relationship with the first two dimensions.

2-5 Relationship Between E-marketing and Brand Image:

According to recent research, E-marketing encompasses more than just promotion and advertising; it also involves creating enduring relationships with clients, which helps to create a favorable brand image (Chaffey & Ellis-Chadwick, 2019).

Digital channels, for instance, offer the chance to communicate with customers quickly and directly, improving transparency and offering individualized services that enhance the customer's perception of the company. As a result, E-marketing increases brand acceptance and trust among consumers, thereby fostering loyalty.

3. Applied framework:

First: Examining the paragraphs in a questionnaire

1- Questionnaire validity:

Table No. (01): Quantitative reliability coefficient

Axis	Nbr Item	Cronbach's alpha coefficient
Axis 1	16	0.856
Axis 2	08	0.890
	24	0.913

Source: Research findings using SPSS.V. 25

2- Sample Characteristics:

Table (02): shows the distribution of characteristics of the research community members.

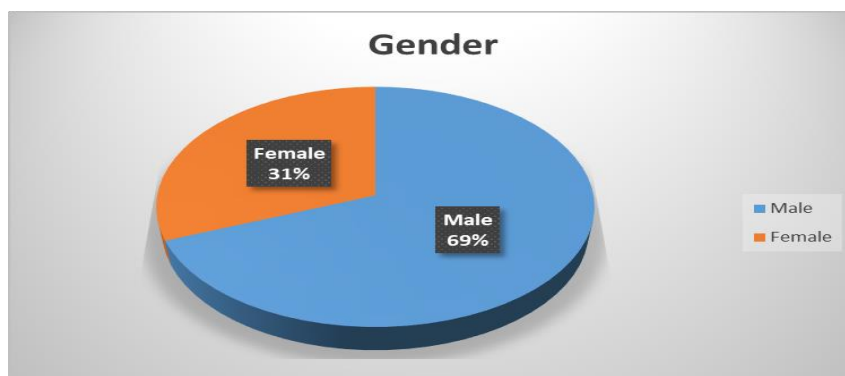
VARIABLE	CATEGORY	EFFECTIF	PERCENT
GENDER	MALE	39	69%
	FEMALE	18	31%
AGE	UNDER 30 YEARS OLD	11	19%
	30-40	23	41%
	40-50	15	26%
	MORE THAN 50 YEARS	8	14%

EDUCATIONAL LEVEL	Intermediate	0	/
	Secondary	7	12%
	University	31	54%
	Graduate Studies	19	33%
EMPLOYMENT STATUS	Government Sector	39	68%
	Private Sector	17	30%
	Freelance	0	/
	Retired	1	%2
DURATION OF DEALING WITH INSTITUTION	Less than 2 years	9	16%
	3 years	10	17%
	4 years	10	17%
	5 years	3	%5
	6 years and older	25	44%

Source: Research findings using SPSS.V. 25

2-1 The research population's category distribution:

Figure No. (01) Shows the distribution of sample members by gender.

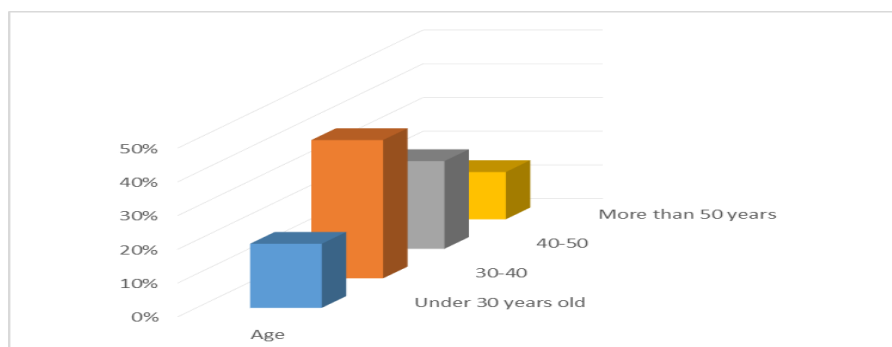


Source: Research findings using SPSS.V. 25

Males made up the biggest percentage of survey respondents (64%), as shown in Figure No. (01). this indicates that the majority of Gulf Bank clients in Saida City are men.

2-2 Distribution considering age variable:

Figure No. (02): Sample by age group.

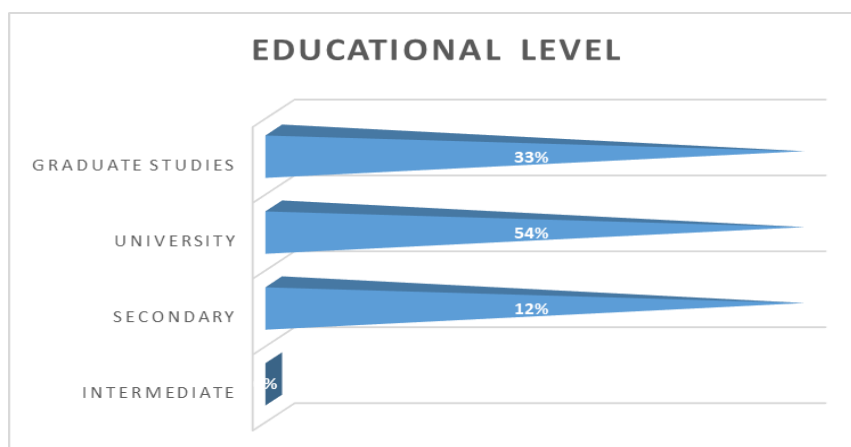


Source: Research findings using SPSS.V. 25

Figure (02) shows that the age group from 30 to less than 40 years had the highest percentage, reaching 41%.

2-3 Distribution considering educational level variable:

Figure (03): Distribution of sample members according to the educational level variable.

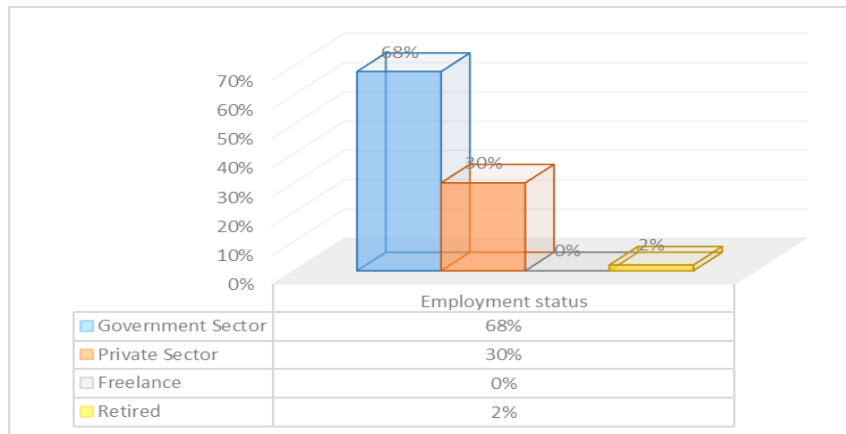


Source: Research findings using SPSS.V. 25

The bulk of Gulf Bank, Saeeda Agency's clients—54 percent—have postgraduate degrees or university degrees, as seen in Figure (03) as well.

2-4 Distribution considering employment status variable:

Figure (04): Distribution of sample members according to the employment status variable.

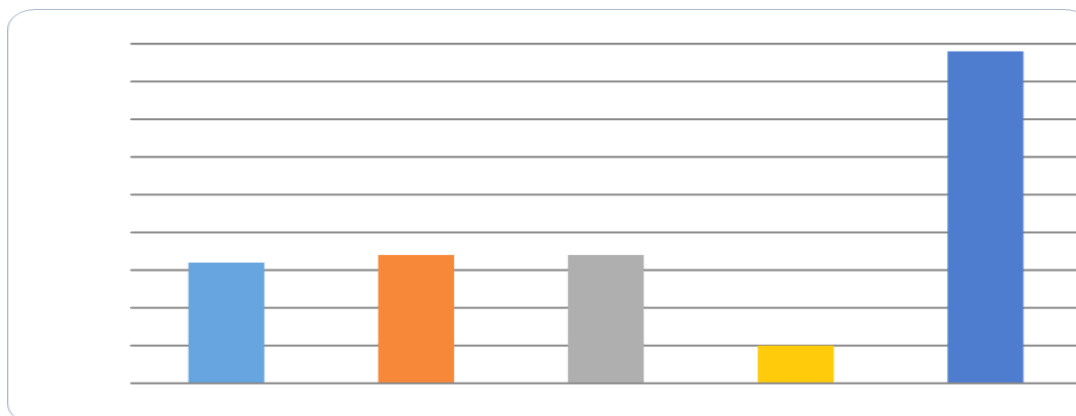


Source: Research findings using SPSS.V. 25.

According to the job status criterion, the government sector category is the largest, accounting up 68% of the bank's total (Figure 04).

2-5 Distribution considering duration of dealing with the institution variable:

Figure (05); Distribution of sample members according to the variable of duration of dealing with the institution.



Source: Research findings using SPSS.V. 25

According to Figure (05), the majority of patrons—44 percent—have been doing business with the organization for more than six years. This suggests that the bank has a sizable base of devoted clients who stick with it.

Second: results & Discussion:

1- E-marketing Results:

1-1-E-service dimension:

Table (03): Relative importance, arithmetic means, and standard deviations of the respondents' answers to the terms pertaining to the electronic service dimension.

Expressions	degree Rank	Adoption	Arithmetic mean	Standard deviation
You feel a sense of privacy when communicating electronically with Gulf Bank Algeria.	04	High	3.754	0.931
The bank's management is committed to resolving and following up on the problems facing its customers on an ongoing basis.	01	High	4.157	0.701
Constant emails from the bank increase my satisfaction with its services.	03	High	3.947	0.811
You receive immediate answers to any inquiries you may have from Gulf Bank's offices.	02	High	4.122	0.927
Weighted arithmetic mean		High	3.99	/

Source: Research findings using SPSS.V. 25.

The study sample is highly satisfied with the electronic service offered by the Algerian Gulf Bank (AGB), Saida Agency, according to the results in Table (03) of the study.

1-2 E-pricing Dimension: The arithmetic means, standard deviations, and relative weights of the respondents' answers to the statements on the electronic price dimension are displayed in Table (04) as well.

Table (04): Arithmetic means, standard deviations, and relative weights of the respondents' answers to the statements on the electronic price dimension

Expressions	degree Rank	Adoption	Arithmetic mean	Standard deviation
The fees charged for online subscription to AGB Bank services are reasonable.	04	High	3.666	0.872
AGB Bank of Saida offers special offers on some electronic banking services.	03	High	3.807	0.895
AGB Bank of Saida offers convenient payment options to benefit from its services.	01	High	4.017	0.694
AGB Bank of Saida's electronic service prices are justified and reasonable.	02	High	3.842	0.921
Weighted arithmetic mean	High		3.833	/

Source: Research findings using SPSS.V. 25.

With an arithmetic mean of 3.833, the results from Table (04) show that, according to the order of the statements pertaining to the electronic pricing dimension, all of its assertions came within the high trends and were highly accepted and approved. Regarding the responses of the electronic pricing sample, it can be concluded that there is a certain amount of uniformity in the data, convergence, and similarity of opinions. To put it another way, we can say that Gulf Bank clients are very likely to use electronic pricing.

1-3 E-promotion Dimension: The arithmetic means, standard deviations, and relative significance of the respondents' responses to the statements pertaining to the electronic promotion dimension are displayed in Table (05).

Table (05).Arithmetic means, standard deviations, and relative significance of the respondents' responses to the statements pertaining to the electronic promotion dimension

Expressions	degree Rank	Adoption	Arithmetic mean	Standard deviation
The advertisements I see online reflect an understanding of my needs as a customer of	04	High	3.491	0.908

AGB Bank of Saida.				
AGB Bank of Saida promotes itself credibly through its website.	02	High	3.912	0.829
Get information about AGB Bank of Saida's services through its website to facilitate communication.	03	High	3.894	0.816
AGB Bank of Saida's online advertisements are characterized by simplicity and clarity.	01	High	3.929	0.775
Weighted arithmetic mean	High		3.826	/

Source: Research findings using SPSS.V. 25.

With an arithmetic mean of 3.826, which indicates a high degree of acceptance, the data from Table (05) show that all assertions pertaining to the electronic promotion dimension were within the high trend. Additionally, we see that the majority of statements had modest standard deviations, suggesting that opinions about the electronic promotion dimension at Gulf Bank, Saida City Branch, were uniform and comparable.

1-4 E-Distribution Dimension: The arithmetic means, standard deviations, and relative significance of the respondents' responses to the propositions about the electronic distribution dimension are displayed in Table (06).

Table (06): Arithmetic means, standard deviations, and relative significance of the respondents' responses to the propositions about the electronic distribution dimension

Expressions	degree Rank	Adoption	Arithmetic mean	Standard deviation
It is easy to contact AGB Bank via its website.	04	High	3.807	0.789
AGB Bank of Saida offers its services through various means, such as ATMs.	01	High	4.122	0.757
AGB Bank offers electronic means for both individuals and companies.	03	High	3.912	0.808
AGB Bank of Saida offers E-marketing services during holidays and festivals.	02	High	4.105	0.859
Weighted arithmetic mean	High		3.986	/

Source: Research findings using SPSS.V. 25.

With an arithmetic mean of 3.986 and a standard deviation below the threshold value of 1, Table (6)'s results show that every statement pertaining to Gulf Bank's electronic distribution dimension had a high orientation. Regarding the bank's electronic distribution dimension, this shows a convergence of opinions and uniformity of responses and points of view. Customers of AGB Bank are highly oriented toward the electronic distribution policy, we can tell.

2-E-marketing Results: The arithmetic means, standard deviations, and relative significance of the respondents' responses to the statements pertaining to the mental picture dimension are displayed in Table (7).

Table (7): arithmetic means, standard deviations, and relative significance of the respondents' responses to the statements pertaining to the mental picture dimension

Expressions	degree Rank	Adoption	Arithmetic mean	Standard deviation
AGB Bank staff in Saida are professional in their dealings with customers.	04	High	4.280	0.773
AGB Bank in Saida keeps pace with technological developments.	06	High	4.157	0.701
AGB Bank in Saida provides prompt customer service.	05	High	4.175	0.868

Signs for AGB Bank facilities and offices are clearly visible.	08	High	4.070	.0728
I need to visit AGB Bank in Saida a few times to resolve a specific issue.	07	too high	4.122	0.780
I intend to continue using AGB Bank in Saida.	03	too high	4.421	0.680
AGB Bank in Saida deserves my full trust.	01	too high	4.473	0.709
Weighted arithmetic mean		High	4.456	0.708

Source: Research findings using SPSS.V. 25.

All of the statements pertaining to the mental image dimension fell into the high and very high orientations, according to Table (7)'s results. The arithmetic mean for these aspects of the bank's mental image was 4.269, a very high value that suggests a high degree of satisfaction, approval, and trust. The respondents' strong approval of the quality of services, personnel competency, and AGB Bank's ability to keep up with technological advancements suggests that there is generally a high level of confidence and acceptance among them.

Third: Hypotheses Test:

1- Normal distribution test

Table (8): Shows the results of the analysis of the Kolmogorov-Smirnov test table

Dimension	Significance level	Nbr Items
Electronic Marketing	0.200	16
Mental Image	0.751	08

Source: Research findings using SPSS.V. 25.

As can be seen from Table (08) above, the data are susceptible to a normal distribution because the significance threshold in both dimensions is higher than 5%.

2- Main hypotheses Test: The results of the regression and analysis of variance are displayed in Table (09), which confirms the model's suitability for testing the primary hypothesis.

Table (09): Results of regression analysis to measure the impact of E-marketing on mental image

Results of regression analysis to measure the impact of E-marketing on mental image			
R=0.722		R²=0.521	
At the significance level 0.000		F =59.723	
T	Beta	Regression coefficient	Independent variables

2.057	/	0.902	Constant
7.728	0.722	0.862	Independent variables

Source: Research findings using SPSS.V. 25.

Table (10): Regression analysis Findings used to assess primary hypothesis's validity

Variance Source	F	Mean squares	Degree of freedom	Squares sum	Significance level
Regression	59.72	9.172	1	9.172	0.000
Residuals		0.154	55	8.447	
Total		/	56	17.61	

Source: Research findings using SPSS.V. 25.

Regression analysis was used to assess the validity of the primary hypothesis, and the results from Table (07) showed that E-marketing significantly affects customer image. With a F value of 59.72 at the significance level (0.000), or below the established significance level of 0.05, the study findings showed that the model is statistically significant. By looking at the R2 value, we can determine that 52% of the dependent variable—the consumer image—is explained by the aspects of E-marketing. This is regarded as having a strong explanatory power, suggesting that the aspects of E-marketing (e-service, E-pricing, e-promotion, and e-distribution) have a statistically significant impact on Gulf Bank (AGB), Saida Agency's client image.

2-1 First sub-hypothesis Test:

Table (11): Shows the results of the regression analysis to measure the effect of E-service on customer image.

Results of regression analysis to measure the impact of E-marketing on mental image			
R=0.599		R²=0.358	
At the significance level 0.001		F =30.71	
T	Beta	Regression coefficient	Independent variables
3.349	/	1.616	Constant
5.542	0.599	0.664	Independent variables

Source: Research findings using SPSS.V. 25.

Table (11) allows for following analysis to be made:

According to the coefficient of determination (R2), the subvariable "e-service" accounts for 35% of the variables in the dependent variable, with other factors accounting for the remaining portion. At a significance level of 0.000, the computed F value shows 30.71, which is regarded as a statistically significant number. The theory, according to which e-service influences the perception of Gulf Bank's Saida Governorate branch, is thus accepted.

2-2 Second sub-hypothesis Test:

Table (12): Shows the results of the regression analysis to measure the impact of E-pricing on perception.

Results of regression analysis to measure the impact of electronic pricing on mental image			
R=0.554		R²=0.307	
At the significance level 0.000		F =24.34	
T	Beta	Regression coefficient	Independent variables
6.445	/	2.433	Constant
4.934	0.554	0.479	Independent variables

Source: Research findings using SPSS.V. 25

The findings of the examination of the model's validity for the second sub-hypothesis are shown in table (12). At a significance level of 0.000, the findings reveal that the F value is 24.34, which is below the permitted significance level of 0.05. The second hypothesis is accepted since the R2 value, which was 30.7%, shows that the aspects of electronic marketing (electronic pricing) account for 55.4% of the mental image.

2-3 Third sub-hypothesis Test:

Table (13): Shows the results of the regression analysis to measure the impact of E-promotion on mental image

Results of regression analysis to measure the impact of electronic promotion on mental image			
R=0.509		R²=0.260	
At the significance level 0.000		F =19.19	
T	Beta	Regression coefficient	Independent variables
6.479	/	2.561	Constant
4.381	0.509	0.449	Independent variables

Source: Research findings using SPSS.V. 25.

Table (13), which shows that the coefficient of determination is 0.260, suggests that promotional activities account for 26% of the changes in mental image. The significance of 0.000 less than 0.05 is represented by the F value, which is 19.19. This suggests that there is a genuine correlation between the e-promotion dimension and mental image, indicating that e-promotion has a powerful and advantageous impact. Consequently, we agree with the theory that e-promotion affects mindset.

2-4 Fourth sub-hypothesis Test:

Table (14): Shows the results of the regression analysis to measure the effect of electronic distribution on mental image.

Results of regression analysis to measure the effect of electronic distribution on mental image	
R=0.599	R²=0.360

At the significance level 0.000		F =30.810	
T	Beta	Regression coefficient	Independent variables
5.296	/	2.097	Constant
5.551	0.599	0.545	Independent variables

Source: Research findings using SPSS.V. 25.

The findings of the model validity study for the fourth sub-hypothesis are shown in Table 14. According to the findings, the F value is less than the authorized significance level of 0.05, indicating 30.81 at a significance level of 0.000. According to the R2 value, which was 36%, the aspects of E-marketing and e-distribution may explain 59% of the mental image. Additionally, the T value and regression coefficients are high, suggesting that e-distribution has a significant, favorable effect on the mental image. This entails agreeing with the last and fourth hypothesis.

In the hypothesis test summary, we observe that:

- There is a statistically significant effect of electronic services on customer perception, with a value of R2 = 52.1%.
- There is a statistically significant effect of electronic pricing on customer perception, with a value of R2 = 30.7%.
- There is a statistically significant effect of electronic promotion on customer perception, with a value of R2 = 26%.
- There is a statistically significant effect of electronic distribution on customer perception, with a value of R2 = 36%.

Discussion of Results:

The results of this study provide meaningful insights into the relationship between E-marketing practices and the perception of corporate image in the Algerian banking context. The findings revealed both a significant correlation and a strong positive influence of E-marketing on the corporate image of Gulf Bank (AGB) in Saida city. These results align with theoretical expectations and reinforce existing empirical evidence from international and regional studies, which highlight the role of digital communication in shaping customer perceptions and institutional reputation (Kotler & Keller, 2016; Chaffey & Ellis-Chadwick, 2019).

One of the most important findings is the confirmation that E-marketing activities—such as the bank's use of digital platforms, promotional campaigns, and online service delivery—have a direct and measurable effect on how customers perceive the bank's image. This supports the argument made by Kotler and Keller (2016), who emphasized that marketing in the digital era plays a critical role in building brand equity and customer trust. For AGB, the study indicates that its digital engagement strategies have succeeded in influencing how customers evaluate the bank's professionalism, reliability, and responsiveness.

The results also suggest that customers in Algeria, particularly in Saida, are becoming more receptive to digital channels and are increasingly evaluating banks based on their online presence and service efficiency. This reflects broader global trends where E marketing and digital banking have become benchmarks of competitiveness in the financial services sector (Chaffey & Ellis-Chadwick, 2019; Strauss & Frost, 2016). The positive correlation identified in this study implies that customers perceive banks that adopt modern digital tools as more innovative, customer-centric, and trustworthy.

At the same time, the findings reveal important implications for the Algerian banking industry, where traditional marketing methods still dominate. The significant impact of E-marketing on corporate image demonstrates that banks can no longer rely solely on conventional communication and branch-based services. Instead, they must strategically invest in digital infrastructure, social media engagement, and customer relationship management's systems to strengthen their image and foster loyalty (Laudon & Traver, 2021). For Gulf Bank, this means that sustained investment in E-marketing is not merely an option but a necessity for maintaining competitiveness and customer satisfaction.

However, it is important to highlight that while the results confirm the positive impact of E-marketing, they also point to challenges that need to be addressed. The relatively small sample size (57 respondents) suggests that further research with larger and more diverse populations is necessary to generalize the findings across Algeria. Moreover, the study did not examine moderating factors such as age, digital literacy, or income, which could influence how customers interact with E-marketing tools. For instance, younger customers may respond more positively to online marketing campaigns, while older segments may remain skeptical or prefer traditional channels (Smith & Zook, 2019).

The study's results also raise questions about the sustainability of E-marketing strategies in contexts where internet penetration and technological infrastructure may still be uneven. While Saida customers reported positive perceptions, expanding these results to rural or underserved areas might reveal different dynamics. Thus, banks should not only adopt E marketing but also ensure inclusivity and accessibility for all customer groups (Khan & Uwemi, 2020). Overall, the results provide clear evidence that E-marketing significantly shapes corporate image in the Algerian banking sector. For practitioners, this emphasizes the need to integrate digital marketing into broader corporate strategies, linking it directly to reputation management, customer experience, and long-term brand equity. For policymakers and regulators, the findings suggest that supporting digital transformation in the financial sector—through policies that encourage innovation and consumer protection—can contribute to improving service quality and customer trust.

In conclusion, the study demonstrates that E-marketing is a critical driver of corporate image for Gulf Bank in Saida. By adopting advanced digital strategies, banks can enhance their reputation, attract and retain customers, and strengthen their market position. At the same time, careful attention should be paid to challenges such as inclusivity, infrastructure, and customer diversity, ensuring that E-marketing contributes to sustainable growth and trust in the Algerian banking industry.

Conclusion:

This study examined the influence of E-marketing on the corporate image of Gulf Bank (AGB) in Saida city, Algeria. The findings revealed a significant and positive relationship between E-marketing activities and customer perceptions of the bank's image. These results underscore the importance of digital marketing as a central driver of reputation, trust, and competitiveness in the banking sector. They also align with global evidence emphasizing the role of digital platforms in strengthening corporate positioning and customer engagement (Kotler & Keller, 2016; Chaffey & Ellis-Chadwick, 2019; Strauss & Frost, 2016). The conclusion that can be drawn is that E-marketing should not be considered an optional complement to traditional marketing, but rather a strategic necessity in the Algerian banking context. Banks that effectively utilize digital tools are more likely to be perceived as innovative, reliable, and responsive to customer needs (Smith & Zook, 2019). At the same time, this study highlights the challenges of digital transformation, such

as infrastructure limitations, digital literacy gaps, and varying customer preferences, which need to be carefully managed (Khan & Uwemi, 2020).

From a practical standpoint, the results suggest that Gulf Bank and other Algerian financial institutions must integrate E marketing into broader strategies aimed at customer inclusivity, service innovation, and transparency. For policymakers, the findings call for supportive regulations and investments in digital infrastructure to enhance the effectiveness of banking services. In summary, E-marketing has proven to be a vital determinant of corporate image in Algeria's banking sector, offering valuable insights into how financial institutions can strengthen competitiveness while meeting evolving customer expectations.

Recommendations: Based on the aforementioned results, the study reached a set of recommendations as follows:

- Enhance effective electronic marketing by investing more in electronic campaigns that highlight the bank's advantages and advanced services.
- Focus on improving direct interaction with customers via social media, email, and the bank's official website, and promptly responding to customer inquiries to enhance trust and a positive impression.
- Improving the quality of digital content (such as awareness videos, service explanations, etc.) as it plays a significant role in shaping a positive image.
- Improving the bank's digital interfaces (website) in terms of ease, speed, and modern design to ensure user satisfaction, reflect a professional image, and keep pace with technological developments.

Prospects: The study's prospects include:

- Electronic payment services: How they allow users to make payments and money transfers online using computers and mobile phones.
- How the adoption of banking services (smart applications, electronic payments, artificial intelligence in customer service) affects the bank's image as a modern and reliable entity.
- How can Gulf Bank (AGB) use E marketing to compete with modern financial companies or digital banks?

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