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**The Role of Physical Evidence in Banking Sector on  
Customers' Attraction in Egypt: Using Structural  
Equation Modeling**

Ahmed Mahmoud Hassaan

# The Role of Physical Evidence in Banking Sector on Customers' Attraction in Egypt: Using Structural Equation Modeling

## **Abstract:**

This research aims to detect the impact of physical evidence in the digital marketing mix on customer attraction, The research begins with defining the Physical evidence of the Banking Sector, Physical evidence is the overall layout of the channel. How the entire bank has been designed. Physical evidence refers to all those factors that help make the process much easier and smoother, reflect the brand character so its impact on customer attraction can distinguish between brand and their services also promotion.

The physical evidence demonstrates the quality of service that the provider provides and wants to convey to its customer. Physical evidence should reflect through the following media –

1. channels – the layout
2. People – the personnel
3. services
4. Communication material
5. Symbols – the name and logo
6. Price – the price should reflect what the entity stands for

Example: A “fast” bank would display its physical evidence as follows –

1. channels – the channels should exhibit clean lines and the layout should be that which facilitate efficiency
2. People – the personnel should be enough to handle the work
3. Equipment – “state of the art” computers, copying machines and desks
4. Communication material – for example, printed material, e-mails and telephone calls should exhibit efficiency and speed
5. Symbol – the name and logo should suggest speed
6. Price – the bank could advertise that it would compensate for each customer who waits for more than a set time

**Customer Attraction**– It is a marketing strategy for gaining or attracting customers to an organization that already has an interest in buying products and services from a specific company. It identifies the target audience and offers their needs and wants by offering better strategies to be better than their competitors (Shankar & Jebarajakirthy, 2019).<sup>1</sup>

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The results of the research indicates that the independent variables (physical evidence) explain 77.90% of any change in the customers' attraction.

**Key words:** marketing mix, digital marketing mix, physical evidence, banking services, customer attraction.

### **1. Introduction:**

Physical evidence is one of the Seven Ps of the Marketing Mix for service banking, along with services, price, channels, promotion, people and processes. Like the others, it cannot stand alone, but great physical evidence can greatly help your bank set the right tone and thrive.

Physical evidence refers to each and everything your customer sees and touches while interacting with your business. It could be a physical environment in which you offer your brand's product or service, the layout of interior design and structure, your product's packing, your service's branding, etc.

Physical Evidence is about what it says on the tin – the idea that your service business needs to “look the part”. How can an intangible service achieve this? It is about how your premises and other assets (along with your service delivery) match your branding message.<sup>2</sup>

The importance of physical evidence to customer perception of a service is gaining greater interest in the banking sector. Physical evidence setting plays a critical role in shaping expectations, differentiating service firms, facilitating customer and employee goals, and influencing the nature of customer experiences<sup>3</sup>.

The physical evidence framework recognizes the importance of physical surroundings on employees as well as customers<sup>4</sup>. The framework further illustrates that the environment is made up of a combination of environmental dimensions, including Ambient Conditions (temperature, music), Physical architecture (layout and furnishing) and Signs (Corporate Branding).

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(1) Shankar & Jebarajakirthy, 2019, the Influence of E-Banking Service Quality on Customer Loyalty: A Moderated Mediation Approach. *International Journal of Bank Marketing*, 37, P.1119-1142.

(2) Physical Evidence - One of the 7 Ps of Marketing your Business (murphymarketing.ie)

(3) Abbas. A. Afshan. G. Ulhaq. T. & Aslam. I. (2018). The effect of internal marketing on affective commitment; a marketing mix approach for the Islamic bank employees. *International journal of Academic Research in Business and Social sciences*, 8(1), 75-86.

(4) Baker, J., Berry, L. and Parrasuraman, A. (2018). The Marketing Impact of Branch Facility Design. *Journal of Retail Banking*, 10(2), 33- 42.

According to these researchers, ambience includes weather, temperature, and quality of air, sound, music, smell, color and light. Physical architecture is all about the way the equipment and furniture are arranged. Signs entail the signage or directions and the décor used to communicate.

Resultantly, as asserted by boom & Bitner <sup>5</sup>, marketing researchers have come to the realization that if customers are influenced by physical stimuli experienced at the point of purchase, then, the practice of creating influential atmospheres should be an important marketing strategy for most exchange environments. Bitner further noted that atmospheric planning could make the difference in business (success or failure). Turley<sup>6</sup>, emphasized the need for additional theoretical development and that the review of literature indicates that the atmospheric effects exists, but there has not been enough effort devoted to explaining, predicting and controlling the behavior of consumers.

Even though there has been a surfeit of articles on services marketing, to the best of our knowledge, there seems to be a surprising lack of empirical or theoretically based frameworks addressing the impact of physical evidence on Customer attraction of Banks in Egypt. Managers continually plan, build and change an organization's physical surroundings; in an attempt to control its influence on attraction, but frequently the impact of a specific design or design changes on ultimate users of the facility is not fully understood.

This will constitute our point of departure, which anchored in the knowledge Gap between physical evidence and Customer Attraction of Banks in the Egypt.

Physical Evidence could be seen as the environment in which the service is assembled and in which the seller and customer interact; combined with tangible commodities that facilities performance or communication of the service <sup>7</sup>.

It is important for service bank, including hospitality entities, to manipulate their physical environment effectively to enhance the attraction and increase repeat business. Remarkably, Bitner <sup>8</sup>, defined physical evidence as the built environment which has artificial physical surroundings as opposed to the natural

or social environment. Furthermore, <sup>9</sup>described physical Evidence as the physical environment of an organization encompassing several different elements, such as overall layout, design and décor of a store.

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<sup>5</sup>Booms & Bitner. (2006). Marketing strategies and organizational structures for service firms. In Marketing of Services eds. J Donnelly and W.R. George (Chicago: American Marketing Association),47-51.

<sup>6</sup>Bitner, M.J. (2010), "Evaluating service encounters: the effect of physical surroundings and employee responses", Journal of Marketing, Vol. 54, p. 69-82.

<sup>7</sup> McBride. R. T. McBride. R. T. McBride. R. M. & McBride, C.E. (2008). Counting pumas by categorizing physical evidence, southeastern Naturalist 7(3), 381-400.

<sup>8</sup>Payne, C.M.A. and Ballantyne, D. (1991), Relationship Marketing: Bringing Quality, Customer Service and Marketing Together, Butterworth-Heinemann, Oxford.

<sup>9</sup> www.bbc.co.uk/bitesize/guides/zh3b7nb/revision/1

The physical Evidence also includes aspects of atmospherics such as temperature, lighting, colors, music and scent. Physical evidence is important since it influences not only consumers' cognitive, emotional and physiological states but also their behaviors. Lucas <sup>10</sup> opined that there are three main dimensions of physical evidence which are:

- Building design

- décor equipment
- Ambience
- Also these includes:
  - Signage
  - Logos
  - Tarpaulins
  - Web Pages/Web Sites
  - Employee Uniforms, if any
  - Paperwork
  - Packaging
  - Letter heads
  - Business Cards

### Customer attraction:

In Today's quality-based competitive world, known as knowledge age, customer attraction is of ultimate importance. In respect to the slogan "customers are always right", customer relationship management is the core of an organizational strategy playing an important role in four aspects of customer identification, customer attraction, customer retaining, and customer satisfaction.

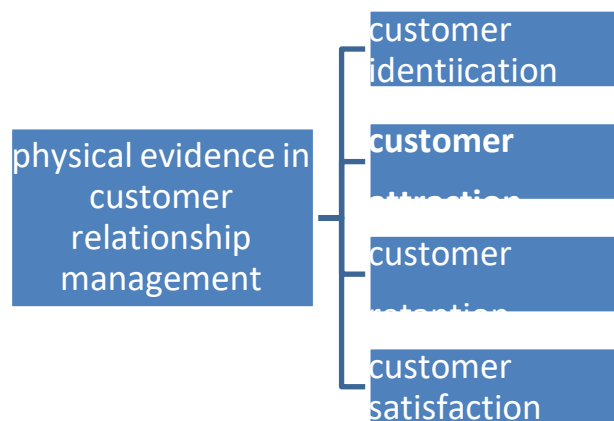


Figure (3.1.1) show the consists of customers relationship management <sup>(11)</sup>  
(Harris, O'malley & Patterson, 2003 in Ellegard & Ritter, 2011).

<sup>10</sup> Bitner MJ. Servicescapes: The impact of physical surroundings on customers and employees. Journal of Marketing. 2020;56: 57-71.

### **Digital customers' attraction**

To attract customers effectively the digital marketing has to tempt customers with an attractive services offering. Banks may adopt marketing and sales techniques to attract customers such as offering discounts, gifts or reduced prices to initial buyers (loss leaders); Added-value services such as personalization or customization of products may be attractive to customers. Banks also have to ensure their digital marketing is highly visible on search

engines. So that its high importance of impact of physical evidence of customer attraction through digital marketing.

They considered the fixed elements of physical are ambient condition, physical Architecture and signs. The choice of these dimensions is anchored on the fact that they will best suit/match the firms under investigation. In this study, we operationally define physical evidence as the environment in which service is offered and where the bank and customers, interacts combined with tangible commodities that facilitate performance or communication of the service .

## **2. Research problem:**

At 2022, the digital population in Egypt has reached 71% of the total population. 51% of the population are active users of social media, accordingly, that created a lot of complex and multi-layered audience segments across different socio-economic classes.<sup>(12)</sup>

15% of the digital population in Egypt use e-payment solutions and 41% of the same population made e-commerce purchases for a product or a service each week.<sup>13</sup>

*Table show the number of bank's customers in 2019<sup>(14)</sup>*

Number of banks customers	Use only one product/service	Accounts for payments	Use all banks products	Not activated accounts	Research problem
35%	28%	36%	2%	50%	Use only one or two product + Accounts for payments + Not activated accounts

Khaled Bassiouni, Head of Financial Inbound Unit at the Central Bank of Egypt, central bank of Egypt, 21 April, 2019

<sup>(11)</sup> Harris, O'malley & Patterson, show consists of customer relationship management in Ellegard & Ritter, industrial marketing management, research, 2012, p.1194-1205.

<sup>(12)</sup> (<https://datareportal.com/reports/digital-2022-egypt>)

<sup>(13)</sup> (<https://www.gwi.com/reports/egypt-consumers#download>)

<sup>(14)</sup> Khaled Bassiouni, Head of Financial Inbound Unit at the Central Bank of Egypt, central bank of Egypt, 21 April, 2019

### **1.2.2. Table show the number of banks cards<sup>(15)</sup>**

<u>Number of customers cards 2021</u>	<u>Numbers of customers</u>
No. of debit cards	22,959,816
No. of credit cards	28,274,864
No. of prepaid cards	4,162,822
No. of ATM machines	21,459
No. of POS	188429

[https://www.cbe.org.eg/\\_layouts/download.aspx?SourceUrl=%2Far%2FBankingSupervision%2FReportsDL%2FNumber%20of%20Debit%20-%20Credit%20Cards%20and%20ATM%20POS%20Machines%20-%20Banking%20Sector.pdf](https://www.cbe.org.eg/_layouts/download.aspx?SourceUrl=%2Far%2FBankingSupervision%2FReportsDL%2FNumber%20of%20Debit%20-%20Credit%20Cards%20and%20ATM%20POS%20Machines%20-%20Banking%20Sector.pdf)

Over the past six years, Egypt saw a significant growth rate of 115 per cent in financial inclusion, bringing the total ownership of transactional accounts ranging from all types of accounts at banks, Egypt Post, mobile wallets, and prepaid cards to 36.8 million citizens. This represents 56.2 per cent out of the total 65.4 million eligible adults (+16 years old), according to the Core Set of Financial Inclusion Indicators.<sup>16</sup>



**From the above table no. (1.2.2) have shown that:**

1. More than 50% of customers have accounts, but they do not deal with them
2. More than 28% of customers use only one product/services
3. More than 36% of customers have accounts for payments

(15) [https://www.cbe.org.eg/\\_layouts/download.aspx?SourceUrl=Far%2FBankingSupervision%2FReportsDL%2FNumber%20of%20Debit%20Credit%20Cards%20and%20ATM%20POS%20Machines%20Banking%20Sector.pdf](https://www.cbe.org.eg/_layouts/download.aspx?SourceUrl=Far%2FBankingSupervision%2FReportsDL%2FNumber%20of%20Debit%20Credit%20Cards%20and%20ATM%20POS%20Machines%20Banking%20Sector.pdf)

(16) [www.CBE.com.eg](http://www.CBE.com.eg), financial inclusion , report 2020,  
<https://english.ahram.org.eg/NewsContent/50/1202/466003/AIAhram-Weekly/Economy/Financial-inclusion-on-the-rise.aspx>

4. These customers use and access the Internet, so that there is a difference between the number of Internet dealers and the number of customers dealing with banks above 18 years old.<sup>(17)(18)</sup>
5. Egypt population includes internet usage and access of Egyptian are 65 million<sup>(19)</sup> included 35 million of bank's customer.

**So that:**



- The problem that concluded from the above statistics that a large number of the bank's customers are unaware of new banking services and banking technology, despite of using internet.
- Therefore, the problem is to "Identify the impact of digital marketing mix on attracting customers in the banking sector in Egypt"

### **3. Research importance (academic/applied/social):**

**Academic level:** I hope that this research will add value for researchers and people who are interested in the impact of digital marketing mix on customer's attraction especially in the banking sector.

There is a scarcity of the availability of this specialized reference in Arabian libraries related to the same topic.

**Applied level:** This research offers a suitable way to reach customer attraction in the Egyptian banks. It offers also what suitable to the Egyptian banks, in facing the competition, in light of liberalization of banking services and financial trading.

**Social level:** Egyptian-banking system plays significant role in economical reforming policy, which applied by the country to have the followings:

- Majority of Egyptian population will have their confident financial products
- It enhances monetary market.
- Help the banks sector in Egypt to keep up with digital marketing because that will be image of banks in the future to attract new customers.
- Providing more financial services to customers, that will lead to customer's attractions that achieve banking profit.
- It aims to reform E-cash market lead to cashless.

<sup>(17)</sup> [www.World Bank.com](http://www.World Bank.com). site

<sup>(18)</sup> <http://www.uabonline.org/ar/research/banking>.

<sup>(19)</sup> [www.capmass.gov.eg/pages/statistics](http://www.capmass.gov.eg/pages/statistics), Central Agency for General Statistics and Statistics, 8 august 2020

### **4. Research Objectives:**

- 1- Identify the tools of the digital marketing mix to attract customers for dealing with diverse products that suit all segments.
- 2- Recognize the impact of digital marketing mix on customer attraction in banking sectors.

3- Recognize how to satisfy customers' financial needs through using digitalmarketing mix.

### **5. Research hypothesis:**

- **Hypothesis:** There is an impact of physical evidence as one of the digitalmarketing mix on customers' attraction in banking sector.

### **6. Research variables:**

#### **6.1- 4Ps for Digital marketing (independent):** <sup>(20)</sup>

- Physical evidence

#### **6.2. - Customers attraction in banks (dependent)**

- **Access indicators to financial services:**

Reflect the depth of outreach of bank electronic financial services; such as the penetration of banks site, ATM, financial services, bank electronic branches or point of sale (POS) devices in rural areas, or demand-side barriers, that customers face to access financial institutions; such as cost or information are also suitable electronic banking services and products provides to appropriate customers.

- **Usage indicators of financial services:**

Measure how customers use, financial services, digital banking, financial services such as the regularity and duration of the financial product/service over time (e.g. average savings balances, number of transactions per account, the number of electronic payments made to be confident and reliable.

- **Quality measures of the products and the service delivery:**

Describe whether banking, financial products and services match customer wants and needs, the range of options available for customer awareness and understanding of bank financial products and services. <sup>(21)</sup>

<sup>(20)</sup> E. Jerome McCarthy, "Basic Marketing: A Managerial Approach," further popularizing the idea of the 4 Ps, Michigan State University, 1960, p3-8.

<sup>(21)</sup> E. Jerome McCarthy, "Basic Marketing: A Managerial Approach," further popularizing the idea of the 4 Ps, Michigan State University, 1960, p3-8.

### **7. Research design:**

#### **7.1 Population**

- If we assume that, the population of Egypt is 100 million: bank's customers **35** million <sup>(22)</sup>, Internet user in Egypt reached 65 million in 2020 <sup>(23)</sup>.
- The research populations are Egyptian citizen who have only one bank's services/products despite of the usage and access to internet are 28% of bank's customers. <sup>(24)</sup>

- 50% of banks customer who have not activated bank account or not use their bank's account despite of they use and access to internet and social media.
- 36% of banks customer who have accounts for only use in payments or for receive pension only, despite of they use and access to internet and social media.

### **7.2. Sampling:**

If we assume that, the population of Egypt is 100 million:

Internet user in Egypt reached 25 million above 18 years old in Egypt in 2019 <sup>(25)</sup> included in bank's customers 35 million <sup>(26)</sup>.

As the population is greater than 100,000, the researcher will use the bellow sample

$$S_s = \frac{Z^2 * (p) * (1-p)}{C^2}$$

Where:

Ss: sample size

Z: is the z-value (for 95% confident level).

P: is the percentage picking a choice, expressed as decimal (0.5 used for sample sized needed)

C: is the confident interval, expressed as decimal 1.96

As the results, the sample size of customers of the digital marketing will be 384 respondents.

<sup>(22)</sup><https://www.digitalmarketingcommunity.com/indicators/facebook-insights-usage-in-egypt-2018/>.

<sup>(23)</sup> <https://www.statista.com/statistics/462957/internet-users-egypt/>.

<sup>(24)</sup> [https://databank.worldbank.org/data/download/g20fidata/G20\\_Financial\\_Inclusion\\_Indicators.p4-10](https://databank.worldbank.org/data/download/g20fidata/G20_Financial_Inclusion_Indicators.p4-10).

<sup>(25)</sup> <https://www.statista.com/statistics/462957/internet-users-egypt/>.

<sup>(26)</sup> <https://www.digitalmarketingcommunity.com/indicators/facebook-insights-usage-in-egypt-2018/>.

### **7.3. Types and Sources of data:**

#### **They exist two types: secondary data and primary data**

- ❖ **Secondary data:** Is the data, which gathered for another purpose of this research but we could get benefit from them. such a lot sources are :-
  - Textbooks related to digital marketing and customers attraction
  - Scientific magazines and periodicals
  - Statistics
  - Reports

- Scientific thesis
- PhD & Master's thesis

**Primary data:** It is the data gathered by questionnaire specifically from the field, which will, directed at the sample under study (384)

#### **7.4. Methods of data analysis:**

*The researcher uses the following statistical methods in analyzing the information:*

- ❖ Mean: Is the average of all numbers and sometimes-called arithmetic
- ❖ Standard deviation: to quantify the amount of variation of a set of data values.  
A low standard deviation indicates that the data points tend to be close to the mean of the set while a high standard deviation indicates that the data points spread out a wider range of values.
- ❖ Regression: ( $Y = ax + b + \epsilon$ ) used for prediction and forecasting, it is used to understand which of the independent variables are related to the dependent variables, and to explore the forms of these relationships.
- ❖ Coefficient of variation: show that extend of variability in relation to mean of the population.
- ❖ ANNOVA-test: is the way to find out if the survey or experiment results are significant. in other word, they help to figure out if you need to reject the null hypothesis or accept the alternate hypothesis.
- ❖ Pearson correlation: is the covariance of the two variables divided by the product of their standard deviations. It has a value between +1 and -1, where 1 is the total positive linear correlation, 0 is widely correlation, and -1 is the total negative linear correlation .it is widely used in sciences.

#### **8. Research limitations:**

##### ❖ Sample limitation:

The research discusses to attract customers who have accounts in social media, deal with internet and have only one bank's account, or not use all bank's services, or use account for payments only to commercial banks, also bank's customer that only access to banks but not use appropriate products or services. So that attracting that customer through digital marketing.

##### ❖ Place Limitation:

- The research limited on all bank's customers who have only one services or products or not use their bank account and non-permanent customers in Egyptian commercial banks in Cairo and Giza governors.

## ❖ Time Limitation:

- The research data will collect within the internal 2022/2023.

**9. Tabulation:**

**9.1.Hypothesis :** (There is an impact of physical evidence as one of the digital marketing mix on customers' attraction in the banking sector):the researcher in this group asked four questions to measure the extent of the impact of physical evidence (independent variables) on customer attraction (dependent variables)by using Likert Scale.

**Table no (4.1.8)**

physical evidence

- 1- The bank's modern technology services pallet <sup>27</sup>designed in a clear way and in colorsthat comfortable to the customer's vision.
- 2- Identify the bank brand through color, writing style and page style that can differentiateit from other banks leads to satisfy and reassure dealing with new electronic services.
- 3- Using Signage technique by the bank explaining the services provided clearly , directlyspecific and feel achievable.
- 4- Easy to differentiate my bank i deal with through the branch shape , staff uniforms , colors of cards, ATM and services that are offered .

<sup>27</sup> **Pallet:** back color of (bank site, applications, ATM....)

**10. Reliability and Validity:**

	N of Items	Cronbach's Alpha	Validity
physical evidence	4	0.840	0.916

It is intended to stabilize the scale and lack of contradiction with himself, he saw that it gives the same results if re-applied to the same sample and test stability using Cronbach alpha coefficient. The coefficient of consistency takes values ranging between zero and the right

one, if there was no data on the stability of the value of this parameter equal to zero, where if there is a complete firming is the parameter value equal to the correct one. Therefore the closer the value of the reliability coefficient of the correct one indicates that the Stability high.

It is clear from the Table No (4.2.1) stability of alpha coefficient values Cronbach to the dimensions of the questionnaire, all were greater than (0.836) which is a higher ratios are given the confidence of the researcher with the following results, it turns out that there is a high Validity it has all been greater than (0.914).

It is clear from the Table No (4.2.1) that Cronbach's Alpha was between (.836 - .954), there are greater than .70 revealing that this dimension has a high degree of reliability this mean that if we asked this sample another time we have the same response with percent between 83.6% - 95.4%. Also the explicit validity coefficient (.914 - .977) ensures that the responses understand the items perfectly with percent between 91.4% - 97.7%.

### 11. Internal consistency:

**Table (4.2.6) Physical evidence**

<b>There is an impact of <u>physical evidence</u> as one of the digital marketing mix on customers' attraction in banking sector.</b>	Component
The bank's modern technology services pallet designed in a clear way and in colors that comfortable to the customer's vision.	0.806
Identify the bank brand through color, writing style and page style that can differentiate it from other banks leads to satisfy and reassure dealing with new electronic services.	0.809
using Signage technique by the bank explaining the services provided clearly , directly specific and feel achievable.	0.815
Easy to differentiate my bank i deal with through the branch shape , staff uniforms , colors of cards, ATM and services that are offered .	0.868
Kaiser-Meyer-Olkin Measure of Sampling Adequacy.	0.683
Approx. Chi-Square	748.335
df	6
Sig.	0.000
AVE	68.095

From table no (4.2.6) demonstrates that Component coefficient value of service characteristics items between (.683 - .868) which represent the loading coefficients for each latent variable that greater than 0.50. Moreover, the Kaiser-Meyer-Olkin Measure of Sampling Adequacy greater than 0.50 with value 0.683, also there is a significant relationship between service characteristics statement at confidence interval 99% (chi calculated =748.335, DF 6, greater than chi tabulated= 6.812), so we should test the factor analysis for this dimension. Also it is clear that the average variance extract for service characteristics that explains 68.095% is greater than 50%.

Therefore, these statements strongly express and measure the latent variables for service characteristics.

### **12. Descriptive data analysis:**

**Table no(4.2.14 ).**

Items	Mean	Std. Deviation	CV	T Test	Rank
1.The bank's modern technology services pallet designed in a clearway and in colors that comfortable to the customer's vision.	3.439	1.251	36.37	- 8.599	4
2. Identify the bank brand through color, writing style and page stylethat can differentiate it from other banks leads to satisfy and reassure dealing with new electronic services.	3.828	1.094	28.58	- 3.006	2
3.using Signage technique by the bank explaining the servicesprovided clearly , directly specific and feel achievable.	3.515	1.189	33.83	- 7.813	3
4.Easy to differentiate my bank i deal with through the branch shape ,staff uniforms , colors of cards, ATM and services that are offered .	3.820	1.016	26.61	- 3.389	1
physical evidence	3.651	0.938	25.68	- 7.140	3

According to the total dimension "Evidence", it was found that the value of the arithmetic

mean of responses was (3.651) and standard (0.938). **Which differ from expected mean 4.0** at significant level 1%, **where the absolute value of calculated T-test reached -7.140 (greater than tabulated value 2.58)**, also it shows that the coefficient of Variation was 25.68% which has a small value.

This indicates that there is consensuses among the responses for agree with 74.32%.

It is clear that the statement " Identify the bank brand through color, writing style and page style that can differentiate it from other banks leads to satisfying and reassure dealing with new electronic services.", is the most important among all the items in Evidence with mean 3.828 which differ from expected mean 4 at significant level 1%; Where the calculated T-test value reached -3.006 (greater than tabulated value 2.58). Also, it shows that the coefficient of Variation was 28.58% which has a small value. This indicates that there are consensuses among the responses for agreeing with 71.42%.

### **13. Hypothesis testing:**

#### **-There is a relationship between the physical evidence and Customers' attraction.**

##### **Independent Variables**

- Physical evidence.

##### **Dependent variables:**

- Customers' attraction.

**First:** - The coefficient of determination - Goodness of fit

#### **TABLE NO (4.2.22)**

##### **Physical evidence**

	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
(Constant)	0.187	0.098		1.918	0.056
physical evidence	0.930	0.026	0.883	35.899	0.000
R				.883**	
R Square				0.779	



Adjusted R Square	0.779
DF	1 / 365
F	1288.708
Sig.	.000

\*\* Correlation is significant at 0.01

From the above table it is clear that there is a significant correlation (R) at confidence level 99% between physical evidence and customers' attraction equal to (.883), this correlation is strong. The coefficient of determination (R square) equal to (.779), and this indicates that the independent variables (physical evidence) explain 77.9% of any change in the customers' attraction. In addition, the regression model statistically significant when the calculated **F test** with value 1288.708 (greater than tabulated value 6.635) is significant at level of confidence 99%.

**Hypotheses tests for beta coefficients**

Null hypothesis: - beta coefficients of Price of services equal to zero ( $\beta = 0$ )

The alternative hypothesis: - beta coefficients of Price of services not equal to zero ( $\beta \neq 0$ )

The table No (4.2.22) shows the values of independent variables coefficient and we find that the model variables statistically significant at a confidence level 99%, then we reject the null hypothesis and accept the alternative hypothesis that the independent variables (physical evidence) have real value coefficient (0.039) is different from zero and they have a real impact on the customers' attraction.

**Second:** - Regression equation.

$$y = b_0 + b_1X_1 + b_2X_2 + \dots + e$$

When:-

y : Dependent variable

X<sub>1</sub> : First independent variable

X<sub>2</sub> : Second independent variable

$$\text{Customers' attraction} = 0.187 + .930(\text{physical evidence})$$

**Results:-**

We reject the null hypotheses and accept the alternative hypotheses that there is a positive effect of (physical evidence) on customer attraction

There is a significant relationship between physical evidence and customers' attraction.

- There is a positive significant Impact from physical evidence to customers' attraction.

**hypothesis:** which states that (-There is an impact of physical evidence as one of the digital marketing mix on customers' attraction in banking sector)

After using statistical analysis and techniques relationships detected that a high degree of signifying that the basic hypothesis which consists of physical evidence (independently) variables with customer attraction (dependent) so the fifth hypothesis accepted.

Descriptive analysis the highest coefficient variations are:

- C.V. 36.37 (The bank's modern technology services pallet designed in a clear way and in colors that comforting to the customer's vision).

There is a high dispersion from customers regarding the colors of the advertisements.

That shows the colors of the application and electronic services, as there are many customers who are disturbed by the colors that are not suitable for the comfort of the eyes of customers.

- C.V. 33.83 (Using Signage technique by the bank explaining the services provided clearly, directly specific and feel achievable).

That shows that Customers do not see signs and instructions regarding new services and see that they not understood

**-2Simple correlation & regression of independent with dependent:**

- This indicates that the independent variables (physical evidence) explain 77.90% of any change in the customers' attraction.

Hypotheses have independent variables (physical evidence) have real value coefficient (0.930) is different from zero and they have a real impact on the customers' attraction.

## **- Conclusion:**

- The bank must work on the colors of website and application of the bank and put symbols and shapes indicating the transactions and services provided by the bank to facilitate for customers with disabilities, special needs and the elderly.
- The background of technology services must be comfortable for the eye and contrasted.
- The bank must clearly provide the steps that the customer must take to reach the desired service. In addition, it has graphics to express what is meant by it.
- The banks should connect every digital service to the character of brands and banks that's who named physical evidence.

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