



**MINISTRY OF EDUCATION, YOUTH AND SPORT**  
**NATIONAL UNIVERSITY OF MANAGEMENT**  
**SCHOOL OF GRADUATE STUDIES**

**THE IMPACT OF MARKETING MIX STRATEGIES ON CUSTOMER  
SATISFACTION:  
A CASE STUDY OF ACLEDA MOBILE (TOANCHET)**

**DIN DORA**

Thesis Submitted in Partial Fulfillment of the Requirement for  
The Degree of Master.

**Supervised by:**

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**Associate Professor Dr. Tan Saroeun**

**Phnom Penh  
2024**

## **DECLARATION**

I hereby declare that this thesis, titled "The Impact of Marketing Mix Strategies on Customer Satisfaction: A Case Study of ACLEDA Mobile (Toanchet)" is the outcome of my own work and research. Any ideas, quotations, or information taken from the work of others have been properly cited and acknowledged.

I declared that this is a true copy of my own thesis, including the final revisions, as approved by my thesis committee, thesis adviser, and school of graduation study of National University of Management (NUM). This thesis has not been submitted for a higher degree to any other universities or institutions.

I further declare that I am a sole author of this thesis and that no unacknowledged help has been received from any other person.

## **ACKNOWLEDGEMENT**

I made an effort to read the works of earlier scholars during the course of my research study procedure, despite the many challenges I faced. Due to time constraints and my lack of research experience, I occasionally felt anxious and wanted to give up. I worried about the number and quality of my findings. In order to successfully complete this study's final result, I attempted to encourage myself to approach the situation positively and began to do everything in my power with assistance from my supervisor, Dr. Tan Saroeun, who possesses strong editing and analytical skills. As a result, I was able to succeed.

I was, nevertheless, really appreciated of the opportunity to pursue this Master of Business Administration since it allowed me to expand my research experience and knowledge in business management, work flow, and administrative work structure. In particular, it helped me learn more about my topic, "The impact of Marketing Mix Strategies on Customer Satisfaction: A Case Study of ACLEDA Mobile." I have found some fascinating information that will be helpful to all readers and the following researcher. I hope that my thesis has been able to disseminate pertinent knowledge and beneficial material for future learning.

I therefore want to sincerely thank everyone who has supported and mentored me so far. First and foremost, I would want to express my gratitude to my parents for their unwavering financial and moral support of my academic endeavors. In my life, they have served as my role models. Second, I wanted to express my gratitude to all of the NUM course professors who shared their knowledge, research technique, and dedication to teaching. They had considered and given all of the students a lot of guidance on how to become decent citizens and complete their master's degree with excellence.

I want to thank and express my gratitude to Dr. Tan Saroeun in particular, who has been supervising me during the entire thesis process and has always attempted to assist. My thesis would not have been able to be finished without

his encouragement and support. He put forth a lot of effort and made a point of getting to know each supervisee.

Thirdly, I want to sincerely appreciate all of my participants who, despite their hectic schedules and exhaustion, gave up their valuable time to complete my survey in order to learn more about this subject. In conclusion, I expressed my gratitude to the school coordinators who helped me fulfill all of the requirements for my master's degree and provided me with timely updates and information. The task was really beneficial. I would want to express my gratitude to all of my lecturers, friends, family, especially my NUM senior, who never stopped encouraging me and giving me ideas for finishing this thesis.

## **ABSTRACT**

While earning a Master's degree in Business Administration from the National University of Management, I was able to complete this research thesis book in response to the research questions of significant Marketing Mix Strategy Performance at the bank which is classified as one of a rapidly developing financial institution in Cambodia, this research thesis book was of course compiled under the title "The Impact of Marketing Mix Strategies on Customer Satisfaction: A Case Study of ACLEDA Mobile ToanChet." On the other hand, it reflects my extensive knowledge of Marketing Mix Strategies on business organizations or institutions.

A major goal of compiling this collection of master's thesis research papers is to provide students with the tools they need to conduct research, analyze data, draw conclusions, and write effective master's thesis proposals. There has also been an increase in banking activity in Cambodia, particularly ACLEDA Mobile ToanChet. Research thesis will also be able to help future students and researchers who want to experiment and understand the banking sector's marketing mix strategy by 6Ps. Finally, this research also aims to investigate the relationship between ACLEDA Mobile ToanChet marketing mix strategy (6Ps) performance and customer satisfaction. Last but not least, I offer an apology for any errors in this work caused by a lack of knowledge and inadvertent mistakes. Students, professors, and anyone else who offers me constructive feedback can count on my gratitude. I'd like to take this opportunity to wish you all the best for the future.

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## CHAPTER I: INTRODUCTION

This chapter provides an overview of fundamental of marketing mix strategy and also identify the problem that impact or effect on customer satisfaction for ACLEDA Mobile (ToanChet). In this chapter will description background of the study, find out statement of problem, build up research question, propose objectives of study, form up hypothesis, define signification of the study and show up scop and limitation of the study as well.

### 1.1. Background of the Study

The journey of development of Cambodia in this modern era is not happened by chance or God, but it made from the end of genocide regime Pol Pot, the local civil war, national reconciliation, the strong construction of peace, the stability, and the development of significant economic grow. After the successful integration of peace in 1998, the economy of Cambodia is growing annually around 8%. Under this economic development, there are requirements of labor or employment, the government's role, the activities of import and export, and the investment of local and international into Cambodia. One of the four key elements of economic development of Cambodia, the foreign direct and indirect investment through the banking sector is remarkable. For instance, there are 51 commercial banks, 12 specialized banks, 6 microfinance deposit- taking institutions, 75 microfinance non-deposit-taking institutions, 245 rural credit intuitions, and 15 financial leasing companies in 2019 (Annual Report 2020, General Directorate of Supervision, NBC). Through this higher investment of financial institutions in banking sectors, they not only create good opportunities for development of businessmen and businesswomen, but also competition among commercial banks, microfinance, and other financial institutions. **ACLEDA Bank Plc.** is a public limited company, formed under the Banking and Financial Institutions Law of the Kingdom of Cambodia. Based in Phnom Penh, with 261 offices covering all provinces, as well as 42 in Laos, and seven in Myanmar. ACLEDA started out in 1993 when it began providing micro credits to war victims. By now it is Cambodia's major commercial bank. ACLEDA had more than \$5,244 million in total assets as of December 31,

2017, and more than \$3,117 million in deposits, with over \$3,085 million in loans outstanding. According to the National Bank of Cambodia, ACLEDA Bank is the largest domestic commercial bank in terms of total assets and number of clients, with more than 1.7 million depositors as of December 31, 2017.

The bank is headed by president and GMD, In Channy, who is one of the original 28 members of the organization. Channy joined the company in 1992 as a loan officer while the bank was still a UN-funded microfinance project. He now serves as chief executive officer of the company, and also serves as vice-chairman of the International Business Chamber of Cambodia.

ACLEDA was established in January 1993, as a national NGO for micro and small enterprise development and credit by a group of founders listed below. From its earliest days, it enjoyed the support of a number of major international development agencies whose contributions are gratefully acknowledged in ACLEDA's 'Roll of Honour'. Two factors, namely the expansion of its network to cover all of Cambodia's provinces and towns and its ability to operate at a profit to ensure its sustainability, led both its board and international partners to conclude that it should be transformed into a commercial bank. This would not only provide a secure regulatory framework lacking under its previous status but would also enable it to enlarge its range of funding options (e.g., equity injection, taking public deposits, obtaining commercial interbank loans) to support the expansion of its core micro-finance business. With assistance from USAID, MPDF/IFC and UNDP—to name a few—a three-year program for transformation commenced in 1998 which culminated in the granting of a specialized banking license in October 2000.

Under the process, the original NGO has transferred its assets and on-lent its liabilities (long-term loans from donors) to the new ACLEDA Bank. In return, it has received 44.91% of the bank's capital of US\$4 million; the ACLEDA Staff Association ('ASA'), a trust established to give its staff an equity interest, has purchased 6.09% and the remaining 49% has been taken up in equal parts by four foreign investors, namely the International Finance Corporation (a division of the World Bank), DEG (Germany), FMO and Triodos Bank (The

Netherlands). It is intended that ACLEDA Bank will seek a listing on a stock exchange at some time in the future.

Since December 1, 2003, ACLEDA Bank was licensed as a commercial bank after having tripled its capital to US\$13 million and was named ACLEDA Bank Plc. On November 30, 2006, ACLEDA Bank raised its issued and paid-up capital from US\$13 million to US\$30 million. On January 4, 2008, ACLEDA Bank celebrated its fifteenth anniversary and raised its issued and paid-up capital from US\$30 million to US\$50 million.

On January 23, 2009, the capital of ACLEDA Bank Plc. was increased from US\$50 million to US\$60 million and further increased on June 12, 2009, to US\$68.15 million. On June 3, 2011, the bank increased its capital to US\$78 million and further increased to US\$88 million on February 6, 2012.

On May 25, 2012, ACLEDA Bank had raised its issued and paid-up capital from US\$88,372,500 to US\$113,169,560. On June 24, 2015, ACLEDA Bank increased its share capital from US\$225,535,605 to US\$265,726,050. On June 8, 2016, ACLEDA Bank increased its share capital from \$265,726,050 to \$307,763,911. On May 12, 2017, ACLEDA Bank increased its share capital from \$307,763,911 to \$358,544,956.

Services are intangible, can't be split up, have different parts, and don't last forever. Because of these features, it's hard for a potential customer to judge a service before buying it, which is easy to do with a product. So, marketing a service is even more important than marketing a product, so that the brand makes a promise and makes potential customers trust it. People often think that marketing is all about products because it's easier to market a product with a name, a logo, a color scheme, or anything else that can be easily communicated and spread through the product, its packaging, label, etc. Marketing a service, especially financial services, is harder in this way, but it should still be taken seriously. As a result, a component of the bank marketing strategy is the bank marketing mix. To build value for clients and reap financial rewards from them, the 6Ps represent the most crucial techniques, which include a variety of service strategies.

Furthermore, one of the most important things in business is making sure customers are happy. When it comes to commercial banks, the level of customer satisfaction is what makes one bank different from another. Measuring customer satisfaction is very important because it shows how satisfied customers are. (Zopounidis, 2012, 37) This is why banks listen to customer needs and complaints or focus on customer satisfaction: a profitable business can't exist without happy customers, especially in service-based industries. As the banking industry is based on service, customers are the key to their survival.

The marketing mix in service, which tries to maximize customer pleasure and retention so that firms, notably banks, may remain competitive over time, has seen a rise in attention recently (Sathiyavany & Shivany, 2018). Banks are the most significant financial intermediaries in the majority of economies, offering a wide range of services. Profitable banking industries aid in the resilience of economies to shocks and the stability of the financial system (Batten & Vo, 2019). On the other side, bankruptcies can start a systemic crisis. In the highly cutthroat banking industry of today, customer retention is crucial. Customer retention may enhance profitability by 35% in banking, 50% in insurance and brokerage, and 125% in consumer credit cards with just a 5% increase. Banks are focusing their efforts on retaining consumers and growing their market share as a result (Singh & Arora, 2011).

According to Hoehle, Scornavacca, and Huff (2012), consumers are making more deliberate, methodical, and analytical decisions when choosing banks. To keep current clients and draw in new ones, banks must now understand the components of the marketing mix that serve as the foundation for developing an effective marketing plan (Harcar, Kaynak & Kucukemiroglu, 2004).

The pressure to respond to market considerations in terms of market segmentation, strategies, and management, internal and external infrastructure development, use of information technology, and the capacity for innovation and differentiation is a result of growing competition and diversity of service development in the banking and financial services sector (Rashid & Hassan, 2009).

The banking industry in Cambodia is dominated by National Bank of

Cambodia, as it is the supervisor of all commercial banks (58), specialized banks (09), Microfinance Deposit-Taking Institutions (05), Microfinance Non-Deposit-Taking Institutions (82), Financial Leasing Companies (16), Payment Service Institutions (34), Rural Credit Institutions (226), and Representative Offices (06). So, ACLEDA Bank Plc competes not just with other banks, but also with non-bank financial institutions. Therefore, to minimize customer dissatisfaction and switching, bank management should optimize the blending of marketing mix variables according to customers' individual needs and be aware of the relative influence of the marketing mix elements. Therefore, it's crucial to understand how the marketing mix affects customer satisfaction. 6Ps Marketing mix strategies plays very essential roles and provide satisfaction to customer at ACLEDA Bank Plc.

## **1.2. Statement of the Problem**

It is not a coincidence that ACLEDA Bank Plc has fewer customers on transactions and loans on an annual basis through less loan applying, paying off, or refinancing when compared to other banks. This is due to the fact that there shall be many internal causes that occur related to loan policies, regulations, marketing strategies, or loan procedures. Moreover, ACLEDA Bank Plc has fewer new customers. In addition to this, it can also be traced back to the top management, middle management, or bottom line of the ACLEDA Bank Plc. For this thesis, I would like to take one of the potential points at ACLEDA Bank Plc to study which is ACLEDA Mobile ToanChet.

Nowadays, there are many issues happening with ACLEDA Mobile ToanChet. Some customers always face issues with transactions and some payments via ACLEDA mobile app. In addition, sometimes customers cannot transfer their money to each other while some of them cannot make payments for their personal use and business. As we know that ACLEDA is leading commercial bank in Cambodia, most of Cambodian people always use this bank for their need. Regarding to ACLEDA Mobile ToanChet, customers often face with some errors. There are no enough promotions as well. 6Ps also do not have any updates or anything new to the customers.

There are many problems with the development of new customers for ACLEDA Mobile ToanChet. One of those factors that we are able to notice is service marketing mix of the bank. The phrase “marketing mix” refers to the mixture of strategies that a company employs in order to successfully sell its goods or services to a certain segment of the population in order to accomplish its goals and realize its potential (CIM, 2004). It is also known as the "4 Ps," which stands for "product," "price," "promotion," and "place.

The following is a condensed explanation of what Copley (2004) refers to as the "four Ps" of marketing: Product, the good or service that is being sold, as defined by its characteristics, qualities, and advantages, as well as its quantities; Price, which comprises not only the price of the item itself but also the prices of the many product assortments and lines, as well as any price adjustments and ways of payment; Place is the geographic place at which a good or service can be obtained by a consumer, taking into account any relevant distribution methods; Personal selling, advertising, direct marketing, direct sales, public relations (PR), sales promotion, and sponsorship are the avenues that lead to successful promotion and market communication.

According to the findings of a large number of research, there is a considerable and positive relationship between marketing mix strategy and levels of satisfied customers (Anderson and Sullivan, 1993; Cronin, Brady & Hult, 2000; Taylor & Baker, 1994). As a result, the purpose of this study is to investigate the impact that the service marketing mix 6Ps (Product, Price, Promotion, Place, People, Physical Evidence) has on the level of satisfaction experienced by ACLEDA Bank Plc (ACLEDA Mobile ToanChet).

In order to find a solution to this issue for ACLEDA Bank, checking on the loan policies, regulations, marketing strategies, and procedures, as well as the top management, the middle management, and the bottom line are necessary tasks. This will allow us to make the best option possible for the target market. Importantly, there are a number of independent variables to consider, including the product or service quality for customers, competitive interest rates, location for operation transactions, attractive and active promotion and marketing with implementation, the improvement of Human Resource Management, and finally, the improvement of technology in banking service for the customers.

Therefore, it is important to find factors that help to establish customer satisfaction at ACLEDA Bank (ACLEDA Mobile ToanChet) via service marketing mix of 4Ps. Additionally, in order to find out the result on how do customers satisfied with this marketing mix of 4Ps, author and audience need to understand six questions of the independent variable, (1) is customers satisfied with products/services of (ACLEDA Mobile ToanChet)? (2) are customers satisfied with price of (ACLEDA Mobile ToanChet)? (3) are customers satisfied with promotion of (ACLEDA Mobile ToanChet)? (4) are customers satisfied with place/location of ATM of ACLEDA Mobile (ToanChet)? (5) are customers satisfied with people of ACLEDA Mobile (ToanChet).? The last question, (6) are customers satisfied with physical evidence of ACLEDA Mobile (ToanChet)?

The purpose of this dissertation is to get a better understanding of the factors that impact on consumer satisfaction by service marketing mix of 6Ps at ACLEDA Mobile ToanChet as the author intends to find important majors that help to establish customer satisfaction by this marketing mix strategy. These factors will guide our empirical research to meet our objective to investigate how customers perceive the importance of some selected, for them to feel satisfied with purchasing products and services of ACLEDA Mobile ToanChet.

### **1.3. Research Questions**

1. How is the effectiveness of marketing mix and customer satisfaction practice of ACLEDA Mobile banking?
2. What is the impact of the marketing mix (6Ps) on customer satisfaction of ACLEDA Mobile banking?
3. How is significant impact of the marketing mix on customer satisfaction of ACLEDA Mobile banking?

### **1.4. Objectives of the study**

This study is aimed to provide evidence, relationship and answer to support following objectives:

- To assess the effectiveness of marketing mix on customer satisfaction practice of ACLEDA Mobile banking

- To investigate the marketing mix (6Ps) on customer satisfaction of ACLEDA Mobile banking.
- To find out the most significant influence of the marketing mix (6Ps) on customer satisfaction of ACLEDA Mobile banking.
- To provide a conclusion and implication.

### **Hypotheses**

The current research was conducted to examine the following null hypothesis:

- Ha1: Products/Services of marketing mix has significant impact on customer satisfaction at ACLEDA Mobile (ToanChet).
- Ha2: Price of marketing mix has significant impact on customer satisfaction at ACLEDA Mobile (ToanChet).
- Ha3: Promotion of marketing mix has significant impact on customer satisfaction at ACLEDA Mobile (ToanChet).
- Ha4: Place of marketing mix has significant impact on customer satisfaction at ACLEDA Mobile (ToanChet).
- Ha5: People of marketing mix has significant impact on customer satisfaction at ACLEDA Mobile (ToanChet).
- Ha6: Physical Evidence of marketing mix has significant impact on customer satisfaction at ACLEDA Bank Plc.

### **1.5. Scope and Limitations of the Study**

Normally, service marketing mix is a selection of services developed to offer customer a choice within a particular range and there are 6Ps which are with price, place, product, promotion, people and physical evidence. Author have chosen all 6Ps which contains with product/service, price, promotion, place, people and physical evidence for banking services at ACLEDA Bank Plc. Author have made the limitation to look at customer's satisfaction by this 6Ps of service marketing mix. Satisfaction is a complex concept that can be viewed in many difference ways. Therefore, author had to make the limitation to only try to look at literature that take up customer's satisfaction in connection to service

marketing mix of 6Ps at the ACLEDA Bank Plc as they are also a worthy limitation of time and requirement by the school. Other sides of this study will describe the research limitation as below:

- This research focused on the impact of customer's satisfaction in 6Ps of service marketing mix, which is conducted six elements of "P" to support this topic are: product/service, price, promotion, place, people, physical evidence and process.
- Due to time and financial constraints, author had to conduct the survey of the collection of the sample size that is specific to ACLEDA Bank Plc and investigate to the entire of the population required at the ACLEDA Mobile (ToanChet). Furthermore, among of sample size will follow through with unrestricted population (Cochran, 1963).
- The data were analyzed using SPSS software version 27 to elaborate and test the hypotheses.
- Due to 3 participants did not complete full information, I decided to remove them; therefore, there were 340 participants in total.

#### **1.6. Significance of the Study**

- For ACLEDA Mobile (Toan Chet).
  - The results of the research can be used as a guideline to develop and increase customers' satisfaction of banking service in the market.'
  - Developing products and services needs the demand of customers.
  - Decision-makers at all levels of ACLEDA Mobile (Toan Chet) may utilize it to enhance their overall service marketing. They will have a thorough grasp of the crucial role that the elements of the marketing mix play in formulating appropriate marketing strategies that will help them increase their market share, boost their earnings, and gain an advantage over other businesses in the sector.
  - The study's findings can be applied as a roadmap for creating and improving ACLEDA Mobile (Toan Chet)'s marketing strategy in order to attract more clients and better serve consumers.

➤ For public benefits

- This study should serve as a springboard and inspire more investigation for future academics, particularly those working in the field of service marketing, to better understand how the marketing mix variables are used in the service sector, such as banks.
- It will aid marketing professionals in appropriately operationalizing the use of marketing mix factors in their work.
- Commercial banks that currently use formal marketing strategies, like ACLEDA Bank, should find the study useful in evaluating their strategies, while those that do not currently use formal strategies should recognize the value of doing so and work to further develop their strategies.
- To be as a reference source for next generation of students and researchers to go further research and share the knowledge to the readers or learners in Banking and Finance or Managements about the marketing mix in Banking sector

To be important information for the public to analyze, weigh, and compare before making a decision on using any product/service from commercial banks.

## **1.7. Layout of the Study**

The dissertation has the following outline:

### **Chapter 1: Introduction**

The first chapter introduces the topic, which includes background of the study, statement of the problem, research questions, study objectives, hypotheses, significance of the study, scope and limitations of the study.

### **Chapter 2: Literature Review**

The purpose of the present chapter is to review the relevant literature with respect to the theme of research. For this purpose, the chapter is broadly divided into three parts. The first part reviews the conceptual literature relating to definition of service marketing mix including 6Ps and customer's satisfaction on the service marketing mix. In the empirical literature, studies focusing on the

impact of service marketing mix of 6Ps on customer's satisfaction at ACLEDA mobile ToanChet along with need for research have been presented. Finally, at the end of the chapter, a concluding remark is given.

### **Chapter 3: Methodology**

The third chapter explains the detailed methodology adopted in the study. This chapter includes the type of analysis, type, and source of data, sample design, data gathering procedure, statistical tools, coverage of the study and procedure of analyzing the data.

### **Chapter 4: Data Analysis and Result**

The main purpose of this chapter is to present the impact/effect of service marketing mix on customer satisfaction in the study area, i.e., Phnom Penh, Cambodia. For this purpose, a field survey was conducted among 340 sample customers. To meet the study objectives, the whole chapter is divided into four parts. The first part of the chapter analyzes the customers' personal profiles, such as gender, ages, education, and occupation. Secondly, the findings of effectiveness of service marketing mix of 6Ps have been presented in part three of this chapter which contains the sample size, mean results, standard deviation and interpretation. Besides this, the main research problem has been analyzed in this section of the chapter, the impact of service marketing mixes on customers' satisfaction in the study area, i.e., Phnom Penh, Cambodia. Finally, the last section provides a concluding remark.

### **Chapter 5: Conclusion and Implication**

The aim of the present chapter is to summarize the main findings of the study. In addition, the chapter presents the policy implications, scope for further research and conclusion. For this purpose, the chapter is divided into three sections. The first section deals with the main findings of the study. The policy implications and suggestions are placed in the second section, and in the third section of the chapter, the scope for further research along with the conclusion of the study is presented.

## CHAPTER II: LITERATURE REVIEW

The purpose of the present chapter is to review the relevant literature with respect to the theme of research. For this purpose, the chapter is broadly divided into three parts. The first part reviews the conceptual literature relating to definition of service marketing mix which is included 6Ps and customer's satisfaction on the service marketing mix. In the empirical literature, studies focusing on the impact of service marketing mix on customer's satisfaction at ACLEDA Mobile ToanChet along with need for research have been presented. Finally, at the end of the chapter, a concluding remark is given.

### 2.1. Definition of Key Term

In order to comprehensive to the research study, author and audiences should understand the main key terms in the **Table 2-1** below:

**Table 2-1:** Key Terms Definition

Key Terms	Meaning	Citation
Commercial Bank	A commercial bank is an institution that accepts deposits and uses the proceeds to make consumer, commercial, and real estate loans. Originally established to meet the needs of businesses, many of these banks now serve individual customers as well. Commercial banks tend to specialize as community, regional and super-regional, or money center banks.	(Cecchetti & Schoenholtz, 2010)
Marketing	- The process of creating value for customers and build strong customer relationships in order to capture value from customers in return.	- (Kotler & Armstrong, 2007) - (P. Kotler

	- "Marketing is the process of planning, executing the conception, pricing, promotion and distribution of idea, goods, services to create exchanges that satisfy individual and organizational goal". (P. Kotler 2010, 7)	2010, 7)
Marketing Mix	Marketing Mix is a set of tactical marketing tools where all elements of this Marketing Mix itself can be controlled by the company with the aim as one of the functions to find out the response needed by a company's business that comes from target market.	(Kotler and Armstrong, 2001)
Customer Satisfaction	<ul style="list-style-type: none"> <li>- The consumer's fulfillment response. It is a judgment that a product or service feature, or the product or service itself, provided (or is providing) a pleasurable level of consumption-related fulfillment, including levels of under- or over fulfillment.</li> <li>- It is predetermined by how the expectations of the customer are met.</li> <li>- Customer satisfaction is directly connected to customers' needs. The degree to which these needs are fulfilled determines the enjoyment in the case of conformity or disappointment from discrepancy.</li> </ul>	<ul style="list-style-type: none"> <li>- (Oliver, 2010)</li> <li>- (Philip Kotler et al 2013)</li> <li>- (Hill et al. 2007, 31)</li> </ul>

Product	- Anything that can be offered to a market for attention, acquisition, use or consumption. It includes physical objects, services, personalities, place, organizations and ideas.	(Philip Kotler, 2008)
Price	- The amount of money charged for a product or service, or the sum of all the values that customers give up in order to gain the benefit of having or using a product or service.	Kotler and Armstrong (2009, p. 263)
Promotion	<ul style="list-style-type: none"> <li>- As a communication tool that serves to inform and invite/persuade buyers.</li> <li>- One of the marketing strategy processes as a way to communicate with the market with the association of promotional mix composition.</li> </ul>	<ul style="list-style-type: none"> <li>- Ulus in Babin (2011: 27)</li> <li>- Philip Kotler (2000)</li> </ul>
Place	- The various the company undertakes to make the product accessible and available to target costumer.	(Philip Kotler, 2008)
People	- All actors who play an important role in providing services so that they can influence customer perceptions. The elements in people are company employees, consumers, distributors, and others.	- Philip Kotler, Gary Amstrong, 2012, Principles of Marketing, Pearson Education, Inc
Physical Evidence	An environment where a company provides services or products in a location where the company can	- Zeithaml, Bitner and Gremler

	interact directly with consumers.	(2006)
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## **2.2. Marketing Mix (Service Offering) and Customer Satisfaction**

Following the publication of Neil H. Borden's 1964 article, The Concept of the Marketing Mix, the phrase "marketing mix" gained widespread use. Following James Culliton's description of the marketing manager as a "mixer of elements," Borden started using the phrase in his instruction in the late 1940s. Product planning, price, branding, distribution methods, personal selling, advertising, promotions, packaging, display, servicing, hands-on handling, and fact-finding and analysis were all components of Borden's marketing mix. These components were later categorized by E. Jerome McCarthy into the four groups that are now referred to as the 4 P's of marketing.

The marketing mix serves as a framework for developing and carrying out marketing initiatives. It emphasizes the mixing of different elements in order to achieve organizational and consumer goals. The four Ps of the marketing mix, usually referred to as the components, are price, place, product, and promotion. These are the marketing methods. Neil Borden (Borden, N. 1964), who first used the phrase in 1949, created the model. Marketers need to take their target audience into account when combining the mix ingredients. They must comprehend the needs and wants of the target market before creating and formulating the proper marketing strategies and plans to meet these objectives.

The marketing mix is a template for the development and execution of various marketing initiatives. It places an emphasis on the blending of different aspects in such a way that the aims of the business as well as those of the consumer are met. Price, location, product, and promotion are the four components that make up the marketing mix. These are frequently referred to as the "four Ps." The marketing mix aspects are the marketing strategies. When combining the various aspects of the mix, marketers need to keep their target audience in mind. They first have to have an understanding of the wants and needs of the market client, and then they have to employ these mix factors in the construction and formulation of proper marketing strategies and plans that would

satisfy these wants. These four P's are the parameters that the marketing manager can influence, however they are subject to the internal and external constraints of the environment in which marketing occurs. In order to make decisions that will result in perceived value for customers in the target market and a favorable response from those customers, the four Ps must be centered on the customers in the target market.

According to Kotler and Armstrong (2001), the Marketing Mix is a collection of tactical marketing tools, all of which may be managed by the organization. One of the tools' purposes is to determine the reaction a company's business needs from its target market.

According to Kotler's theory, there are seven components that make up the marketing mix. These components are as follows: the product, the price, the place, the promotion, the people, and the process.

Given that consumers are the main source of profit for the majority of market players, the idea of customer happiness has attracted the attention of practitioners and academics over the past several years (Tam, 2004).

"Customer satisfaction is an outcome of purchase and use arising from the purchasers' analysis of the benefits and expenses of the purchase in proportion to the anticipated results," claim Churchill and Surprenant (1982). Additionally, it is described in terms of an emotional condition that ordinarily results from appraising a specific service (Westbrook, 1981). In contrast to the later concept, which views satisfaction as an emotional state that arises during the evaluation process, the former concept emphasizes that customer satisfaction is determined through a cognitive process by comparing what customers forgo in order to receive a service (cost) and what they receive in return (reward) (Tam, 2004). According to this theory, "customer satisfaction is described as an emotional response that emerges from a cognitive process of weighing the service received against the expenses of acquiring the service" (Woodruff et al. 1991).

Customer satisfaction makes it easier to gauge how well a company's services and goods live up to expectations. In terms of business, it is a critical performance indicator. The level of customer satisfaction is typically measured

by service companies using several measures like the Likert scale, which is primarily based on the service interaction experienced on a client's most recent visit (Peterson and Wilson, 1992).

In today's cutthroat market, quality and customer happiness are both widely acknowledged as playing a critical part in success and survival. There is a lot of data in the literature to support the relationship between a company's performance and consumers' claimed levels of satisfaction (Anderson et al., 1994; Bolton, 1998). As a result, it is asserted that all businesses should have customer happiness as their top priority (Morgan et al., 2005; Mittal et al., 1999).

According to empirical evidence, customer satisfaction lowers the likelihood of churn and/or is positively related to retention (Anderson and Sullivan, 1993), repurchase intention (Mittal, Kumar and Tsiros, 1999), and loyalty (Oliver, 2009). However, Boshoff and Gray (2004) noted that customer satisfaction is not a given with regard to the provision of a product or service. However, consumer perception of the characteristics of the service or product that connect to the particular person is where satisfaction is mostly found. Because of this, many consumers will report varying degrees of satisfaction with the same service interaction or experience (et al., 2007).

The level of satisfaction that a customer feel is subjective. There is also the issue of degree to consider. Meeting the requirements of the consumer is the most important part of providing great products and services. Customer satisfaction is a measurement of the degree to which a company's goods and services meet or exceed the expectations of its customers. It is a phrase used in the business world. Within the realm of business, it is regarded as one of the most important performance indicators, and it is one of the four viewpoints that make up a balanced scorecard. In a marketplace that is highly competitive and in which businesses contend with one another for customers, customer happiness is considered as a significant differentiator and has become an increasingly important component of company strategy. Understanding the consumer, creating value for the customer, conveying the value to the target market, and simplifying the purchasing process for the customer are recognized as the four essential processes necessary for successful marketing.

### **2.2.1 Product and Customer Satisfaction**

Sureshchandar et al. (2001), using the SERVQUAL model as their foundation, proposed that customer perceptions of service quality in the banking sector should be comprised of product innovativeness and value-added services. This was suggested as a way to improve customer perceptions of service quality. The basic components of this category are several types of accounts, including savings accounts, checking accounts, fixed deposits, and investment choices (Kushwaha, & Agrawal, 2015). As a result, it is essential that, when building a product that provides a service, the benefits that are included in the service should be thought of from the point of view of the consumer (Cowell, 1988).

Product refers to the service being sold to the consumer, or the source of revenue. It's important to give considerable thought to the design and features of this thing. Whenever a bank considers releasing a new product, it must first ascertain what aspects of that product would appeal to its intended audience.

Product refers to the service or product offered by a business, and in mobile banking, it encompasses the functionality, security, and user experience of mobile applications. In the context of Cambodia, where mobile banking has rapidly expanded due to the rise in smartphone penetration, the product's features directly influence customer satisfaction.

Khun (2019) found that the quality and security of mobile banking apps like ABA Bank and Wing were the most significant determinants of customer satisfaction. The study highlighted that the perceived usefulness and ease of use are crucial for driving customer loyalty.

There is a tension between the importance of product quality and user education. Vatanasakdakul and D'Ambra (2018) argued that in Southeast Asia, including Cambodia, product quality (ease of use, security, and speed) outweighs promotional efforts. Conversely, Sovan et al. (2020) stressed that educating customers on product features through effective promotion also plays a vital role, especially for first-time mobile banking users in rural areas.

### **2.2.2. Price and Customer Satisfaction**

According to the findings of a large number of marketing researchers, pricing is the key factor in determining a range of customer-related characteristics including attraction, satisfaction, retention, and loyalty (Singh & Arora, 2011). Customers have the misconception that pricing represents a large portion of the charges that they are required to incur in order to obtain the desired advantages (Rahman et al., 2019). Customers have access to a wide variety of options on the market and can easily switch from one service provider to another that offers comparable or superior products or services at a more affordable cost (Kushwaha, & Agrawal, 2015).

Customers are being enticed to the bank by offering prices below competitors. The value of a thing is set by the price at which it sells. Features of the products or services and the purchasing power of the target market determine how much those markets are willing to pay.

The Price component includes transaction fees, service charges, and any hidden costs associated with mobile banking. Given Cambodia's low-income population, price sensitivity plays a critical role in shaping customer satisfaction.

Samnang and Pin (2021) observed that transparent pricing models and low transaction fees are highly valued by Cambodian consumers. Their study found that customers, particularly in rural areas, were more satisfied with mobile banking services that had low or no transaction fees, such as those offered by Wing.

Some scholars, like Pham (2019), argue that price is a less significant factor in comparison to service quality, as customers may tolerate higher fees if they perceive the service as reliable and secure. On the other hand, Shrestha (2020) noted that in emerging markets like Cambodia, price remains a key determinant, as higher fees could deter customers from using mobile banking services frequently.

### **2.2.3. Promotion and Customer Satisfaction**

It is a representation of the communication that marketeers use to entice

customers in the competitive marketplace (Pasupuleti & Adusumalli, 2018). According to Lovelock, customer behavioral intentions like as satisfaction, loyalty, and retention are all influenced by marketing communication (1996). Finally, in order to convince customers to do business with a particular organization, each of the tactics and strategies included in the promotional mix must be put into action.

Advertising is the process of getting the word out about a product or service so that more people will be interested in buying it. Not all promotions are advertisements, but all advertisements are forms of promotion.

Promotion involves the strategies used to communicate the benefits of mobile banking services to customers. In Cambodia, promotion has largely focused on educational campaigns and advertising to increase adoption rates.

Heng and Ratana (2020) highlighted those promotional efforts, especially partnerships with mobile operators and incentives like free transactions for first-time users, have successfully boosted customer satisfaction by increasing awareness and trust in mobile banking services.

There is an ongoing debate about the long-term effectiveness of promotion. Vatanasakdakul and D'Ambra (2018) noted that while promotion is crucial in the early stages of adoption, its impact wanes as customers become more familiar with mobile banking. Conversely, Shrestha (2020) argued that continuous promotion, especially in educating customers about advanced features, is essential for maintaining satisfaction and loyalty.

#### **2.2.4. Place and Customer Satisfaction**

It is not possible to sell services independently from the point of purchase; rather, services must be generated and sold at the same time (Borden, 1964; Pasupuleti, 2015). Customers in the banking industry have access to a wide number of service delivery channels, including the bank's physical location, opening hours, the distance to travel to a bank, the availability of parking spots, and the accessibility of ATMs (Manrai and Manrai, 2007). According to Singh and Arora (2011), the vast number of branches and ATMs spread over a wide variety of geographic locations makes the bank more accessible to its customers.

The place of production has an impact on both the ease of doing business and the quality of the final product. Each of these processes needs to happen in the appropriate spot to make sure the product arrives safely and on time.

Place in the context of mobile banking refers to the accessibility and convenience of services, particularly how easy it is for customers to use mobile banking apps and access their accounts from anywhere.

Phann (2019) emphasized that mobile banking services in Cambodia have filled a critical gap in rural and underserved areas where traditional banks are scarce. The study highlighted that the ability to conduct banking transactions from remote locations has significantly improved customer satisfaction.

The accessibility of mobile banking has often been lauded, but some researchers like Sann (2019) argue that despite accessibility, the digital divide in Cambodia still exists. A lack of digital literacy and smartphones in some rural areas limits the potential reach of mobile banking services. This raises a debate on whether increased accessibility truly translates into satisfaction for all customer segments.

#### **2.2.5. People and Customer Satisfaction**

In 1987, Judd presented the concept of the "P" which stands for "People." He went so far as to propose that, just like the other 4Ps, people power should be established, institutionalized, and managed as a separate component of the marketing mix in service. He even went so far as to say this. Service delivery has the potential to be a significant differentiating factor and a source of competitive advantages. As a result of the fact that personal attention, interpersonal concern, willingness to assist, civility, and promptness are more likely to improve customer–employee relationships (Bustinza et. al., 2015). Thus, based on the above reviews, we could withdraw the meaning that the higher levels of client satisfaction should be expected the more relevant and accommodating your staff is to their demands.

To get an edge in the marketplace, businesses must not only provide quality services, but also attract and retain the best possible employees. Customers form opinions about the bank's service quality depending on the

people they interact with. This is due to the fact that humans are one of the few parts of the business that clients can directly observe and engage with.

The People element in the marketing mix refers to the individuals involved in delivering the service, including customer service staff, management, and even the customers themselves. In mobile banking, "people" could also refer to the quality of customer support provided through call centers, branches, and online channels.

Sann (2019) explored the importance of human interaction in mobile banking, noting that even though the service is largely digital, the quality of customer service remains crucial for resolving issues like technical problems or security concerns. The study found that customer satisfaction is significantly influenced by the competence and responsiveness of support staff.

Khun (2019) similarly emphasized the role of employees in mobile banking. The study highlighted that mobile banking users in Cambodia appreciate prompt responses and clear communication when they face issues, which enhances their overall satisfaction with the service.

There is a debate over the relative importance of human interaction in a largely automated service. Pham (2019) argued that as mobile banking becomes more automated and user-friendly, the role of "People" diminishes. However, Samnang and Pin (2021) countered that human interaction is still crucial for building trust in digital services, especially for older and less tech-savvy customers in Cambodia.

#### **2.2.6. Physical Evidence and Customer Satisfaction**

Due to the intangibility of service, customers look to the service environment as a crucial indicator of experiential components at service delivery locations (Shanker, 2002; Pasupuleti, 2017). Because it has such a direct bearing on the customers' perspectives, service providers need to handle physical evidence with extreme caution (Kranias & Bourlessa, 2013).

Where the service is actually being provided is the physical evidence. This is of particular importance to non-bank retail establishments. This facet of marketing will set a bank apart from its rivals. It is possible to demand a higher

payment for a service and prove the quality of the experience by providing tangible proof of it. When entering a financial institution, for instance, you anticipate a spotless and welcoming atmosphere. Customers won't wait around for their service if they have to worry about the clinic's cleanliness and odor.

Physical Evidence refers to the tangible aspects that help consumers evaluate the service quality. In mobile banking, this includes the user interface of the mobile app, the branding, physical branches, ATMs, and even marketing materials.

Khun (2019) found that the design, usability, and interface of mobile banking apps (such as ABA and Wing) serve as critical components of physical evidence. Users often judge the reliability of mobile banking services based on how professional and secure the apps appear. This visual and experiential aspect of the service significantly impacts customer satisfaction.

Phann (2019) also highlighted the importance of ATM networks and physical bank branches, especially for first-time users who may not fully trust mobile-only banking solutions. The availability of ATMs and branches provides reassurance, serving as physical evidence that the service is reliable and secure.

While Shrestha (2020) argued that mobile banking services are increasingly becoming digital-only, reducing the need for physical evidence, Heng and Ratana (2020) pointed out that in Cambodia, physical elements such as ATM locations and visible branding remain important for customers, especially those who are new to digital banking services.

### **2.3. Synthesis in the Literature**

Product vs. Promotion: The debate between the significance of product quality versus promotional efforts is central to understanding customer satisfaction. Khun (2019) and Vatanasakdakul and D'Ambra (2018) suggest that product quality (ease of use, security, functionality) is more critical, especially for retaining customers after the initial adoption phase. However, Sovan et al. (2020) and Heng and Ratana (2020) argue that promotion, particularly in educating less tech-savvy customers, is equally important in the Cambodian context.

Price Sensitivity: Another area of debate is the importance of pricing

strategies. While some studies (e.g., Pham, 2019) downplay the role of price in customer satisfaction, others like Samnang and Pin (2021) and Shrestha (2020) emphasize that in a price-sensitive market like Cambodia, low fees are crucial for attracting and retaining customers.

**Place (Accessibility):** The debate on the impact of accessibility also arises in the literature. While Phann (2019) asserts that improved accessibility significantly enhances customer satisfaction, Sann (2019) counters that the digital divide still limits the full potential of mobile banking in some Cambodian communities. This suggests that while mobile banking has improved accessibility, there is still a need to address gaps in digital literacy and technology availability.

**People:** A key debate revolves around the decreasing role of human interaction as mobile banking systems become more advanced and automated. While some studies, such as Pham (2019), downplay the importance of human support, others like Samnang and Pin (2021) argue that the human element remains vital in Cambodia, particularly for trust-building and addressing concerns of older or less tech-savvy users.

The literature highlights that while mobile banking is largely automated, customer service quality still plays a key role in influencing customer satisfaction. Studies like those of Sann (2019) and Khun (2019) show that effective customer service, particularly in resolving technical issues and ensuring security, is essential. However, the growing sophistication of mobile banking apps suggests that reliance on human interaction may decrease over time, though Samnang and Pin (2021) suggest that trust-building through human interactions remains important in emerging markets like Cambodia.

**Physical Evidence:** Another significant debate is the extent to which Physical Evidence is still relevant in an increasingly digital banking world. While Shrestha (2020) argues that the digital interface is now the primary form of physical evidence, Phann (2019) contends that the presence of physical infrastructure, such as ATMs and branches, still plays an important role in customer satisfaction, especially in markets like Cambodia where trust in digital banking is still being built.

The visual and tangible aspects of mobile banking, such as the user interface, branding, and the availability of physical ATMs or branches, continue to shape customer perceptions of the service. Khun (2019) and Phann (2019) emphasize that well-designed apps with intuitive interfaces, coupled with the presence of ATMs, offer reassurance to users. In Cambodia, these tangible elements are particularly crucial given that digital banking is still a relatively new concept for many users.

Overall, the literature agrees that the marketing mix has a significant impact on customer satisfaction in mobile banking, but the importance of each component varies depending on the customer segment. In Cambodia: Product quality (usability, security, and functionality) is universally regarded as the most critical factor. Price remains important, particularly in rural and low-income segments where affordability is a key concern. Place or accessibility is crucial, though its effectiveness depends on addressing the digital divide. Promotion is important for driving initial adoption, but its long-term impact on satisfaction is debated.

In Cambodia, both People and Physical Evidence continue to play important roles in determining customer satisfaction in mobile banking, but their relevance may shift as the market matures: People: Customer service remains crucial, particularly for first-time users or those encountering technical issues. As mobile banking becomes more established, the need for human interaction may decrease, but it will still be important for trust-building. Physical Evidence: The design and usability of mobile banking apps are critical in influencing customer perceptions of the service's reliability and security. However, in Cambodia, the presence of ATMs and bank branches still provides reassurance for users transitioning from traditional banking to mobile services.

#### **2.4. Discuss and Gaps of Literature review**

While the literature surrounding the impact of the marketing mix on customer satisfaction in mobile banking is extensive, specific gaps exist in applying the 7Ps model to the case of ACLEDA Bank's mobile banking service in Cambodia. This section explores these gaps based on the existing literature,

highlighting areas that require further investigation to enhance understanding.

### **1. Product (Service Offering)**

Most research on mobile banking in Cambodia focuses on the general features and security of mobile banking applications but lacks a specific analysis of ACLEDA's mobile banking product. Studies such as Khun (2019) and Sovan et al. (2020) discuss mobile banking services like Wing and ABA but do not provide a detailed comparison of the product features of ACLEDA's mobile banking app in relation to customer satisfaction. However, there is limited research evaluating how ACLEDA's specific mobile banking services (e.g., unique functionalities, app usability) impact customer satisfaction compared to other mobile banking services in Cambodia.

### **2. Price**

Studies addressing price sensitivity in mobile banking, such as Samnang and Pin (2021), primarily focus on transaction fees and service costs for Cambodian consumers in general. However, the pricing strategies of ACLEDA Bank's mobile banking services have not been thoroughly explored. Though, the literature lacks specific insights into how ACLEDA's pricing structure for its mobile banking services affects customer satisfaction, particularly in comparison to competitors like ABA Bank or Wing, which offer lower fees or special promotions.

### **3. Place (Accessibility)**

The accessibility of mobile banking services in Cambodia is often studied in general terms, emphasizing rural and urban disparities in mobile banking adoption (Phann, 2019). However, there is little focus on the specific role ACLEDA plays in improving accessibility through its extensive network of branches and ATMs. However, the research does not sufficiently explore how ACLEDA's wide branch and ATM network interacts with its mobile banking services to influence customer satisfaction, particularly in rural areas where physical infrastructure is more critical.

### **4. Promotion**

Promotional strategies for mobile banking services are generally covered

in studies like Heng and Ratana (2020), which highlight the use of partnerships and incentives in increasing customer adoption. However, few studies have examined ACLEDA's promotional activities in detail, particularly in comparison to its competitors. Even though, there is a lack of research analyzing how ACLEDA's marketing and promotional efforts, including advertisements, campaigns, and partnerships, impact customer satisfaction specifically within the context of mobile banking.

## **5. People**

Research such as Sann (2019) emphasizes the importance of human interaction in mobile banking, especially through customer support. However, specific studies on how ACLEDA Bank's staff training, customer service quality, and responsiveness influence customer satisfaction with its mobile banking service are lacking. However, there is limited analysis of the role that ACLEDA Bank's employees play in improving customer satisfaction with mobile banking, particularly regarding their support in helping users navigate the mobile app and solve issues.

## **6. Process**

The Process element of the marketing mix involves the procedures and mechanisms through which services are delivered. Existing research, such as Vatanasakdakul and D'Ambra (2018), focuses on the automation and efficiency of mobile banking processes in Cambodia. However, there is a lack of research specific to ACLEDA's mobile banking process design (e.g., transaction speed, registration process, issue resolution, and account management). Though, the literature does not provide enough detail on how ACLEDA Bank's specific mobile banking processes, such as onboarding, transaction completion, and problem-solving, affect customer satisfaction compared to other banks.

## **7. Physical Evidence**

The Physical Evidence component focuses on the tangibles that impact customer perceptions, such as app design, branding, and physical locations like ATMs and branches. While studies like Shrestha (2020) and Phann (2019) address physical evidence in general terms, the specific visual and branding cues that ACLEDA uses to influence its customers' perceptions of the mobile banking

app have not been thoroughly examined. Even though, the research is lacking on how ACLEDA's mobile banking app design, branding, and integration with physical infrastructure (ATMs and branches) contribute to customer satisfaction, particularly in comparison to other banks in Cambodia.

## **8. Technology Adoption and Customer Segmentation**

Most studies, such as Sovan et al. (2020), look at customer satisfaction in mobile banking without deeply examining how different demographic groups (e.g., age, income, digital literacy) respond to ACLEDA's mobile banking services. However, there is insufficient research on the segmentation of ACLEDA's customer base and how specific demographics (e.g., rural vs. urban customers, tech-savvy vs. traditional customers) experience mobile banking differently in terms of satisfaction.

## **9. Cultural Factors and Trust**

Cultural factors that affect trust in mobile banking in Cambodia are rarely examined. Khun (2019) and Samnang and Pin (2021) have highlighted the importance of trust in mobile banking, but specific insights into how ACLEDA builds or maintains customer trust through the marketing mix are limited. Though, more research is needed to explore how ACLEDA's mobile banking services address cultural trust issues that may influence customer satisfaction, particularly in the context of Cambodia's banking culture.

## **10. Longitudinal and Comparative Studies**

Existing studies often provide cross-sectional analyses, examining customer satisfaction at a single point in time. There is a lack of longitudinal studies that track how customer satisfaction with ACLEDA's mobile banking evolves over time, especially as new features or competitors emerge. However, the literature lacks long-term studies that analyze changes in customer satisfaction with ACLEDA's mobile banking service and compare it with the evolving strategies of competitors like ABA Bank and Wing.

## **Conclusion**

While existing literature offers valuable insights into mobile banking in Cambodia, significant gaps remain regarding ACLEDA Bank's specific

approach to the 7Ps marketing mix and its impact on customer satisfaction. Addressing these gaps through targeted research would provide a deeper understanding of how ACLEDA's strategies compare to those of other players in the Cambodian mobile banking sector.

## **2.5. Methodology Review**

It's common knowledge that the marketing mix is a central tenet of the field. Recent years have seen a rise in the success of McCarthy's (1964) 4Ps (product, pricing, place, and promotion) as a popularized version of this idea. It has been proposed that a different marketing mix be used in various situations. The field of service marketing has offered the most cogent criticism of the 4Ps framework (Waterschoot and Bulte, 1992; Mindak and Fine, 1981; Kotler, 1986). Widespread acceptance can be seen in the service marketing literature for Boom and Bitner's (1981) extension of the 4Ps paradigm to include process, physical evidence, and participant. Recently, the marketing mix has been described as the set of variables a firm can coordinate to meet the needs of its target market (McCarthy and Perreault, 1987). This concept (with some minor modifications) is widely recognized, as seen by Kotler and Armstrong's definition of the marketing mix as "the set of controllable marketing factors that the firm blends to elicit the response it desires in the target market" (1989, p. 45).

McCarthy's simplification of Borden's 12 factors into the now-standard 4Ps— product, pricing, promotion, and place—has proven to be the most widely adopted and long-lasting marketing mix framework (McCarthy, 1964, p.38). A variety of factors go into making up each of these classes; hence, we have terms like "product mix," "marketing mix," and so on. Advertising, personal selling, sales promotion, and publicity are all classified as promotion according to Kotler and Armstrong (1989). There has been so much success with the 4Ps formulation that some introductory textbook writers have begun using it as a synonym for the marketing mix (Pride and Ferrell, 1989, p. 19; and Stanton et 1991, p. 13). While McCarthy's 4Ps model is widely used, there is no agreement on which factors make up the marketing mix. The 4Ps model, in particular, has received considerable backlash from industry experts. According to Kent (1986), the 4Ps

structure is oversimplified and can mislead businesses. The 4Ps framework has been discovered by a wide range of authors, each of whom has proposed slight variations. When considering the five P's, Mindak and Fine (1981) proposed public relations. In the context of "mega marketing," Kotler advocated for the incorporation of Power in addition to public relations (1986). When it comes to relationship marketing, Payne and Ballantyne (1991) suggested incorporating human resources, operational procedures, and support for existing customers while Judd (1987) proposed human factors as a differentiator in industrial marketing.

The most often used alternative paradigm is the 6Ps combination proposed by Booms and Bitner. This framework argues that the standard 4Ps need to be extended to include participants, physical evidence, and process, in addition to being adapted for service. According to the Booms and Bitner paradigm (1981), all human actors involved in providing a service are considered participants.

However, this study only focuses only 6Ps of the service marketing mix which contains products/services, price, promotion, place, people, and physical evidence.

Product is the term used to define what a company is selling, and it contains all of the benefits, features, and advantages that consumers can have from making use of the product (Jones & Morgan, 2014). When creating a new good or service, companies have a responsibility to take into account the requirements and preferences of customers, as well as the means by which those requirements and preferences might be met (Tellis, 2013). If a product is able to strike a good balance between what customers are seeking for and what the product gives, then it will likely lead to high levels of customer satisfaction. In most cases, the preferences of clients shift far too frequently (Wilson & Gilligan, 2012). As a result, it is essential for businesses to remain current with the most recent trends about the requirements of their customers and the dynamics of the industry. The gathering of market intelligence is one way to accomplish this goal.

Khun (2019) studied on quantitative survey method. The study employed a structured questionnaire distributed to mobile banking users across Cambodia, including ACLEDA Bank's customers. The study used a non-probability sampling

technique, specifically convenience sampling, to collect data from 400 respondents. The study measured the 7Ps of the marketing mix (Product, Price, Place, Promotion, People, Process, Physical Evidence) and customer satisfaction using a 5-point Likert scale. The descriptive statistics were used to provide an overview, while multiple regression analysis was applied to determine the impact of each element of the 7Ps on customer satisfaction. While effective in gathering a large volume of data, the study's reliance on convenience sampling limits the generalizability of its findings. Additionally, it did not delve into qualitative aspects, such as user experience and customer perceptions of specific elements (e.g., app usability, staff interaction).

Sovan, Kim, and Roeun (2020) investigated that Cross-sectional quantitative survey, the data was collected from 500 mobile banking users, including ACLEDA customers, using a structured online questionnaire. The study utilized stratified random sampling to ensure representation from different regions (urban and rural areas) of Cambodia. Each element of the 7Ps was measured using a Likert scale, while customer satisfaction was assessed using Net Promoter Score (NPS). A structural equation modeling (SEM) approach was used to examine the relationships between marketing mix elements and customer satisfaction. While stratified random sampling improves generalizability, this study focused heavily on quantitative data and failed to explore qualitative dimensions, such as the emotional or psychological factors affecting satisfaction with ACLEDA's mobile banking.

Mansour and Hashemi (2018) found through the quantitative survey method. A structured questionnaire distributed to mobile banking users to gather information on how the 7Ps (Product, Price, Place, Promotion, People, Process, and Physical Evidence) influence customer satisfaction. the study was chosen the convenience sampling of 500 mobile banking users with a 5-point Likert scale was used to measure responses on the 7Ps and customer satisfaction by using Multiple regression analysis was applied to evaluate the relationships between the 7Ps and customer satisfaction. The study was critic that the convenience sampling method may lead to bias, limiting the generalizability of the results. This approach provides valuable statistical data but lacks deep insights into customer experiences and perceptions of the service.

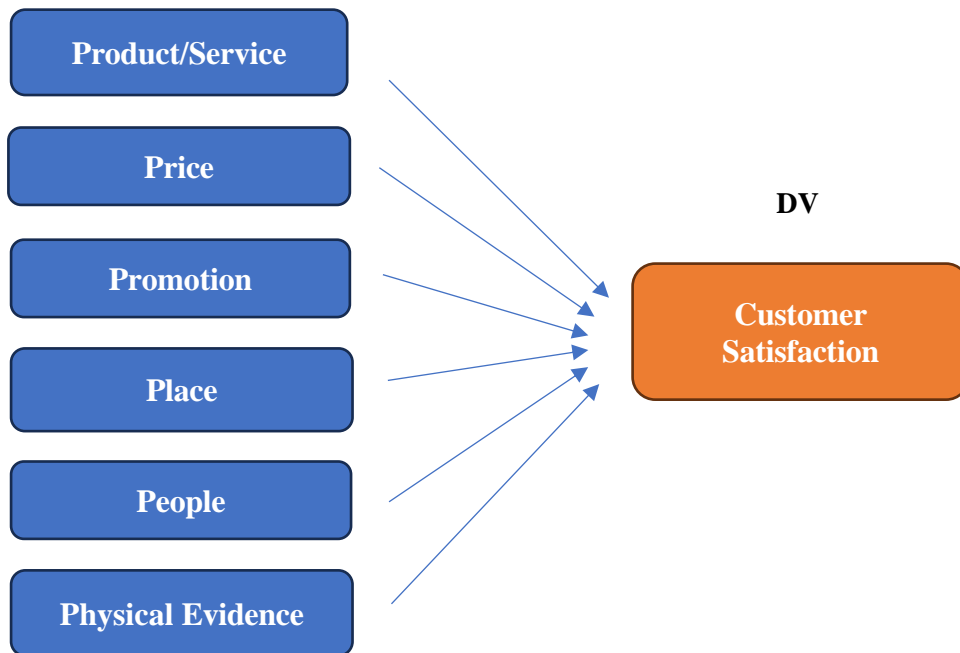
## **2.6. Conceptual Framework**

This study relies in part on marketing mix theories and concepts on four theoretical frameworks as articulated in first study, entitled “The extent of application of the marketing mix variables by commercial banks in Kenya” by NICHOLAS MUTINDA MUASYA (2005). The second study, called “The Effects of Service Marketing Mix (6Ps) on Customer Satisfaction and Customer Loyalty of Medical Aesthetic Clinics” by Phusist Khumnualthong, University of the Thai Chamber of Commerce (2015). For the third case, it is about “The Impact of Marketing Mix on Customer Satisfaction: A Case Study Deriving Consensus Rankings from Benchmarking” by Amy Poh Ai Ling (2007). Last one, so called “6Ps marketing mix and retail bank customer satisfaction in northeast Nigeria” by Haruna Isa Mohammad (2015).

The conceptual framework in this study articulates the relationship between all the determinants, which include all the value factors as expressed in terms of the Product/Service, Price, Promotion, Place, People/Personnel, and Physical Evidence, and Customer Satisfaction.

After conducting a review of the relevant prior research, the purpose of the current investigation was to determine the efficacy of the 6Ps of Marketing Mix Strategy on Customer Satisfaction at the ACLEDA mobile ToanChet. In this investigation, the Product/Service, Price, Promotion, Place, People/Personnel, and Physical Evidence were treated as independent variables, and Customer Satisfaction at the ACLEDA mobile ToanChet was used as the dependent variable.

#### ***6Ps of Marketing Mix Strategy (IV)***



**Figure 2-1:** Conceptual Framework

#### **2.7. Conclusion**

The literature review reveals that the service marketing mix by 6Ps (Product/Service, Price, Promotion, Place, People/Personnel, and Physical Evidence and Process) significantly affects customer satisfaction. However, there are significant gaps in understanding ACLEDA Bank's approach to the 7Ps marketing mix and its impact on customer satisfaction. This research paper aims to address these gaps through targeted research to better understand ACLEDA's strategies compared to other players in the Cambodian mobile banking sector. Researchers have used various methodologies to study the impact of the marketing mix on customer satisfaction in mobile banking, including quantitative approaches like surveys and regression analysis, and qualitative methods like interviews and focus groups. Future studies should incorporate longitudinal designs, segmentation, and user experience research to enhance the understanding of the marketing mix's impact on customer satisfaction.

## **CHAPTER III: RESEARCH METHODOLOGY**

This chapter's purpose is to describe the methods employed in the current investigation. The chapter is divided into five sections for this reason. The first section of the paper describes the sort of analysis that was done, and the second, third, and fourth sections—Sample size and Sampling—present the different kinds of data sources and statistical methods. The five sections of this chapter provide instructions on how to collect data. The study's coverage and the data analysis process are then followed, respectively. A last observation is made at the conclusion of this chapter. The development of the study's hypotheses and its research technique are presented in this chapter. The study's location, population, sample size, questionnaire design, and data analysis techniques are all part of the research methodology.

Within the purview of the research's hypothesis, the relationship between these elements would be interpreted as follows:

Given the small size of the research population, a thorough census was included of the study. This chapter presents the population size, the respondents who were specifically targeted, the method of data collecting, and the results of the study, which was designed as a survey.

At the end of this chapter, a concluding remark is given.

### **3.1. Type of Analysis**

This study made use of other recorded observation data as well as a second source library. First, a review of the literature on the 6Ps of service marketing, customer satisfaction, and SPSS was conducted. Questionnaires were utilized to obtain information from ACLEDA clients after the criteria had been extracted. Finally, SPSS analysis was used to validate the framework and hypotheses. The conclusion and discussion sections both included discussions of the outcomes. In a similar vein, McBurney (1994) describes a survey as an examination of public opinion or personal traits through the use of questionnaires and sampling techniques.

### 3.2. Sampling Design and Technique

In this study, the data collected from 2,850,000 customers who are using ACLEDA Bank Plc services (ACLEDA Bank Plc, 2023). For the situation of population (N), the amount of exact number was given; in the case the Yamane, (1967) formula for determining the representative sample size is provided by Formula:  $n = \frac{N}{1 + N(e)^2}$

Where n = Sample size, N = Population and e = Margin error.

There are 2,850,000 used ACLEDA mobile in the countries; e = 0.054 (Margin error 5.4%). Thus, the calculate formula:

$$n = \frac{2,850,000}{1 + 2,850,000(0.054)^2} \\ = 342.89 \approx 343$$

Based on the result of calculate, the present study needs to collect feedback via questionnaires representing 2,850,000 population (ACLEDA Mobile usage) with margin of error 5.4% . Further, the present study selected the items for sample size by using simple random sampling and stratified sampling of its strata such as businessmen, students, civil servant, NGOs , housewife and so on.

### 3.3. Sources of Data

The empirical research allows the strategy on practical data collection in form of observation activity. The population for data collection can be defined as “aggregate of all the elements that share some common set of characteristics and that comprise the universe for the purpose of the research problem (Malhotra, N.K. & Birks, D, 2006). The taking sample is the process of using the questionnaire form obtained from the subgroup of the population selected for participation in the study. The target population in this study is people who used ACLEDA banking products and services, it is mean that we will try to obtain the

data from a person who ever used ACLEDA banking products and services.

We used convenience sampling as our selection method. Convenience sampling means that you choose only those respondents that are able to participate in the survey, after being asked (Christensen, Andersson, Carlsson & Haglund, 2001). Usually this involves choosing those cases which are easiest to obtain for your sample. The selection process continues until the required sample size is reached (Saunders et al., 2007). In our case, those respondents that agreed to answer the questionnaire were selected. The current study tried to ask people that did not seem to be in a hurry, since it is probably easier to get them to participate. To get a variety of respondents we tried to ask, people in various ages from 18 years and up, as well as an equal 200 number of men and women. We chose to ask respondents using ACLEDA mobile Toan Chet over 200 customers.

The sample obtained is a non-representative one, which means that it is not possible to extrapolate the findings obtained in the sample to the universe with confidence, as the fact that it is not guarantee that this sample will be representative of the whole population. The target sample size considered the standard number of cases needed to perform all the tests and statistical techniques required to validate hypothesis, so it had into account the Law of big numbers (a minimum of 30 individuals to ensure the approaching of the normal distribution). It also takes into account the rule of theme (Hill, 2008). This rule has the objective of estimating the minimum size of the sample in order to make it possible to apply the statistical analysis adequate to the data. In order to do so, the test that needs the biggest minimum number of individuals was considered: ANOVA factorial with two independent variables ( $r \times k$  levels of two independent variables). It was established a target of 200 individuals as the initial size of the sample target. final results do not allow to extrapolate with confidence to the universe. However, it allows measuring perception of the respondent and draw valid considerations in order to meet the objectives of the study and conclude about the acceptance or not of the hypothesis in order to answer research objectives.

**Table 3-1:** the data collection source

Location	Number of people	Percentage
ACLEDA Bank in Cambodia	343	100.00%

### 3.4. Statistical Tool

In the research study on 6Ps of service marketing mix effect customer satisfaction at ACLEDA Bank Plc, we found and focus on the seven independent variables “Product/Service, Price, Promotion, Place, People/Personnel, and Physical Evidence” which affect the dependent variable “Customer satisfaction”. Therefore, we use the multiple regression method to analyze by using SPSS software version 27. Moreover, the analysis of reliability from the respondent's responses was the first practice. After that, the mean test and assumption test were conducted. The last is multiple regression was placed which focuses on the Correlation test, ANOVA test, and coefficient test.

- Multiple regression

$$Y = a + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + \beta_4 X_4 + \beta_5 X_5 + \beta_6 X_6 + e$$

Where:     **Y**        :    Consumer Satisfaction  
              **X1**        :    Product/Service  
              **X2**        :    Price  
              **X3**        :    Promotion  
              **X4**        :    Place  
              **X5**        :    People/Personnel  
              **X6**        :    Physical Evidence

$\beta_1, \beta_2, \beta_3, \beta_4, \beta_5, \beta_6, \beta_7$  are the regression coefficient of the independent variable

**a:** Intercept term

**e:** Error term

- Weight Arithmetic Mean

$$\bar{X} = \frac{f_1 x_1 + f_2 x_2 + \dots + f_k x_k}{f_1 + f_2 + \dots + f_k} \text{ or } \frac{\sum f x}{\sum f}$$

$\bar{X}$  Weighted Arithmetic Mean

$\sum f x$ : Sum of all the products of  $f$  and  $x$ , where  $f$  is the frequency of each option and  $x$  is the weight of each option

$\sum f$ : Sum of all subjects

- Analysis procedure

After we achieved the data required for this case study, the next is the analysis procedure. The data was exported from Microsoft form as the excel extension after that we import it to SPSS software and recode into the same variables or recode into different variables through the types of the data or method of analysis. the analysis of the data was made based on the hypothesis built at the designed model. It was used parametric and non- parametric tests. It was verified in some cases if there were correlations between the variables and compared some means. Several tests were used in order to validate the research hypotheses that were presented in the previous chapter: descriptive statistics, frequencies, inductive statistics (Independent sample, correlations, and regression), and tests to validate assumptions (like homogeneity of variances). In scale variables, where it was needed the use a construct the reliability test to verify the internal consistency between the variables. The following flow chart is show about the steps of the data analysis procedure.

### **3.5. Procedure of Data Collection**

#### **3.5.1. The Research Instrument**

The research instruments for this dissertation which used to build the survey on the different types of variables and different types of scale was used some normal scale like: general information of the respondents/participants such as sex, age, level of education, occupation. After that, it is about the products and services that the respondents/participants are using with ACLEDA Bank Plc likes Loan (Business, Personal, Housing, Car, Discount Loan, ....), Deposit (Saving, Payroll, Local and International Payment/Transfer, Fixed Deposit, ...), Bank Guarantee and Letter of Credit, Digital Banking (Mobile Banking, SMS Banking, Internet Banking, Register Account Online, KHQR Payment, Debit or Credit Card, POS Machine). Finally, it is covered on Product/Service, Price, Promotion, Place, People/Personnel, and Physical Evidence. Mostly, of the questionnaire instruments were used the rating scale on the non- comparative with itemized scoring, in other words there were 5 categories Likert scale (1=Strongly disagree, 2= Disagree, 3=Somewhat agree, 4=Agree, 5=Strongly agree), due to the fact that those are adequate to measure behavior and opinions, which mean appropriate regarding the research objectives (Malhotra, N.K. & Birks, D, 2006).

#### **3.5.2. Data Gathering Procedure**

As it was mentioned previously the quantitative observation technique chosen, was a survey, which according to (Malhotra, N.K. & Birks, D, 2006) is based upon the use of structured questionnaires given to a sample of population. The questionnaire applied in this study is in *the Appendix*. This questionnaire was written in Khmer language, as it would be applied to Cambodian population using ACLEDA mobile ToanChet. At the beginning of the questionnaire, respondents were informed about the objectives of the study as well as about the anonymity of the answers. When designing questionnaire, we had to be conscious of consumer, about how the 6Ps of service marketing mix effect on customer satisfaction. The sequence of questions was random, it aimed at taking the respondent through a journey in customers' mind. In the first part, respondent

had to answer to profile questions in order to know about the background of customers. Secondly, it is about the main products and services that the ACLEDA Bank Plc customers are using. So, we would like to know that what products and services that are mostly attract the customers. Finally, the questions are directly asking the customers to respond to IV and DV in order to obtain good answer. The survey had 35 questions as Likert scale were distributed as six main variable and 35 sub-dimensions, there were also some tick or circle box questions, where respondents, could choose only one or two answers.

### **3.5.3. Data Processing Method**

Data processing is used to minimize accumulated data to usable quantities, to create summaries, to search for correlations by applying statistical techniques (Cooper & Schindler, 2011). The collected data was encoded and processed in the software system for analysis using Statistical Package for Social Scientists (SPSS) version 26 by IBM. The material, including frequency table, graph and chart, was then provided in a simple and informative manner for easier analysis and evaluation. The linear regression was used to examine the proportion and frequency of the variables. Correlation tests were used to draw population inferences from the survey and the Statistical Package for Social Scientists (SPSS) was used to simplify the study of results. The outcome was presented in the form of tables and figures.

### **3.5.4. Validation and Reliability of the Research Instruments**

The questionnaires were designed for respondents could easy to understand, to obtain good answer for data analysis and result. Some questions were made to bring the researcher make sure there were no misunderstanding in the language and the translation. The questions did not have any preference words that might lead the respondents to specific answers. This structure is to ensure that the respondents will answer these questions without any influence things. The questions were set based on the specified study problem and on the objectives, which is for this study only. These questions are essential part due to they were established based on the literature review and the theories from previous scholar. The research advisors have also checked the questionnaires to

make sure the questions were relevant and would give the right results. The finally, the questionnaire design are followed through the questions of variables in the **Table 3-2** below:

**Table 3-2: Questions on Variables**

Variables	Sub-dimensions	Citation
Product	The bank offers a wide range of banking products.	(Muasya, 2005)
	New product development is always important for the health of the bank.	
	All new product developments are guided by market needs.	
	The bank offers specific products for different target markets.	
	The bank differentiates its services to meet different needs of customers.	
Price	The bank has set clear pricing objectives for each product and service.	(Muasya, 2005)
	The products and services value for money in terms of quality.	
	The bank considers competition in pricing.	
	The bank has a flexible pricing policy.	
	The bank offers products and services in fair prices.	
Promotion	The bank offers many promotions types for customers to know about the bank's products/services.	(Khumnu althong, 2015)
	The bank ensures that brochures and other bank materials are easy to find.	(Muasya, 2005)
	The bank has a strategy for support of social	

	responsibility activities.	
	The bank undertakes sales promotion activities.	
Place	The bank branches are conveniently located.	(Muasya, 2005)
	The bank carries out research in selection of suitable branch location and other outlets.	
	The bank utilizes debit or VISA card and ATM to overcome the issue of intangibility.	
	The bank has an elaborate branch network.	
	The choice of the bank location is guided by Convenience, safety, visibility, and accessibility among other factors.	
People	Contact personnel have sufficient product knowledge.	(Muasya, 2005)
	Contact personnel are courteous & professional in serving customers.	
	The branch officers are always available to handle customer enquiries.	
	Staff are efficient, warm, friendly and honest.	
	The staff are neatly kited (Have uniforms).	
Physical Evidence	The exterior of the bank is well maintained and attractive.	(Muasya, 2005)
	The interior of the bank is attractive and pleasant.	
	The bank has adequate parking for its customers.	
	There is enough sitting space for customers.	
	The bank has always the updated banking	

	technology for customers.	
Customer Satisfaction	I am satisfied with products and services designed by the bank because they are met my expectation.	( <a href="http://www.acledabank.com.kh">www.acledabank.com.kh</a> , 2022)
	I am satisfied with products and services designed by the bank because they are more convenient, more benefits, and unique.	(Khumnu althong, 2015) and (Muasya, 2005)
	I am satisfied with the products and services expenses in term of the quality provided by the bank.	
	I am satisfied with all products and services charge of the bank.	
	I am satisfied the discount offered by the bank's promotion on products and services.	
	I am satisfied with the bank's location where is convenience, safety, visibility, and accessibility among other factors.	

### 3.5.5. Factor Analysis

Code	Description
Product and Service (PQ)	
PQ1	ACLEDA mobile Toan Chet offers a wide range of banking products.
PQ5	ACLEDA mobile Toan Chet differentiates its services to meet different needs of customers.
PQ4	All new product developments are guided by market needs.
PQ2	New product development is always important for the health of the bank.
Price (PRQ)	
PRQ4	ACLEDA mobile Toan Chet has a flexible pricing policy for

	products.
PRQ3	ACLEDA mobile Toan Chet has fee which can be competed with other banks.
PRQ5	ACLEDA mobile Toan Chet offers products and services in fair prices.
PRQ2	ACLEDA mobile Toan Chet make payment for the products and services based on the customers' service types.
Promotion (PM)	
PM2	ACLEDA mobile Toan Chet ensures that other bank materials are easy to find.
PM1	ACLEDA mobile Toan Chet offers many promotions types for customers to know about the bank's products/services.
PM3	ACLEDA mobile Toan Chet has a strategy for support of social responsibility activities.
Place (PL)	
PL2	ACLEDA mobile Toan Chet carries out suitable ATM machines and other outlets.
PL1	Bank has ATM machines which are convenience for using ACLEDA mobile Toan Chet.
PL4	ACLEDA mobile Toan Chet has ATM machines which are near and convenient for customers.
PL3	ACLEDA mobile Toan Chet utilizes debit VISA card and ATM machine to overcome the issue indirectly for customers.
People (PE)	
PE2	Contact personnel are courteous & professional in serving customers.
PE3	ACLEDA mobile Toan Chet always has contact personnel to handle any enquiries.
PE1	ACLEDA mobile Toan Chet has contact personnel who standby to handle any issues.
PE4	Staff are efficient, warm, friendly and honest.

Physical Evidence (PT)	
PT4	ACLEDA mobile Toan Chet has technology convenient to use.
PT2	ACLEDA mobile Toan Chet has updated technology.
PT5	The bank has always the updated banking technology for customers.
PT3	ACLEDA mobile Toan Chet ensures the customers' fund is safe.
Customer Satisfaction (CS)	
CS3	I am satisfied with the products and services expenses in term of the quality provided by ACLEDA mobile Toan Chet.
CS2	I am satisfied with products and services ACLEDA mobile Toan Chet because they are more convenient, more benefits, and unique.
CS6	I am satisfied with the bank's location where is convenience, safety, visibility, and accessibility among other factors.
CS1	I am satisfied with products and services in ACLEDA mobile Toan Chet because they are met my expectation.
CS4	I am satisfied with all products and services charge of ACLEDA mobile Toan Chet.
CS5	I am satisfied the discount offered by ACLEDA mobile Toan Chet's promotion on products and services.

### 3.6. Coverage of Study

This theme was conducted aimed to find out the factors that affect customer satisfaction by 6Ps of service marketing mix at ACLEDA Bank Plc. In the research study, we analyze six main independent variables (Product/Service, Price, Promotion, Place, People/Personnel, and Physical Evidence) and emphasize and distribute 35 sub-dimensions as categories. Meanwhile, customer's satisfaction is defined as the dependent variable.

### 3.7. Conclusion

In this research study, we used SPSS software version 27 to the analysis of the data in a type rating scale (agree and disagree answers) on the quantitative

method implementation. For data collection from the unknown population (N), the Cochran formula for determining the representative sample size is 200 sample sizes were required. Data collection instrument we use questionnaire and send to obtain the answer from a person who ever used e-commerce for purchasing products or services. The questionnaire was designed through the variable and its sub-dimensions. After we accomplished on data requirement 200 sample, we achieve the result from the reliability of the research instrument showing that the data from the respondents are between the values of “good to excellence”.

## **CHAPTER IV: IMPACT OF MARKETING MIX OF 6PS ON CUSTOMER SATISFACTION**

The main purpose of this chapter is to present the impact of service marketing mix by 6Ps on customer satisfaction at ACLEDA mobile ToanChet in the study area. For this purpose, a field survey was conducted among 340 sample customers. To meet the study objectives, the whole chapter is divided into four parts. The first part of the chapter analyzes the customers' personal profiles, such as ages, gender, education, and occupation. The second part of this chapter is going to show about the most products and services that the customers likely use. Then, the findings of effectiveness of 6Ps of service marketing mix have been presented in part three of this chapter which contains the sample size, mean results, standard deviation and interpretation. Besides this, the main research problem has been analyzed in this section of the chapter, the impact of 6Ps of service marketing mix on customers' satisfaction at ACLEDA mobile Toan Chet. Finally, the last section provides a concluding remark.

### **4.1. Personal Profiles**

The question in the questionnaire in section I were presented as general information about gender, age, level of education, and occupation from all respondents who preferred the answer. The reason why we need to know all those information first is that the satisfaction factor is the most common complex. The satisfaction can be built up from 6Ps of service marketing mix (1) products/services that ACLEDA mobile ToanChet provided to the penetrated market or directly to target customers, (2) price which is the sensitive key for most banking customers talking and caring about, (3) promotion which is another key to attracting clients' attention with additional service provided, (4) place where is another important point to be consider as target markets are divided in order to catch the customers, (5) people who is banking employees and operate for matching customers' heart, and finally (6) physical evidence that is the intangible value of customers who have been using the products and service as they are proud of the bank customers. Therefore, we need to observe all the factors related to customer satisfaction as presented above.

## 4.2. Age classification

Applying products and services of banking industry, mostly always change through ages. Age and life cycle have capability effect on customers applying banking products and services. It is explained that the customers change the acquisition of products or services using banking sector and offerings with the level of life. The **Table 4-1** shows the distribution of the respondents according to different age groups.

**Table 4.2:** Age Classification

Age	Frequency	Percent
18-30	150	44.1
31-40	148	43.5
41-50	42	12.4

As can be seen, the respondents 44.1% in the age groups 18-30 and the respondents 43.5% in the group age 31-40 in the survey we also seen that 42% in the age group 41-50. It should also be noted that only 12.4% of the respondents were in the age of 41-50, so there are fewer old people using ACLEDA mobile ToanChet. We noticed that the above adults (from the age of 18 up) and Middle Ages (commonly about 31 to 40) became highly in using the app while the above middle age is less using the app.

## 4.3. Gender

The **Table 4.3** show the distribution of male and female respondent in the survey. We wanted to include gender in our data collection event, to examine whether there are any differences in how males and females perceive the important of the factors.

**Table 4.3: Gender Distribution**

Gender	Frequency	Percent
Female	137	40.3
Male	202	59.4
Other	1	3
Total	340	100.0

There was a majority of male respondents, 40.6% compared to 40.3% of female respondents. One reason for the majority of male respondents might be male is mostly the main income source of the family or more knowledgeable than female or could be said they are exposed to socializer than the female in banking sector. However; it may be the people are asked and sent seem to be men rather than women.

#### 4.4. Level of Education

The **Table 4.4** show about respondent's academy qualification level. the academy qualification is very important because using banking products and services are related to the process of understanding, technology sounding, and at least we just have some basic knowledge relevant to capacity of reading and writing level, especially signing the loan contract. So, the survey is needed to observe the respondent's knowledge background. The distribution of the academy qualification level will present as below survey results.

**Table 4.4: Respondents Academy Level**

Education level	Frequency	Percent
Bachelor or above	338	99.4
High School	1	3
Secondary School	1	3
Total	340	100.0

As can be seen, the respondents 0.3% in the Below high school diploma

group, while the highest respondents of in the survey is 99.4% in the Bachelor's degree group. We can see as well about the respondents 0.3% in High school who are joint the survey of this dissertation research. Mostly of this data we can consider that, many people in the graduate academy group mostly provide the answer more than other group. It can consider that the applying or using banking application are always practiced in the graduate group.

#### 4.5. Occupation

The **Table 4.5** show about the respondent percentage from ACLEDA Bank customers. The data we just needed make sure that which sector is likely appear the most following to banking target and what the status customers' income source that the bank has attracted via 6Ps of service marketing.

**Table 4.5:** Respondents Occupation

Education level	Frequency	Percent
Employed	278	81.8
Other, please specify	6	1.8
Self-Employed	28	8.2
Student	27	7.9
Unemployed	1	3
Total	340	100.0

The result showed that the respondent for unemployed was only 0.3% while the respondents for students was 7.9%. For self-employed was 8.2%. However, there was higher 81.8% among other sectors for employed.

#### 4.6. Exploratory Factor Analysis and Reliability Test

**Table:3.5.5.1 The Rule of Thumbs of “Factor Analysis and Reliability Test”**

Description	Factor Analysis	Reliability Test	Literature Source
Factor Loading	$\geq 0.60$		(Hair et

(FL)	(60%)		al., 2014)
Kaiser-Meyer-Olkin (KMO) and Bartlett's Test	> 0.50		
Cumulative Percentage	>60%		
Eigenvalue	>1		
Item-to-total Correlation		>0.50	
Coefficient's Alpha $\alpha$		$\geq 0.60$ (60%)	

The primary focus of this research involved utilizing factor analysis as the main technique. It served the purpose of revealing the dimensionality of each research construct variable, selecting questionnaire items with high factor loading, and identifying any discrepancies between selected items and those suggested by theory. Factor analysis was particularly instrumental in detecting “misfit” variables within the research constructs. Furthermore, it played a crucial role in purifying the measurement items to ascertain construct dimensionality and reliability. Key metrics such as factor loading (FL) KMO and Bartlett's test, Cumulative Percentage, Eigenvalue, Item-to-Total Correlation, and Coefficient Alpha ( $\alpha$ ) were derived from the factor analysis of the measurement items.

Factor analysis was employed using the principal component extraction method to identify dimensions and select questionnaire items. Items with factor loading less than 0.60 were removed until all variables exhibited a factor loading equal to or greater than 0.60. Additionally, items needed a KMO score higher than 0.5 for a reliable test. The cumulative percentage of variance explained should be equal to or greater than 60%, eigenvalue greater than 1, inter-total correlation equal to or greater than 0.5, and Cronbach's alpha value equal to or greater than 0.60. Items not meeting these criteria were excluded. The results of the factor analysis and reliability tests needed to adhere to the criteria outlined

in the “Factor Analysis and Reliability Test’ Rule of Thumb, as illustrate in Table 3.3”.

The research instrument is designed based on research problem and applicable statistical tools, Independence variable and dependence variable is aligned which each variable have interrelated together. Furthermore, using scales for data collection including, nominal scale and interval scale. The interval scales are determined the respondents by using 1 to 5 rating scales. The nominal scale calculated for identifying respondents such as gender, age, level of education, and occupation. Hence, the interval scale is used to calculate mean and regression. Finally, data are gathered for analysis, Cronbach's alpha is used to calculate item's reliability is  $> 0.70$  (accepted). The research instrument or tool is considered to offer reliability and consistent information that will be used to predict about the reliable items of the questionnaires in this area of study follows.

Item of questionnaires	Factor Analysis				
	FL≥ 60%	KMO ≥ 50%	Ei. >1	Cu. >60%	α
Product and Service (PQ)					
PQ1	.869	0.827**	3.03	0.610	0.835
PQ5	.779				
PQ4	.766				
PQ2	.744				
Price (PRQ)					
PRQ4	.826	0.750**	2.51	0.630	0.831
PRQ3	.810				
PRQ5	.806				
PRQ2	.727				
Promotion (PM)					
PM2	.829	0.726**	1.91	0.637	0.745
PM1	.806				
PM3	.758				

Place (PL)					
PL2	.853	0.825**	3.22	0.645	0.862
PL1	.847				
PL4	.845				
PL3	.819				
People (PE)					
PE2	.880	0.79**	2.76	0.715	0.858
PE3	.827				
PE1	.817				
PE4	.804				
Physical Evidence (PT)					
PT4	.869	0.82**	2.76	0.707	0.841
PT2	.850				
PT5	.804				
PT3	.799				
Customer Satisfaction (CS)					
CS3	.862	0.86**	3.82	0.637	0.884
CS2	.810				
CS6	.807				
CS1	.786				
CS4	.784				
CS5	.735				

Note: \*\*Bartlett's Test of Sphericity Approx. Chi-Square, p-value < 0.01

Nonetheless, due to factor loading is too small, we decide to choose questions which have factor loading higher than 0.70. The removed questions are:

- PQ3: ACLEDA mobile Toan Chet is launching products as normally in the market throughout the country.
- PRQ1: ACLEDA mobile Toan Chet has set clear pricing objectives for each product and service.
- PM4: ACLEDA mobile Toan Chet undertakes sales promotion activities.

- PL5: The choice of the ACLEDA mobile Toan Chet is guided by convenience, safety, visibility, and accessibility among other factors.
  - PE5: ACLEDA mobile Toan Chet has staff who is neatly kited (have uniforms).
- PT1: ACLEDA mobile Toan Chet has ATM machines which has clean atmosphere and attractive.

#### 4.7. To Assess an Effectiveness of Marketing Mix (6Ps) and Customer Satisfaction

##### 4.7.1. Weight Arithmetic Mean

The Weighted Arithmetic Mean (WAM) is a statistical measure used to calculate an average where different values are assigned varying levels of importance or weight. Unlike a simple arithmetic mean, where all data points are treated equally, WAM considers that some data points contribute more to the overall average than others.

$$\bar{X} = \frac{F_1X_1 + F_2X_2 + F_3X_3 + \dots + F_kX_k}{F_1 + F_2 + \dots + F_k} \text{ or } \frac{\sum F X}{\sum F}$$

$\bar{X}$ : Weighted Arithmetic Mean

$\sum f_x$ : Sum of all the products of f and x, where f is the frequency of each option and x is the weight of each option

$\sum f$ : Sum of all subjects.

**Table: 4-13 Mean Range of 5-point Likert Scale interpretation**

Scale	Mean Range	Interpretation	Respondent
1	1.00-1.80	Strongly Dissatisfied	Strongly Disagree
2	1.80-2.60	Dissatisfied	Disagree
3	2.60-3.40	Neutral	Neutral
4	3.40-4.20	Satisfied	Agree
5	4.20-5.00	Strongly Satisfied	Strongly Agree

#### 4.7.2. Correlation Matrix Analysis

A **correlation matrix** is a table that displays the correlation coefficients between multiple variables in a dataset. Each cell in the matrix shows the strength and direction of the relationship between two variables, with values ranging from -1 to +1:

- **+1** indicates a perfect positive correlation.
- **-1** indicates a perfect negative correlation.
- **0** indicates no correlation.

This analysis is often used in exploratory data analysis (EDA) to identify patterns, relationships, or redundancies among variables.

#### Significance of Correlation Matrix Analysis

The correlation matrix can aid in understanding how variables are interrelated and their potential impact on the dependent variable. Further, it can help identify variables that are highly correlated, indicating redundancy. This can assist in reducing dimensions for modeling purposes (e.g., through principal component analysis). Next, it can examine correlations, researchers can select appropriate independent variables for regression analysis, avoiding multicollinearity issues. Another case, it enables the identification of relationships that may warrant further hypothesis testing or deeper exploration. Finally, the correlation insights can help guide strategic decisions. For instance, businesses may focus on factors with strong positive correlations to customer satisfaction or revenue growth.

**Table: 4-14: Result of Weighed Arithmetic Mean and Correlation Matrix**

Variable	Mean	SD	CS	PR	PRI	PM	PL	PE	PH	PC
Satisfaction	3.93	.425	<b>1.00</b>	.66**	.718**	.60**	.63**	.65**	.76**	.76**
Product	4.02	.383		<b>1.00</b>	.622**	.62**	.62**	.57**	.63**	.66**
Price/Interest	3.93	.400			<b>1.00</b>	.64**	.62**	.61**	.64**	.71**

Promotion	3.94	.414				<b>1.00</b>	.61**	.56**	.58**	.60**
Placement	3.9897	.48					<b>1.00</b>	.64**	.63**	.63**
People	3.9287	.47						<b>1.00</b>	.61**	.65**
Physical F.	3.9426	.44							<b>1.00</b>	.76**

*Note: \*Significant at 5 percent; \*\* Significant at 1 percent*

1.Strongly Disagree, 2. Disagree, 3. Neutral, 4. Agree, 5. Strongly Agree

Based on the survey from 343 participants, the customer satisfaction has tended to the “level of strongly satisfaction” ( $\bar{X} = 3.93, SD = .425$ ). Further, the product has been tended to “level of satisfaction” ( $\bar{X} = 4.02, SD = .383$ ); the price has been tended to “level of satisfaction” ( $\bar{X} = 3.93, SD = .400$ ); the promotion has been tended to “level of satisfaction” ( $\bar{X} = 3.94, SD = .414$ ). After that, the placement has been tended to “level of satisfaction” ( $\bar{X} = 3.98, SD = .482$ ). Moreover, the people has been tended to “level of satisfaction” ( $\bar{X} = 3.92, SD = .475$ ). Last but not least, for physical facilities has been tended to “level of satisfaction” ( $\bar{X} = 3.94, SD = .440$ ). A survey of 343 participants revealed that the customer satisfaction at ACLEDA mobile (Toan Chet) is highly satisfied. Furthermore, the correlation matrix results are applied to all variables identified during the formal factor analysis and reliability testing phases. The findings indicate that all variables exhibit a significant relationship.

#### **4.8. To impact of Service Marketing Mix of 6Ps on Customer Satisfaction**

To analyze the impact of products/services, price, promotion, place, people, and physical evidence, and Customer Satisfaction at the ACLEDA mobile Toan Chet, the multiple linear regression is calculated to predict on the impact of service marketing mix of 6Ps on customer’s satisfaction at the ACLEDA mobile Toan Chet. Moreover, there are three standard multiple regression analyses were performed in the regression equation including products/services, price, promotion, place, people, and physical evidence as the independence variables to allow the simple question of multiple regression to be addressed. Results of the evaluation of assumptions indicated the dependent variable of the 6Ps of marketing mix toward customer satisfaction showed good

relationships of above 6 with the dependent variable.

**Table 4.8: Relationship between IV and DV**

Dependent Variable Perceived Risk	R = .839, R <sup>2</sup> = 0.703 Adjust R <sup>2</sup> = 0.698			F =131.511, Sig.=0.000	
Independent Variable	Regression Coefficient	t-value	Sig.	Collinearity	
				Tolerance	VIF
Product and Service	.146	2.941	.004	.444	2.254
Price	.276	5.686	.001	.426	2.345
Promotion	.037	.827	.409	.466	2.147
Place	.024	.605	.545	.424	2.361
People	.134	3.442	.001	.470	2.127
Physical Evidence	.370	8.468	.001	.438	2.281

a. Dependent Variable: Customer Satisfaction

#### 4.8.1. Model Summary

- Multiple R=0.839, measure the strength of the relationship between the set of 6Ps of marketing mix strategy and customer satisfaction, products/services, price, promotion, place, people, and physical evidence (X) with Customer Satisfaction (Y) is acceptable.
- R square = 0.703, which means the dependent variable is explained by the independent variable for 70.39%, i.e., there were only 29.61% (100%-70.39%) of the independent variables which are not mentioned in the model. 29.61% is called error terms or disturbance terms.
- Adjust R<sup>2</sup> = 0.703 means our model has accounted for 70.39% of the variance in the criterion variable. or we can say the Adjusted R Square

value arranged a number of variables in the regression model for 70.39%.

#### **4.8.2. ANOVA**

$F = 0.23405$  at  $p = 0.000 < 0.01$ , is significant. It determines that the independent variables (products/services, price, promotion, place, people, and physical evidence) jointly influenced or effected on the dependent variable (Customer satisfaction).

#### **4.8.3. Regression Coefficients**

##### **1. Product and Service and Customer Satisfaction**

Product has no significant on customer satisfaction at ACLEDA mobile Toan Chet. The result of the correspondent of regression analysis,  $t = 2.941$ , and  $p\text{-value} = 0.004 < 0.05$ . The regression result indicated that the dependent variable (Customer satisfaction) had been significantly influenced by the independent variable (products/services). Based on the above result, the null hypothesis ( $H_{a1}$ ) “Products/Services has no significant effect on customer satisfaction at ACLEDA mobile Toan Chet.” is rejected. Thus, it is concluded that Products/Services have correlated with customer satisfaction. The result has consistently been identified as a critical determinant of customer satisfaction, as it directly reflects customers' experiences and perceived value from banking services (Parasuraman et al., 1988; Zeithaml et al., 1990). Banks that deliver high-quality services can establish trust and loyalty among customers, which significantly impacts satisfaction (Al-Azzam, 2015).

##### **2. Price and Customer Satisfaction**

Price has no significant for customer satisfaction at ACLEDA mobile ToanChet. The result of the correspondent of the regression analysis,  $t = 5.686$ , and  $p\text{-value} = 0.001 < 0.05$ . The regression results indicate that the dependent variable (Customer satisfaction) had been significantly influenced by the independent variable (Price). Based on the above result, the null hypothesis ( $H_{a2}$ ), “Price has no significant on customer satisfaction at ACLEDA mobile Toan Chet” is rejected. Thus, we concluded that price has a significant effect on the customer satisfaction at ACLEDA mobile Toan Chet. Research by Hanaysha

(2018) demonstrated that price fairness positively affects customer satisfaction by meeting customers' expectations of value for money. This is particularly relevant in the highly competitive banking environment in Cambodia, where interest rates are a key driver of customer retention.

### **3. Promotion and Customer Satisfaction**

Promotion has no significant on customer satisfaction at ACLEDA mobile ToanChet. The result of the correspondent of regression analysis,  $t = 0.827$ , and  $p\text{-value} = 0.409 > 0.05$ . The regression result indicated that the dependent variable (customer satisfaction) had not been significantly influenced by the independent variable. Based on the above result, the null hypothesis (Ha3) “Promotion has no significant impact on customer satisfaction at ACLEDA mobile ToanChet” is accepted. However, according to this above result, it is still partially influence on the dependent variable (Customer satisfaction). Thus, null hypothesis (Ha3), “Place has no significant impact on customer satisfaction at ACLEDA mobile Toan Chet” is rejected. So, we concluded that “Place” has an insignificant impact on the customer satisfaction at ACLEDA mobile ToanChet. Similar findings were observed in a study by Chaudhry et al. (2018), which highlighted that promotional efforts often target customer acquisition rather than retention, and their impact on satisfaction might be less direct.

### **4. Place and Customer Satisfaction**

Place has no significant on customer satisfaction at ACLEDA mobile Toan Chet. The result of the correspondent of regression analysis,  $t = 0.605$ , and  $p\text{-value} = 0.545 > 0.05$ . The regression result indicated that the dependent variable (customer satisfaction) had not been significantly influenced by the independent variable. Based on the above result, the null hypothesis (Ha4) “Place has no significant impact on customer satisfaction at ACLEDA mobile Toan Chet” is accepted. However, according to this above result, it is still partially influence on the dependent variable (Customer satisfaction). Thus, null hypothesis (Ho4), “Place has no significant impact on customer satisfaction at ACLEDA mobile Toan Chet” is rejected. So, we concluded that “Place” has an insignificant impact on the customer satisfaction at ACLEDA mobile Toan Chet. Additionally, the

result (Placement), while critical for accessibility, may become less relevant in an era of digital banking, where physical branch visits are declining (Chaudhry et al., 2018).

### **5. People and Customer Satisfaction**

People have no significant on customer satisfaction at ACLEDA mobile Toan Chet. The result of the correspondent of regression analysis,  $t = 3.442$ , and  $p\text{-value} = 0.001 < 0.05$ . The regression results indicated that the dependent variable (customer satisfaction) had been significantly influenced by the independent variable (People). Based on the above result, the null hypothesis (Ha5) “People have no significant impact on customer satisfaction at ACLEDA mobile Toan Chet” is rejected. So, it is concluded that “People/Personnel” has a significant impact on customer satisfaction at ACLEDA mobile Toan Chet. This is consistent with previous findings by Kant & Jaiswal, (2017) who encompasses the behaviors and skills of bank employees, was also found to have a significant effect. Previous studies have emphasized the importance of employee competence and interpersonal skills in creating a positive service experience for customers. ACLEDA Bank’s ability to train and empower its workforce might explain its positive performance in this area.

### **6. Physical Evidence and Customer Satisfaction**

Physical evidence has no significant on customer satisfaction at ACLEDA mobile Toan Chet. The result of the correspondent of regression analysis,  $t = 8.468$ , and  $p\text{-value} = 0.001 < 0.05$ . The regression result indicated that the dependent variable (customer satisfaction) had been significantly influenced by the independent variable (Physical Evidence). Based on the above result, the null hypothesis (Ha6) “Physical Evidence has no significant impact on customer satisfaction at ACLEDA mobile Toan Chet” is rejected. So, it is concluded that Physical Evidence has a significant impact on customer satisfaction in ACLEDA mobile Toan Chet. The result (Physical Facilities) also play a significant role in shaping customer perceptions. Modern, clean, and accessible facilities enhance the overall banking experience, fostering customer satisfaction. This finding echo previous research, such as that of Mohammed and Rashid (2018), who

found that physical evidence influences customer expectations and satisfaction in the service industry.

### **Multicollinearity**

Moreover, testing is to find relationship between independent variable and independent variable. Meanwhile, the analysis and description determine VIF smaller than 5 ( $VIF < 5$ ) and Tolerance bigger than 0.20 (Tolerance  $> 20$ ) according to Mr. O'Brien R.M published in 2007. Therefore, Variance Inflation Factors Value of all independent variables are bigger than 20%. To sum up, they (Product and Service, Price, Promotion, Place, People and Physical Evidence) have relationship with each other.

## **CHAPTER V: CONCLUSION AND IMPLICATION**

The aim of the present chapter is to summarize the main findings of the study. In addition, the chapter presents the policy implications, scope for further research and conclusion. For this purpose, the chapter is divided into three sections. The first section deals with the main findings of the study. The policy implications and suggestions are placed in the second section, and in the third section of the chapter, the scope for further research along with the conclusion of the study is presented.

### **5.1. The Main Findings of Study**

The purpose of this study was to study the impact or effect of the services marketing mix (6Ps) on customer satisfaction at ACLEDA mobile ToanChet. However, the business approach could be negatively affecting the bank. Many banks in Cambodia both local and international investments begin with a cost leadership strategy, which requires them to lower their prices to compete with their competitors. This forces them to reduce their service costs, including choices like poorly trained or untrained personnel, poor equipment, or poor physical environments for the service. Unfortunately, these factors are likely to negatively affect the bank in the long term, because customer satisfaction is affected by these dimensions of the service marketing mix. If the bank is not delivering a good customer service mix, then it will have trouble gaining customer satisfaction. This means it could also have trouble in its long-term financial performance.

For instance, the study's objectives were to explore how the service marketing mix affected customer satisfaction at ACLEDA mobile ToanChet. The study was conducted as a quantitative survey of customers using ACLEDA mobile ToanChet (n = 340). Analysis was conducted using descriptive statistics and regression. Additionally, a chi square test was used to determine if there were any significant differences in demographic groups (gender, age, level of education, and occupation).

The potential factors that impact elements of service marketing mix (6Ps) on customer satisfaction are greater because of many banks are doing their best for retaining and attracting other banks' customers via this marketing strategy, so lacking of this awareness may result unpredictable difficulties when the customers are not satisfied with the products and services provided. Therefore, it is important to find factors that help to establish customer satisfied the bank following 6Ps elements of service marketing mix. Banking service or other business is not able to directly control the satisfy their customers feel. They can just build environments that encourage people to feel satisfied through the maintenance their service after customer first purchased.

The study found it interesting to find out which factors are important for establishing customer satisfaction via service marketing mix of 6Ps. The purpose with this thesis was to get a better understand of customer satisfaction via this service marketing mix (6ps) at ACLEDA mobile ToanChet. From the reviewing relevant literature of service marketing mix (6Ps) on the customer satisfaction at ACLEDA mobile Toan Chet.

The present study selected some specific factors that guide our empirical research, where we intended to investigate how customers perceive the important of the factors was selected, for them to feel satisfied with bank services. After we found the factors that impact customer satisfaction, the assessing the effectiveness of service marketing mix by 6Ps at ACLEDA mobile Toan Chet was conducted for bank implementation and improved it as better performance for existing and new customers in Cambodian banking industry.

The study was conducted as a quantitative survey of customers using ACELDA Mobile Toan Chet (n = 340). Analysis was conducted using descriptive statistics and regression. Additionally, a chi square test was used to determine if there were any significant differences in demographic groups (gender, age, level of education, and occupation) on their use of ACLEDA mobile Toan Chet. the age rank is classified into 3 categories: 44.1% on 18-30 years old, 43.5% on 31-40 years old as the peak point, and 12.4% on 41-50 years old. For level of education, we noted that the "Bachelor's degree" is the highest percent 99.4%, as the second third rank are "High School and Secondary School". Finally, we

have also seen that the occupation customers who have been using ACLEDA Mobile ToanChet counted as the highest, 81.8% is from Employee followed by “Self-employed” which is shown 8.2% out of 340 respondents. These profiles of respondents are collected as they do help marketer or relevant participants are able design a market segmentation strategy to reach the right clients.

## **5.2. Conclusion**

The study found that Product and Service, Price, People, and Physical Evidence are good implementation strategies to attract customers to use ACLEDA Mobile Toan Chet. However, Promotion and Place did not show a strong effect on customer satisfaction. The findings can provide practical implications for the banking industry or financial institutions, helping them maintain existing customers and attract new clients.

There were six hypotheses proposed, with the first five having a strong positive influence on customer satisfaction. The second hypothesis, "Promotion and Place," did not have a significant influence on customer satisfaction. The regression results indicated that the independent variable (promotion) had not significantly influenced customer satisfaction at 5%, but it still had a partial influence.

In conclusion, the "Promotion and Place" element of service marketing mix is still affected on customer satisfaction, but it could be improved with more restructuring questions or sample size with ACLEDA Mobile Toan Chet customers.

## **5.3. Implications and Recommendations for ACLEDA Bank**

### **5.3.1. Implications**

- Focus on Strong Influencers: ACLEDA Bank should prioritize resources and strategies that enhance the elements of the marketing mix with strong positive impacts, such as Product quality, Customer interaction (People), and Physical Evidence (e.g., bank facilities).

- **Reevaluate Promotion Strategies:** Although promotion was not significant at the 5% level, its partial influence implies room for improvement. ACLEDA could refine its promotional campaigns to better align with customer needs, preferences, and the competitive banking environment.
- **Reconsider Place Strategies:** If the *Place* component (e.g., branch locations, accessibility) lacks influence, it may need adjustments to meet customer expectations, such as exploring digital or mobile banking channels.
- **Integrated Approach:** Ensuring a cohesive and integrated approach across all elements of the marketing mix will enhance the overall customer experience and satisfaction.

### **5.3.2. Recommendations**

#### **1. Strengthen the Positively Influential Elements (Toan Chet)**

- ACLEDA focus on enhancing the five marketing mix elements (Product, Price, People, Process, and Physical Evidence) that showed strong positive influence.
- Ensure continuous improvement in product offerings and service quality to maintain customer satisfaction.
- Leverage customer feedback to refine processes and improve tangible aspects such as branch facilities and staff interaction.

#### **2. Reevaluate Promotion Strategies (Toan Chet)**

- ACLEDA conduct targeted market research to identify why promotional activities are not resonating with customers.
- Develop more customer-centric and innovative promotional campaigns tailored to the banking sector, focusing on customer rewards, loyalty programs, and digital marketing.
- Test and optimize promotional methods, such as social media marketing, to increase engagement and effectiveness.

#### **3. Reconsider Place Strategies (Toan Chet)**

- ACLEDA enhance the accessibility of banking services through digital platforms, including mobile banking and internet banking, especially if physical branches are less influential.
  - Ensure branch locations meet customer convenience needs, possibly through relocation, expansion, or improved service hours.
  - Consider strategic partnerships or co-locations to increase the reach of banking services in underserved areas.
4. Promote an Integrated Marketing Mix Approach (Toan Chet)
- ACLEDA design an integrated strategy that aligns promotion and place with the other impactful elements.
  - Use customer satisfaction data to create a seamless banking experience that blends accessibility (Place) with effective communication and incentives (Promotion).
5. Focus on Continuous Assessment
- ACLEDA implement a feedback system to periodically evaluate the effectiveness of marketing strategies.
  - Use advanced analytics to measure the impact of revised promotion and place strategies on customer satisfaction.

### **Limitation & Future Research**

The research was completed successfully. However, this dissertation cannot be perfect because it has limitations on some points such as:

Firstly, the data collection for the study requires 340 sample sizes and we use a questionnaire by using a google form to send it to group of people to get the answers on their available time to respond. So, the answer of the respondents we cannot control to reach the best answer from them. Some of them may be didn't honest to answer the question, they just click and submit. So, the data maybe didn't make the result practical 100 percent.

Second, there are many detailed factors that affect customer satisfaction in elements of service marketing mix (6Ps) that we need to study, but in this research study we only focus on six main independent variables such as Product, Price,

Promotion, Place, People, and Physical evidence. Therefore, this theme doesn't cover more meaning of the customers' satisfaction while in the service sector there are normally 6Ps of service marketing mix which is included "Process" element. In the future research, the students or researchers should consider more feasible indicators:

- The data collection should be face-to-face interviews to obtain the truthful answer from the respondents.
- Since both 6Ps of service marketing mix and customer satisfaction are areas in constant change following competitive environment of the market. So, it could be interesting to see if the research as ours would yield the same results in five to ten years from now. People's perceptions of satisfaction by 6Ps elements of service marketing mix will most likely change as technology advancement will become even more integrated into people's lives. Will the same factors for establishing satisfaction that are important today, be as important in the future?
- An interesting aspect to look at, in connection with consumer satisfaction by service marketing mix of 6Ps, is culture and theories. Do people from different cultures emphasize different satisfy establishing factors? Can any differences be distinguished and if so, why?
- In our research, the focus has been on consumer satisfaction by 6Ps of service marketing mix. However, "Process" and "Technology" are a relevant aspect for customer satisfaction as well. One recommendation is to shift the focus on these two elements and see if it might result in different kinds of satisfaction establishing factors.
- One further suggestion for future research is to go out and ask the bank that engage in elements of service marketing mix as how they have managed to handle the challenge of establishing consumer satisfaction by this marketing strategy.
- A lot of commercial banks today are hunting for customers from other banks via "People" element which means that hunting competitors' employees are hunting their customers. So, retaining or retention the existing customers is very crucial to keep the market segment remaining. It could be interesting to

investigate if what factors are the bank emphasized to establish retention customers long time.



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## Appendix

កម្រងសំណួរ៖

ឥទ្ធិពលនៃយុទ្ធសាស្ត្រទីផ្សារចម្រុះលើការពេញចិត្តរបស់អតិថិជន៖

ករណីសិក្សារបស់ ACLEDA Mobile (Toanchet)

### **THE IMPACT OF MARKETING MIX STRATEGIES ON CUSTOMER SATISFACTION:**

#### **A CASE STUDY OF ACLEDA MOBILE (TOANCHET).**

សូមថ្លែងអំណរគុណសម្រាប់ការចូលរួមសហការ និងយល់ព្រមឆ្លើយតបទៅនឹងសំណួរ  
ស្តីពី “ឥទ្ធិពលនៃយុទ្ធសាស្ត្រទីផ្សារចម្រុះលើការពេញចិត្តរបស់អតិថិជន៖ ករណីសិក្សារបស់  
ACLEDA Mobile Toanchet (Toanchet)” ។

សូមឆ្លើយដោយស្មោះត្រង់ពីព្រោះសំណួរដែលនឹងត្រូវយកមកវិភាគ ទាល់តែជាប្រភេទ  
ទិន្នន័យដែលត្រឹមត្រូវ និងគួរអោយទុកចិត្តបាន ។

Thank you for your cooperation and for agreeing to answer all  
questionnaires that related to case study “**THE IMPACT OF MARKETING  
MIX STRATEGIES ON CUSTOMER SATISFACTION:**

#### **A CASE STUDY OF ACLEDA MOBILE (TOANCHET).”**

Please answer honestly because the questionnaire will be analyzed as long  
as the data is accurate and reliable.

កម្រងសំណួរស្រាវជ្រាវ កម្រិតថ្នាក់បរិញ្ញាបត្រជាន់ខ្ពស់

Questionnaire for Master Degree

ផ្នែកទី១ ៖ ព័ត៌មានរបស់អ្នក

#### **Part 1: Your information**

សូមឆ្លើយសំណួរខាងក្រោមអំពីខ្លួនអ្នក៖

Please answer below questions:

1. ភេទ (Gender) ៖
  - ប្រុស (Male)
  - ស្រី (Female)
  - ផ្សេងទៀត (Other)
2. អាយុ (Age) ៖
  - ១៨-៣០ (18-30)
  - ៣១-៤០ (31-40)
  - ៤១-៥០ (41-50)
  - ៥១ ឬខ្ពស់ជាងនេះ។ (51 or above)
3. កម្រិតអប់រំរបស់អ្នក (Education) ៖
  - បឋមសិក្សា (Primary School)
  - អនុវិទ្យាល័យ (Secondary School)
  - វិទ្យាល័យ (High School)
  - បរិញ្ញាបត្រ ឬខ្ពស់ជាងនេះ។ (Bachelor or above)
4. មុខរបរបច្ចុប្បន្នរបស់អ្នក (Occupation) ៖
  - សិស្ស (Student)
  - បម្រើការ (Employed)
  - ធ្វើការខ្លួនឯង (Self-Employed)
  - គ្មានការងារធ្វើ (Unemployed)
  - ផ្សេងៗ ( សូមបញ្ជាក់ ) (Other, please specify)
5. ទីកន្លែងរស់នៅរបស់អ្នក (Current address) ៖
  - ភ្នំពេញ (Phnom Penh)

- ខេត្ត (Province)

6. តើលោកអ្នកមានប្រើប្រាស់ ACLEDA Mobile Toanchet ឬទេ? (Do you use

ACLEDA Mobile Toanchet)

- បាទ/ចាស (Yes)
- មិនប្រើទេ (No)

7. តើលោកអ្នកមានបំណងប្រើប្រាស់សេវា អេស៊ីលីដាម៉ូបាល ( ទាន់ចិត្ត )

ក្នុងរយៈពេល១ឆ្នាំ បន្តទៅមុខទៀតឬទេ ? (Do you plan to use ACLEDA Mobile Toanchet in the next 1 year)?

- បាទ/ចាស (Yes)
- មិនប្រើទេ (No)

### **ផ្នែកទី២ ៖ យុទ្ធសាស្ត្រទីផ្សារចម្រុះ (Marketing Mix Strategies)**

សូមប្រើចំណាត់ថ្នាក់រង្វាស់គុណភាព ដោយគូសរង្វង់លេខណាមួយដែលជាចំណាត់ថ្នាក់ សម្រាប់លោកអ្នកគិតថា វាមានភាពសមស្របបំផុត។

១. មិនយល់ស្របខ្លាំង (Strongly Disagreed)

២. មិនយល់ស្រប (Disagree)

៣. មិនសម្រេចចិត្ត (Neutral)

៤. យល់ស្រប (Agree)

៥. យល់ស្របខ្លាំង (Strongly Agree)

១. ផលិតផល ឬសេវាកម្ម (Product or service) (IV1)		មិនយល់ស្របខ្លាំង (Strongly Disagree)	មិនយល់ស្រប (Disagree)	មិនសម្រេចចិត្ត (Neutral)	យល់ព្រម (Agree)	គាំទ្រពេញទំហឹង (Strongly Agree)
PQ1	<p>អេស៊ីលីជាម៉ូបាយល ( ទាន់ចិត្ត ) ផ្តល់ជូននូវផលិតផលនិងសេវាកម្ម យ៉ាងទូលំទូលាយទូទាំងប្រទេស ។</p> <p>ACLEDA mobile Toanchet offers a wide range of banking products.</p>	1	2	3	4	5
PQ2	<p>ការអភិវឌ្ឍអេស៊ីលីជាម៉ូបាយល ( ទាន់ចិត្ត ) ថ្មីតែងតែមានសារៈសំខាន់សម្រាប់គ្រឹះអាជីវកម្មរបស់ធនាគារ ។</p> <p>New product development is always important for the health of the bank.</p>	1	2	3	4	5
PQ3	<p>អេស៊ីលីជាម៉ូបាយល ( ទាន់ចិត្ត ) កំពុងដាក់ដំណើរការ ប្រើប្រាស់ជាធម្មតាលើទីផ្សារទូទាំងប្រទេសនិងគ្រប់ពេលវេលា ។</p> <p>ACLEDA mobile Toanchet is launching products as normally in the market</p>	1	2	3	4	5

	throughout the country.					
PQ4	<p>ការអភិវឌ្ឍ អេស៊ីលីជាម៉ូបាល ( ទាន់ចិត្ត )</p> <p>ធ្វើឡើងតាមតម្រូវការទីផ្សារ ។</p> <p>All new product developments are guided by market needs.</p>	1	2	3	4	5
PQ5	<p>អេស៊ីលីជាម៉ូបាល ( ទាន់ចិត្ត ) ធ្វើការបែងចែកសេវា</p> <p>វាកម្មរបស់ខ្លួន ដើម្បីបំពេញតម្រូវការផ្សេងៗរបស់</p> <p>អតិថិជន ។</p> <p>ACLEDA mobile Toanchet differentiates its services to meet different needs of customers.</p>	1	2	3	4	5

២. តម្លៃ (Price) (IV2)		មិនយល់ស្របខ្លាំង (Strongly Disagree)	មិនយល់ស្រប (Disagree)	មិនសម្រេចចិត្ត (Neutral)	យល់ព្រម (Agree)	គាំទ្រពេញទំហឹង (Strongly Agree)
PRQ1	<p>អេស៊ីលីជាម៉ូបាល ( ទាន់ចិត្ត ) បានកំណត់តម្លៃ</p> <p>ច្បាស់លាស់សម្រាប់សេវាកម្មនីមួយៗ ។</p>	1	2	3	4	5

	ACLEDA mobile Toanchet has set clear pricing objectives for each product and service.					
PRQ2	ផលិតផល និងសេវាកម្ម អេស៊ីលីជាម៉ូបាយល (ទាន់ចិត្ត) ទូទាត់តម្លៃ ដោយយោងតាមប្រភេទសេវាកម្ម នៃការប្រើប្រាស់របស់អតិថិជន ។  ACLEDA mobile Toanchet make payment for the products and services based on the customers' service types.	1	2	3	4	5
PRQ3	អេស៊ីលីជាម៉ូបាយល (ទាន់ចិត្ត) មានតម្លៃសេវាអាចប្រកួតប្រជែងជាមួយធនាគារដទៃ ។  ACLEDA mobile Toanchet has fee which can be competed with other banks.	1	2	3	4	5
PRQ4	អេស៊ីលីជាម៉ូបាយល (ទាន់ចិត្ត) មានគោល ការណ៍កំណត់ថ្លៃ/តម្លៃដែលអាចបត់បែនបានសម្រាប់ផលិតផល ។  ACLEDA mobile Toanchet has a flexible pricing policy for products.	1	2	3	4	5
PRQ5	អេស៊ីលីជាម៉ូបាយល (ទាន់ចិត្ត) ផ្តល់ជូននូវផលិតផល និងសេវាកម្មក្នុងតម្លៃសមរម្យ ។  ACLEDA mobile Toanchet offers products and services in fair prices.	1	2	3	4	5

៣. ការផ្សព្វផ្សាយ (Promotion)		មិនយល់ស្របខ្លាំង (Strongly Disagree)	មិនយល់ស្រប (Disagree)	មិនសម្រេចចិត្ត (Neutral)	យល់ព្រម (Agree)	គាំទ្រពេញទំហឹង (Strongly Agree)
PM1	<p>អេស៊ីលីដាម៉ូបាល ( ទាន់ចិត្ត ) បានផ្សព្វផ្សាយ កម្មវិធីលើកទឹកចិត្តជាច្រើនប្រភេទសម្រាប់ អតិថិជនដើម្បីយល់ដឹងពីផលិតផល/សេវាកម្ម របស់ធនាគារ។</p> <p>ACLEDA mobile Toanchet offers many promotions types for customers to know about the bank's products/services.</p>	1	2	3	4	5
PM2	<p>អេស៊ីលីដាម៉ូបាល ( ទាន់ចិត្ត ) បានផ្សព្វផ្សាយ វិធីប្រើប្រាស់ងាយស្រួល នៅលើទូរស័ព្ទដៃ។</p> <p>ACLEDA mobile Toanchet ensures that other bank materials are easy to find.</p>	1	2	3	4	5
PM3	<p>អេស៊ីលីដាម៉ូបាល ( ទាន់ចិត្ត ) មានយុទ្ធសាស្ត្រ សម្រាប់គាំទ្រសកម្មភាពទំនួលខុសត្រូវសង្គម ។</p> <p>ACLEDA mobile Toanchet has a strategy for support of social</p>	1	2	3	4	5

	responsibility activities.					
PM4	អេស៊ីលីជាម៉ូបាល ( ទាន់ចិត្ត ) ខិតខំផ្សព្វផ្សាយ កម្មវិធីលើកទឹកចិត្តលក់ផលិតផល ឬសេវាកម្ម។ ACLEDA mobile Toanchet undertakes sales promotion activities.	1	2	3	4	5

៤. ទីកន្លែង (Place) (IV4)		មិនយល់ស្របខ្លាំង (Strongly Disagree)	មិនយល់ស្រប (Disagree)	មិនសម្រេចចិត្ត (Neutral)	យល់ព្រម (Agree)	គាំទ្រពេញទំហឹង (Strongly Agree)
PL1	ធនាគារ មានទីតាំងផ្តល់ម៉ាស៊ីន ATM ប្រកបដោយភាពងាយស្រួលខ្លាំងសម្រាប់ប្រើ ប្រាស់ អេស៊ីលីជាម៉ូបាល ( ទាន់ចិត្ត ) ។ Bank has ATM machines which are convenience for using ACLEDA mobile Toanchet.	1	2	3	4	5
PL2	អេស៊ីលីជាម៉ូបាល ( ទាន់ចិត្ត ) មានទីតាំងម៉ាស៊ីន ATM សមស្រប និងក្បែរប្រជុំជន និងទីកន្លែង ស្នាក់នៅផ្សេងៗ ។	1	2	3	4	5

	ACLEDA mobile Toanchet carries out suitable ATM machines and other outlets.					
PL3	<p>អេស៊ីលីជាម៉ូបាយល ( ទាន់ចិត្ត ) អាចប្រើប្រាស់កាត ឥណពន្ធ VISA និង ម៉ាស៊ីន ATM ដើម្បីជម្នះបញ្ហា ឫឧបសគ្គលើការផ្តល់សេវាកម្មមិនផ្ទាល់ជូន អតិថិជន ។</p> <p>ACLEDA mobile Toanchet utilizes debit VISA card and ATM machine to overcome the issue indirectly for customers.</p>	1	2	3	4	5
PL4	<p>អេស៊ីលីជាម៉ូបាយល ( ទាន់ចិត្ត ) ( ម៉ាស៊ីន ATM ) មានទីតាំងជាច្រើននៅជិត ងាយស្រួលដល់អតិថិជន ។</p> <p>ACLEDA mobile Toanchet has ATM machines which are near and convenient for customers.</p>	1	2	3	4	5
PL5	<p>អេស៊ីលីជាម៉ូបាយល ( ទាន់ចិត្ត ) មានជម្រើសនៃ ទីតាំង ដែលមានភាពងាយស្រួល សុវត្ថិភាព លទ្ធភាពមើលឃើញ និងលទ្ធភាពប្រើប្រាស់ក្នុង ចំណោមកត្តាផ្សេងៗ ។</p> <p>The choice of the ACLEDA mobile Toanchet is guided by convenience, safety, visibility, and accessibility among other factors.</p>	1	2	3	4	5

៥. បុគ្គលិក (People) (IV5)		មិនយល់ស្របខ្លាំង (Strongly Disagree)	មិនយល់ស្រប (Disagree)	មិនសម្រេចចិត្ត (Neutral)	យល់ព្រម (Agree)	គាំទ្រពេញទំហឹង (Strongly Agree)
PE1	<p>អេស៊ីលីដាម៉ូបាល ( ទាន់ចិត្ត ) មានបុគ្គលិករងចាំទំនាក់ទំនងដោះស្រាយបញ្ហាជាប្រចាំ ។</p> <p>ACLEDA mobile Toanchet has contact personnel who standby to handle any issues.</p>	1	2	3	4	5
PE2	<p>អេស៊ីលីដាម៉ូបាល ( ទាន់ចិត្ត ) មានបុគ្គលិកទំនាក់ទំនងប្រកប វិជ្ជាជីវៈក្នុងការបម្រើអតិថិជន ។</p> <p>Contact personnel are courteous &amp; professional in serving customers.</p>	1	2	3	4	5
PE3	<p>អេស៊ីលីដាម៉ូបាល ( ទាន់ចិត្ត ) មានបុគ្គលិកទំនាក់ទំនងសម្រាប់ការប្រើប្រាស់សេវាកម្មថ្មីៗជាប្រចាំ ។</p> <p>ACLEDA mobile Toanchet always has contact personnel to handle any enquiries.</p>	1	2	3	4	5
PE4	<p>អេស៊ីលីដាម៉ូបាល ( ទាន់ចិត្ត ) មានបុគ្គលិកទំនាក់</p>	1	2	3	4	5

	ទំនងប្រកប ដោយភាពរួសរាយ រាក់ទាក់ក្នុងការ បម្រើអតិថិជន ។  Staff are efficient, warm, friendly and honest.					
PE5	អេស៊ីលីដាម៉ូបាល ( ទាន់ចិត្ត ) មានបុគ្គលិកមាន ឯកសណ្ឋានត្រឹមត្រូវ ។  ACLEDA mobile Toanchet has staff who is neatly kited (have uniforms).	1	2	3	4	5

៦. គ្រឿងបរិក្ខារលម្អ (Physical Evidence) (IV6)		មិនយល់ស្របខ្លាំង (Strongly Disagree)	មិនយល់ស្រប (Disagree)	មិនសម្រេចចិត្ត (Neutral)	យល់ព្រម (Agree)	គាំទ្រពេញទំហឹង (Strongly Agree)
PT1	អេស៊ីលីដាម៉ូបាល ( ទាន់ចិត្ត ) មានទីតាំងរបស់ ម៉ាស៊ីន ATM ប្រកបដោយបរិយាកាសស្អាតល្អ និងមានភាពទាក់ទាញ ។  ACLEDA mobile Toanchet has ATM machines which has clean atmosphere and attractive.	1	2	3	4	5

PT2	<p>អេស៊ីលីដាម៉ូបាល ( ទាន់ចិត្ត )</p> <p>មានបច្ចេកវិទ្យាទាន់សម័យ ។</p> <p>ACLEDA mobile Toanchet has updated technology.</p>	1	2	3	4	5
PT3	<p>អេស៊ីលីដាម៉ូបាល ( ទាន់ចិត្ត )</p> <p>ធានាសុវត្ថិភាពលុយកាក់របស់អតិថិជន ។</p> <p>ACLEDA mobile Toanchet ensures the customers' fund is safe.</p>	1	2	3	4	5
PT4	<p>អេស៊ីលីដាម៉ូបាល ( ទាន់ចិត្ត )</p> <p>មានបច្ចេកវិទ្យាងាយស្រួលប្រើប្រាស់ ។</p> <p>ACLEDA mobile Toanchet has technology convenient to use.</p>	1	2	3	4	5
PT5	<p>ធនាគារតែងធ្វើបច្ចុប្បន្នភាពបច្ចេកវិទ្យាធនាគារ</p> <p>ជូនអតិថិជនជាប់ជាប្រចាំ ។</p> <p>The bank has always the updated banking technology for customers.</p>	1	2	3	4	5

**ផ្នែកទី៣ ៖ ភាពពេញចិត្តរបស់អតិថិជន (Customer Satisfaction)**

ខាងក្រោមនេះ គឺជាសេចក្តីថ្លែងការណ៍មួយចំនួនអំពីភាពពេញចិត្តរបស់អតិថិជន ។ សូមចង្អុលបង្ហាញថាតើសេចក្តីថ្លែងការណ៍ត្រឹមត្រូវកម្រិតណាសម្រាប់ភាពពេញចិត្តរបស់អតិថិជនដោយគូសរង្វង់លេខណាមួយដែលជា ចំណាត់ថ្នាក់សម្រាប់លោកអ្នកគិតថា វាមានភាពសមស្របបំផុត ។

១. មិនយល់ស្របខ្លាំង (Strongly Disagreed)

២. មិនយល់ស្រប (Disagree)

៣. មិនសម្រេចចិត្ត (Neutral)

៤. យល់ស្រប (Agree)

៥. យល់ស្របខ្លាំង (Strongly Agree)

<b>ភាពពេញចិត្តរបស់អតិថិជន (Customer Satisfaction) (DV1)</b>		មិនយល់ស្របខ្លាំង (Strongly Disagree)	មិនយល់ស្រប (Disagree)	មិនសម្រេចចិត្ត (Neutral)	យល់ស្រប (Agree)	យល់ស្របខ្លាំង (Strongly Agree)
CS1	<p>ខ្ញុំពេញចិត្ត អេស៊ីលីដាម៉ូបាល ( ទាន់ចិត្ត ) នៅក្នុង ACLEDA PLC. ព្រោះពួកវាបានបំពេញតាមការរំពឹងទុករបស់ខ្ញុំ ។</p> <p>I am satisfied with products and services in ACLEDA mobile Toanchet because they are met my expectation.</p>	1	2	3	4	5
CS2	<p>ខ្ញុំពេញចិត្តនឹងផលិតផល និងសេវាកម្មនៅក្នុងអេស៊ីលីដាម៉ូបាល ( ទាន់ចិត្ត ) ព្រោះពួកវាមានភាពងាយស្រួលច្រើន ផ្តល់អត្ថប្រយោជន៍</p>	1	2	3	4	5

	<p>កាន់តែច្រើន និងប្លែកពីគេ។</p> <p>I am satisfied with products and services ACLEDA mobile Toanchet because they are more convenient, more benefits, and unique.</p>					
CS3	<p>ខ្ញុំពេញចិត្តនឹងការចំណាយលើសេវា អេស៊ីលី ជាម៉ូបាយល ( ទាន់ចិត្ត ) តាមតម្លៃនៃគុណភាព ដែលបានផ្តល់ ។</p> <p>I am satisfied with the products and services expenses in term of the quality provided by ACLEDA mobile Toanchet.</p>	1	2	3	4	5
CS4	<p>ខ្ញុំពេញចិត្តនឹងការយកកម្រៃសេវារបស់ ផលិតផល និងសេវាកម្មរបស់ អេស៊ីលីជាម៉ូបាយល ( ទាន់ចិត្ត ) ។</p> <p>I am satisfied with all products and services charge of ACLEDA mobile Toanchet.</p>	1	2	3	4	5
CS5	<p>ខ្ញុំពេញចិត្តចំពោះការបញ្ចុះតម្លៃដែលផ្តល់ជូន ដោយការផ្សព្វផ្សាយកម្មវិធីលើកទឹកចិត្តរបស់ អេស៊ីលីជាម៉ូបាយល ( ទាន់ចិត្ត ) លើផលិតផល និងសេវាកម្ម។</p> <p>I am satisfied the discount offered by ACLEDA mobile Toanchet's</p>	1	2	3	4	5

	promotion on products and services.					
CS6	ខ្ញុំពេញចិត្តនឹងទីតាំងរបស់អេស៊ីលីដាម៉ូបាល (ទាន់ចិត្ត) ដែលផ្តល់ភាពងាយស្រួល សុវត្ថិ ភាព លទ្ធភាពមើលឃើញ និងលទ្ធភាពប្រើ ប្រាស់នៅពេលប្រតិបត្តិការទូទាត់ផ្សេងៗទៀ ត។  I am satisfied with the bank's location where is convenience, safety, visibility, and accessibility among other factors.	1	2	3	4	5

សូមអរគុណចំពោះពេលវេលាក្នុងការបំពេញការស្ទង់មតិនេះ និងកិច្ចសហប្រតិបត្តិការរបស់

អ្នក។ ជូនពរសំណាងល្អ!!! 😊

សាស្ត្រាចារ្យពិនិត្យ និងអនុម័ត

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បណ្ឌិត តាន់ សារ៉េន

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