THE EFFECT OF SERVICE MARKETING MIX ELEMENTS ON CUSTOMER SATISFACTION AT DEBUB GLOBAL BANK S.C HAWASSA CITY BRANCHES

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Abstract

Customer satisfaction is described as a person's enjoyment or unhappiness with a product's perceived performance or outcome compared to their expectations. It is a continuous process that necessitates management's attention. The marketing mix is a collection of controllable marketing elements that a firm employs to elicit the appropriate response from its target market. This study aimed to look into the effect of service marketing mix variables on customer satisfaction at Debub Global Bank S.C. Hawassa city branches. 365 bank respondents completed a closed-ended questionnaire to achieve the study's goal. These respondents were chosen using the convenience non-probability sampling approach. The information received from questionnaire respondents was examined using statistical tools such as mean, standard deviation, correlation, and multiple regression analysis. The mean descriptive result of this study indicates that clients are neither satisfied nor dissatisfied with the bank's marketing mix elements. As a result, customers are dissatisfied with four varied aspects (pricing, location, promotion, and method). Still, two composite parts (service and physical proof) are neither satisfied nor unsatisfied, and only one composite component (person) is happy. In a correlation study, all independent criteria (service, price, location, promotion, person, process, and physical proof) are significantly associated with the dependent variable (customer enjoyment). According to the regression study, six marketing mix characteristics (service, price, site, person, process, and physical proof) considerably impact consumer pleasure. Whereas advertising increases consumer satisfaction, its absence has the reverse effect. Based on the study's findings, the researcher provides various recommendations to bank management and other researchers.

Keywords: customer satisfaction, marketing mix ingredients, service, pricing, place, promotion, person, method, and physical evidence.

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Introduction

In the banking industry, the practical execution of service marketing mix aspects substantially impacts customer happiness. However, research has demonstrated insufficient more than implementation of the service marketing mix elements. Elias Abraham (2016) conducted another study on the effect of marketing mix elements (4Ps) on sales performance at the Hawassa Millennium Pepsi-Cola plant. Dawit G. A service quality assessment on customer satisfaction was also undertaken in Ethiopian telecoms. The data indicate a positive association between marketing mix components and consumer happiness. They do not, however, include or combine expanded marketing mix elements (people, process, and physical proof).

Debube Global Bank S.C., Hawassa city branches are having numerous challenges with effectively implementing service marketing mix-related tactics, as viewed, experienced, and some data received from the bank by the researcher. Examples include an unexpected drop in internet connection (process), a limited number of branches, client accessibility and proximity challenges, a lack of advertising, and issues with ATM availability and competitive pricing in guarantee commission rate. The Lion International Bank Hawassa city branches now deal with service marketing mix challenges.

Literature Review

Both money lending and money shifting are centuries-old activities. Banking was created as early as 2000 B.C. in Babylonian temples. C. Commercial banking and investment can be dated back to the eleventh century. These ancient financial activities radically differed from their modern-day equivalents in many ways. Rather than money, deposits were made in livestock, grain, other crops, and precious metals.

Nonetheless, specific critical components of today's financial system may be found in these older systems. Deposits were accepted in various forms, loans were made, and borrowers paid interest to lenders. This period in financial history is acknowledged as the beginning of modern banking (Davies, G., 1994).

Recent African banking achievements must be seen in light of significant differences in financial and technological capacity. South Africa and Mauritius, on the other hand, have well-established economic systems. Despite significant advancements in the past decade, African banking is characterized by shallow banking organizations that typically only provide core banking services.

Beck and Cull (2013) state that Africa still needs a sophisticated banking system.

Due to the socialist regime's nationalization of private investments after 1994, the banking system was suffocated, leaving only three government banks: the National Bank of Ethiopia, the Commercial Bank of Ethiopia, and the Industrial Development Bank (Gedey, 1990).

When the socialist dictatorship was ousted in 1991, this changed. Following that, in 1994, Business Proclamation No.84/1994 was published on bank licensing and oversight. This signaled the start of a new era in Ethiopia's banking industry. Private banking firms sprang up in Addis Ababa immediately following the proclamation's execution and proliferated throughout Ethiopia (Gedey, 1990). Since publishing Banking Business Proclamation No.84/1994 in 1994, several private commercial banks have been created. Debub Global Bank S.C. is a South African bank. NBE (2014) identifies one such private bank.

Debub Global Bank S.C. is a South African bank. (DGB) was founded to operate in the banking industry in compliance with Article 304 of Ethiopia's Commercial Code. The Lion International Bank was approved by the National Bank of Ethiopia on April 20, 2012, with an allowed capital of 266 million Birr and a subscribed capital of 432 million Birr. With 115 locations nationally, the bank is also one of the youngest in the country.

Debube Global Bank (DGB) established a branch in Hawassa on August 28, 2012, and has grown to two locations. The bank offers overdraft, overdraft, merchandise loans, import letters of credit, pre-shipment export credit, revolving export credit facility, letter of guarantee facility, and term loans (short-term and long-term).

Banks contribute to the progress of all countries in various ways. Any business aims to remain profitable by generating and selling goods or services. However, a company can only thrive if its clients are satisfied. Companies can win the competition by meeting their customers' expectations and wish better. One of the most important measures a firm can do to stay in business is to focus on building customers rather than simply manufacturing a product (Johansson J, 2000:12). Customer satisfaction is defined as a person's joy or disappointment when comparing a product's perceived performance or outcome to their expectations (Harker, 2009).

As a result, service marketing mix components are the critical emphasis of today's marketing strategy for banks seeking to impress clients. Management

uses the marketing mix as a business tool. Firms can compete on a global scale. It refers to the four primary decision-making areas (4Ps) in the marketing process that the firm blends and combines to satisfy the desires and preferences of customers. Marketing managers can utilize a tactical marketing strategy of product, pricing, location, and promotion (the 4Ps) to meet better client requirements and desires (Shankar and Chin, 2011).

To be successful and competitive in the banking industry, banks must consider what they will produce (service), how much they will charge for what they have made or the service they have rendered (Interest and service charge), how the service will be delivered (place), and how they will inform customers about the service (promotion). Furthermore, the bank must analyze its operational processes, the people it serves, and its physical structure.

In addition to the four Ps, the modern marketing mix incorporates the three Ps of people, processes, and physical evidence (Gronroos, 2007). This gives marketers a tremendous chance to expand in meeting and fulfilling customer wants and aspirations. The primary goal of this research was to investigate the impact of service marketing mix components on customer satisfaction at Debub Global Bank S.C. in Hawassa, Ethiopia.

Research Question
In response to the issues mentioned above, the following research questions have been developed:
- What is the client reaction in Hawassa city branches to Debub Global S.C's service marketing mix aspects?
- What effect does each part of the service marketing mix have tangible proof have on customer satisfaction in Hawaii Debub Global Bank branches?
- What is the relationship between the ingredients of the service marketing mix and customer satisfaction?

Study objective
The following are the study's objectives:
- To investigate the impact of a product or service on consumer satisfaction.
- To investigate the effect of marketing mix elements on consumer satisfaction.
- To investigate the relationship between the components of the service marketing mix and customer satisfaction.

THE METHODOLOGY OF RESEARCH
Data Sources and Data Types
Primary and secondary data were gathered from appropriate sources to help answer the study questions and achieve the research objectives. Customers at DGB S. C. Hawassa branches provided preliminary data for this study. Secondary data for this study came from secondary sources such as bank directories, annual reports, published and unpublished publications, local and international newspapers, books and journals, and research works created in the related area.

Sampling Techniques
The researcher chose a sample of clients using the convenience sampling technique. Because obtaining all clients at once for probability sampling is impracticable, a convenience sample technique must be utilized. Convenience sampling is a non-probability sampling approach in which respondents are picked based on their proximity to the researcher and ease of access (Black, 1999).

Size of the Sample
A sample from the entire population is required because there are several obstacles to including the whole population in the study. Debub Global Bank S.C of Hawassa city branches has a total population of 4517 people. Out of that I have selected 380 sample customers. The sample size for our study was determined by using the formula according to (Yamane, 1967; Cochran 1963):

$$n = \frac{N}{1+N(e)^2} =$$

Where n, is the sample size, N is the total size of the target population, e is the level of error and given N = 47, 150 and e = 0.07 level sampling error

Then, $n = \frac{4517}{1+4517(0.05)^2} = \frac{4517}{(1+4517(0.0025))} = 380$

Hence, the sample size is $n = 380$

Methods of Data Collection
As a result, self-administered questionnaires were created to gather information from study participants. The convenience sampling collected Primary data from consumers at DGB Hawassa city branches. The researcher and one enumerator employed closed-ended questionnaires as data collection instruments.

Data Examination
(4.1) Pearson Correlation Analysis
In this study, the researcher used Karl Pearson's coefficient of correlation (or simple correlation) because it is the most often used way of assessing

the degree of relationship between two variables. The Pearson correlation coefficient can also evaluate a link's magnitude and direction (positive or negative) between two continuous variables (Pallant, 2007). Furthermore, the two variables are associated randomly, meaning that one is independent and the other is dependent. A normal distribution is produced by several distinct factors interacting with both variables (Kothari, 2004).

Pearson correlation was utilized to explore the relationship between the independent variables (service marketing mix elements) and the dependent variable (customer happiness).

The correlation coefficient. Simply stating the connection is insufficient because it can include both dimensions beginning with zero (negative, zero, or positive).

As a result, the table below served as a guideline for discussing this research to determine the degree and kind of correlation between variables.

Table 4.10: A Coefficient Correlation Strength Rule of Thumb

Range of Coefficient	Description of Strength
±.81 to ±1.00	Very Strong
±.61 to ±.80	Strong
±.41 to ±.60	Moderate
±.21 to ±.40	Weak
±.00 to ±.20	None

Source: Bhattacherjee (2012)

The table below depicts the relationship between the study's dependent variable (consumer satisfaction) and the independent factors (service/ product, price, location, promotion, person, process, and physical evidence).

Table 4.11: The Relationship between Service Marketing Mix Elements and Customer Satisfaction

		Customer satisfaction
Service	Pearson Correlation	.587**
	Sig. (2-tailed)	.000
	N	365
Price	Pearson Correlation	.560**
	Sig. (2-tailed)	.000
	N	365
Place	Pearson Correlation	.542
	Sig. (2-tailed)	.000
	N	365
Promotion	Pearson Correlation	.184**
	Sig. (2-tailed)	.000
	N	365
Person	Pearson Correlation	.570**
	Sig. (2-tailed)	.000
	N	365
Process	Pearson Correlation	.660**
	Sig. (2-tailed)	.000
	N	365
Physical evidence	Pearson Correlation	.688**
	Sig. (2-tailed)	.000
	N	365
Customer satisfaction	Pearson Correlation	1**
	Sig. (2-tailed)	.000
	N	365
**. Correlation is significant at the 0.01 level (2-tailed)		

Source; own survey,

Table 4.11 shows that all dependent and independent variables have a statistically significant positive association. The previous table shows the most important relationship between customer happiness and tangible proof (r=0.68, p0.01).

Table 4.10. Customer satisfaction and procedure had the strongest association (r=0.67, p0.01). According to Bhattacherjee (2012) from Table 4.10, customer satisfaction and procedure have a good link.

Customer satisfaction and service (r=0.58, p0.01), as well as customer satisfaction and person (r=0.57, p0.01), customer satisfaction and pricing (r=0.55, p0.01), and customer satisfaction and location (r=0.53, p0.01), are related.

According to Table 4.10, the correlations between customer satisfaction and service, customer

satisfaction and person, customer satisfaction and pricing, place, and customer satisfaction are modest, falling within the range of 0.41-0.60. Both instances have critical similarities. On the other hand, customer satisfaction and promotion have almost no link (r=0.184, p0.01). The lowest correlation strength values in Table 4.10 do not imply that advertising has no association with the variable consumer satisfaction. It should be noted that no relationship is equal to zero. There is, however, a connection here. The word "none," on the other hand, indicates the strength of the association between the variables.

(4.1) Analysis of Regression

The researcher performed multiple regression analyses in this study to determine how much the service marketing mix elements influenced customer satisfaction. The researcher in this thesis uses several regression analyses since they are commonly utilized in investigations where two or more independent variables are expected to regulate one or more dependent variables (Baker, 2006).

4.1.1 Diagnostic Testing

The following tests were performed before performing regression analysis to confirm that the data was suitable for assumption regression analysis:

4.1.1.1 Multicollinearity Examination

Before conducting the regression analysis, assessing the multicollinearity or variable relationship was important. The Variance Inflation Factor (VIF) is a multi-colinearity metric with a continuous independent variable. Pallant (2010) recommends that tolerance levels be more than 0.1 and VIF values be less than 10.0. In general, if the mean VIF of a variable exceeds 10, it is considered very collinear, and multicollinearity is an issue.

Table 4.12: Model Collinearity Statistics

Model	B	Collinearity Statistics	
		Tolerance	VIF
Constant	.283		
Service	.141	0.634	1.573
Price	.062	0.541	1.843
Place	.120	0.667	1.495
Promotion	-.060	0.860	1.161
Person	.166	0.635	1.57
Process	.264	0.424	2.34
Physical evidence	.245	0.470	2.12

Customer satisfaction is a dependent variable.
**Source:** survey results

Table 4.12 demonstrates little multicollinearity

because all tolerance values are more than 0.1, and all VIF values are less than 10. As a result, these tests show that the variables in the study are not multi-collinear.

Linearity testing

The degree to which the change in the dependent variable is related to the difference in the independent variables is referred to as linearity. The dependent variable, customer satisfaction, and the independent variables, X1 (Service), X2 (Price), X3 (Place), X4 (Promotion), X5 (Person), X6 (Process), and X7 (Physical evidence), were examined using residual regression plots in SPSS software.

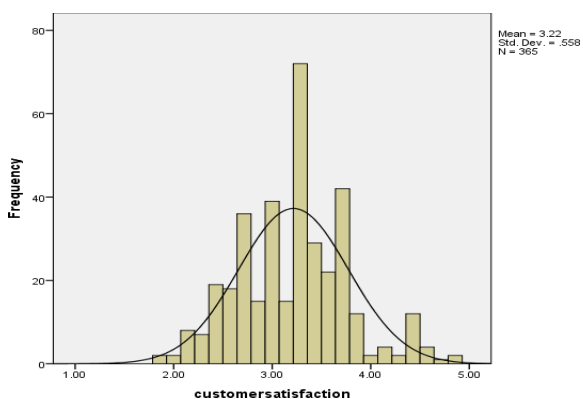**Figure 4.1:** Plot of the standardized residual standard.
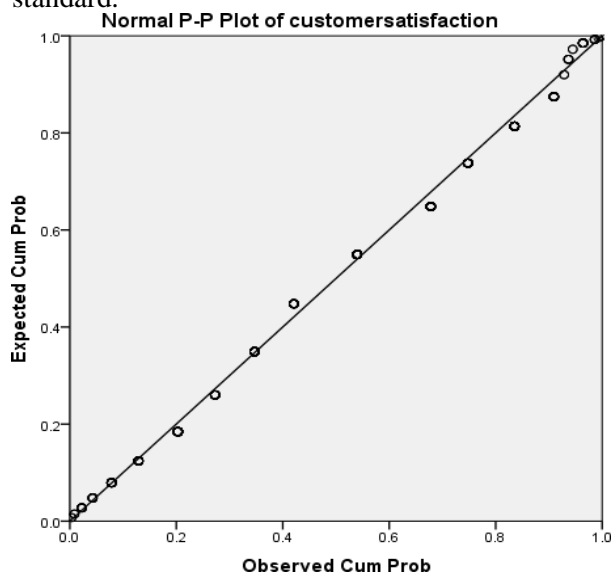
Source: SPSS output

The scatter plot of the residual in Figure 4.1 indicates no discernible difference in the residual distribution from left to right. Furthermore, the story demonstrates that the points are close to the standard line. This finding suggests that the relationship we're attempting to forecast is linear.

4.1.1.1 Examine for Normalcy

According to the assumptions of linear regression models, the error term should be normally distributed, or its anticipated value should be zero. The frequency distribution of the standardized residual is depicted in Figure 4.2.

Source: SPSS output

Figure 4.2 displays the frequency distribution of standardized residuals compared to a normal distribution. While some residuals (those near 0) are far from the curve, most are very close. The standardized residuals are also bell-shaped, according to the histogram. This signifies that the residuals are evenly distributed. As a result, there are no breaches of the regularly distributed error term.

After evaluating the information in all three tests, I discovered that there were no substantial data problems that would cause the assumption of multiple regressions to be violated.

4.1.1 Independent and dependent variable regression analysis

This section displays the results of the statistical analysis of the obtained data and the flavor of the hypothesis, as performed using multiple linear regression analysis.

The regression analysis determines the extent to which the independent variables explain the dependent variable. To test the model's hypotheses, determine whether the independent variables are significant predictors of the dependent variable.

Regression analysis is used in this study to investigate these associations and, as a result, the research hypotheses. A regression analysis can also determine if the independent variables explain a significant variation in the dependent variable

and whether or not there is a link.

Regression analysis can determine the amount of variance in the dependent variable that the independent variables can explain. That is the strength of the bond. In regression analysis, this is measured by Adjusted R Square, R2.

Table4.13. Model Summary for Regression Analysis

Model	R	R Square	Adjusted RSquare	Std. Error of the Estimate
1	.808[a]	.654	.647	.33114

Source: Survey Questionnaire

Physical evidence, promotion, site, service, person, pricing, and method are all constant predictors.

The SPSS regression model's independent variables (service/product, price, place, promotion, person, procedure, and physical proof) have a correlation coefficient of 0.808 with the dependent variable (customer contentment), according to the regression analysis model summary. The model research includes the marketing mix factors (Service, Price, Place, Promotion, Person, Process, and Physical evidence) and the dependent variable (Customer satisfaction).

Hair et al. (1998) define the coefficient of determination-R Square as the proportion of the variation in the dependent variable explained by the independent or predictor variable. R Square values more significant than one indicate that the regression equation is more explanatory.

The R Square value of 0.654 indicates that 65.4 percent of the total variation in the dependent variable (customer satisfaction) explains or causes 65.4 percent of the change (increase) in all independent variables about customers of Lion International Bank S.C. Hawassa city branches (service, Price, Place, Promotion, Person, Process, and Physical Evidence). In other words, these independent variables cannot explain the difference in overall customer satisfaction.

Table4.14. Regression model for Coefficients

Model	UnstandardizedCoefficients		StandardizedCoefficients		
	B	Std. Error	Beta	t	Sig.
(Constant)	.283	.141		2.000	.045
Service	.141	.029	.185	4.770	.000
Price	.062	.025	.102	2.432	.014
Place	.120	.034	.130	3.435	.001
1					
Promotion	-.062	.027	-.075	-2.216	.026
Person	.166	.040	.157	4.058	.000
Process	.264	.054	.220	4.817	.000
Physical evidence	.245	.040	.272	6.031	.000

a. Customer happiness is a dependent variable. SPSS output was used as the source.

According to the results of multiple regressions, physical evidence has a positive and substantial effect on customer satisfaction, as indicated in Table 4.14 above, with a beta value (beta = 0.272) at a 95% confidence level (p 0.01).

Table 4.14. Furthermore, the process's standardized coefficient beta and p-value increased customer satisfaction significantly (beta= 0.230, p 0.01). Table 4.14 shows that the beta values for service, person, place, and price all positively and significantly impact customer satisfaction (beta =0.185, beta = 0.157, beta =0.130, and beta = 0.102, respectively).

Table 4.14 shows that the promotion significantly affects customer satisfaction (P0.05), with a value of P= 0.027, less than 0.05, and a beta value of (beta = -0.075). Based on the findings of this study, the researcher discovered that all parts of the service marketing mix (service, price, place, promotion, person, process, and physical proof) had a significant impact on consumer satisfaction. On the other hand, advertising negatively influences customer satisfaction in banks, with a 1% absence of attractive advertising having a -7.5 percent negative impact.

According to the study's findings, physical proof, followed by procedure, had the most significant positive and meaningful impact on customer satisfaction.

Hypothesis Validation

Hypothesis testing aims to determine whether claims or hypotheses about a population are likely correct.

Hypothesis testing aims to determine the likelihood that a population parameter, such as the mean, is correct. The hypotheses are null (H0) and alternative (Ha). The null hypothesis (H0), or simply the null, is a belief about a population parameter such as population means. The null hypothesis is an excellent place to start.

The researcher decides whether or not the null hypothesis value is likely to be correct. The researcher only looks at the null hypothesis since he believes it is incorrect

A statement that expressly contradicts a null hypothesis (Ha) by stating that the actual value of a population parameter is less, more significant, or different from the value specified in the null hypothesis.

The significance (sig.) value indicates whether the null hypothesis should be accepted or rejected. Another term for it is the p-value. The p-value expresses the possibility that the association results from pure chance. As a result, a smaller p-value is preferred. The conventional rule is to reject H0 if p.05 and allow H0 otherwise (Pallant, 2007).

The null hypothesis is proven or denied in this research step using Table 4.15 for the variables service, price, place, promotion, person, process, and physical evidence. Regression analysis was employed to investigate these associations and, as a result, our ideas.

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Table 4.15: Independent Variable Coefficients and P-Values

Model	Unstandardized coefficients		Standardized coefficients	T	Sig.
	B	Sd. Error	Beta		
Constant	.283	.141		2.000	.045
Service	.141	.029	.185	4.769	.000
Price	.062	.025	.102	2.432	.014
Place	.120	.034	.130	3.435	.001
Promotion	-.060	.027	-.073	-2.216	.026
Person	.166	.040	.157	4.058	.000
Process	.264	.054	.229	4.817	.000
Physical evidence	.245	.040	.272	6.031	.000

Customer satisfaction is a dependent variable.
Source: A survey questionnaire
It is best to reaffirm the seven hypotheses stated in the study's introductory section for this phase of research, which are as follows:

The first Hypothesis is as follows:
Ho1: The product/service has no discernible impact on customer satisfaction. Ha1: The product/

service has a significant influence on consumer satisfaction.
The early multiple regression analysis in Table 4.15 confirms this.

Customer satisfaction is significantly influenced by service (p0.05). Furthermore, the beta (B= 0.185) discovery boosts consumer happiness. This means that a 1% improvement in service quality

leads to an 18.5% improvement in customer satisfaction. As a result, the alternative Hypothesis wins, and the null hypothesis loses.

The second Hypothesis is as follows:
According to Ho2, the price does not influence customer enjoyment. Pricing, according to Ha2, has a substantial impact on consumer happiness.
According to Table 4.15, the pricing mentioned above has a statistically significant impact on customer satisfaction (p0.05). Furthermore, the beta (B= 0.102) discovery boosts consumer satisfaction. This means that a 1% rise in the bank's price increases customer satisfaction by 10.2%. As a result, the alternative Hypothesis wins, and the null hypothesis loses.

The following is the third Hypothesis:
Ho3: Location has little effect on customer satisfaction. Ha3: The website of a company has a significant impact on client satisfaction.
Table 4.15's multiple regression analysis shows that location substantially influences customer satisfaction (p0.05). Additionally, the beta value (= 0.130) positively affects consumer satisfaction. This suggests that a 1% increase or change in a bank's location-related feature has a 13.0 positive impact.
Customer satisfaction may suffer as a result. As a result, the alternative Hypothesis wins, and the null hypothesis loses.

The fourth Hypothesis is:
Ho4: There is no visible effect of promotion on consumer satisfaction. Marketing has a considerable impact on consumer satisfaction, according to Ha4.
Table 4.15's multiple regression analysis shows that promotion substantially influences customer satisfaction (p=0.027, P0.05). Furthermore, the beta value (= -0.073) does not affect consumer satisfaction. This means that a 1% decrease in practical and appealing promotion leads to a -7.3% decrease in consumer satisfaction. As a result, the alternative Hypothesis wins, and the null hypothesis loses.

The fifth Hypothesis is as follows:
People have no discernible impact on consumer pleasure, according to Ho5. People, according to Ha5, have a significant effect on client satisfaction. According to Table 4.15, a person has a statistically significant influence on customer satisfaction (p0.05). Furthermore, the beta value (B=0.157) has a beneficial impact on customer satisfaction. This translates to a 15.7% increase in customer satisfaction from a 1% improvement in service delivery methodologies and bank human resource modifications. As a result, the alternative Hypothesis wins, and the null hypothesis loses.

The sixth Hypothesis is as follows:
Ho6: The approach has no bearing on customer satisfaction. According to Ha6, the strategy has a significant impact on client satisfaction.
Table 4.15 shows the beta coefficient procedure as 0.229. This value influences the dependent variable of customer satisfaction positively. Because P is less than.05, the process coefficient =.229 significantly impacts customer satisfaction. As a result, we've chosen to turn it down.
We reject H60 and favor H6a, saying that the process significantly impacts consumer satisfaction.

The seventh Hypothesis is:
Physical evidence, according to Ho7, has minimal effect on consumer delight. Solid proof has a considerable impact on consumer satisfaction, according to Ha7.
According to Table 4.15, the beta coefficient of physical evidence is 0.272. This value influences the dependent variable of customer satisfaction positively. Because P is less than.05., the physical evidence coefficient =.272 significantly impacts customer satisfaction. As a result, we reject the null Hypothesis (H70) and favor the alternative Hypothesis (H7a), implying that physical evidence has a considerable influence on consumer satisfaction.

Table 4.16 Summary of Hypothesis Testing

No.	Hypothesis	Tool	Result
Ha1	Customer happiness is greatly influenced by the product/service.	Regression	Accepted
Ha2	Customer happiness is heavily influenced by price.	Regression	Accepted
Ha3	The environment has a tremendous impact on client satisfaction.	Regression	Accepted
Ha4	Customer happiness is greatly influenced by promotion.	Regression	Accepted
Ha5	People heavily influence customer satisfaction.	Regression	Accepted
Ha6	Process has a significant impact on customer satisfaction	Regression	Accepted
Ha7	Customer satisfaction is significantly influenced by physical evidence.	Regression	Accepted

Source: Field survey n=365

The beta value was calculated to investigate the independent components' contributions to the dependent variable. It was estimated by combining independent and dependent factors.

Each independent variable, including service (Beta = 0.185), price (Beta = 0.102), location (B=0.130), promotion (-0.075), the person (0.157), process (0.229), and physical evidence (Beta = 0.272), had an aggregate impact on consumer satisfaction. Furthermore, the following regression equation for this Study was generated based on the previous regression Table 4.15 data, revealing the exact percentage change between the independent and dependent variables.

The equation's formula
$$Y=\beta_0+\beta_1 X_1+\beta_2 X_2+\beta_3 X_3+\beta_4 X_4+\beta_5 X_5+\beta_6 X_6+\beta_7 X_7+\beta_n X_n$$

The numbers 0 through 7 represent the independent variable coefficients, which measure the change in the mean value of Y for each element change in their unique variables. Using the results from Table 4.15, the following regression equation was constructed for the Study:
$$+0.157 \times 5 +0.229 \times 6 +0.272 \times 7 +0.272 \times 7$$

Where:
The letter Y represents customer satisfaction. X1 = Service/Product X2 = Price X3 = Location X4 = Promotion
According to the figure above, every 1% increase in service quality resulted in a 23.6% increase in customer satisfaction.

Because of the bank's service charge, interest price flexibility, and acceptability, customer satisfaction increased by 27.4 percent. When the bank's accessibility and convenience for customers increase by one percent, customer happiness rises (influences favorably) by 15.2 percent. Client satisfaction reduces (with negative repercussions) by -7.4 percent when no successful promotion exists. Customer satisfaction grows (is positively influenced) by 15.8 percent when an employee's service delivery and client-serving attitude advances or improves by one percent. Modern banking technology improves service delivery by 1% while increasing consumer satisfaction by 23%. Finally, every 1% increase in the bank's visual appeal and applicability results in a 27.3 percent boost in client satisfaction. According to the model, the physical evidence variable from the service marketing mix components contributes the most to customer satisfaction: process, service,

person, place, and price. As a result of the promotion, bank customer satisfaction falls.

Additional Investigation
Because the Study did not investigate the relationship between customer demographics and satisfaction, future research could investigate how gender, age, sexual orientation, marital status, occupation, income level, educational level, and relationship experience affect service market mix elements and customer satisfaction. The Hawassa offices of Debub Global Bank were also investigated in this Study. As a result, the scope of this Study can be expanded to encompass the city's other private and public commercial banks. A similar strategy can be applied to the entire industry nationally.

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