
The Role of SMART Marketing in Achieving The 3i Model: A Case Study of the Bank of Societe Generale Algeria

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Abstract:

This study aimed to find out what is the relationship between SMART marketing and achieving the 3i model, in order to achieve the objectives of this study, we used analytical and descriptive methodologies as required by the nature of the study, and the questionnaire was relied on as a tool for data collection through the distribution of 200 questionnaires directed to bank customers. Several results have been reached that recommend moving towards SMART marketing in order to achieve the 3i model from the customers, as the results of this study confirmed that SMART marketing has a very strong and positive relationship with the 3i model, it has a role in achieving positioning, differentiation and brand, so the bank can be achieve the identity, integrity and the image of brand, because it has an advanced nature, it achieves a creative side of the bank and helps it to interact and respond immediately with customers that the bank is close to them, and thus the banking brand has achieved its success in order to satisfy the needs of And the desires of customers.

Key words: SMART Marketing, Digital Platforms, Brand, The 3i Model, Societe Generale Algeria.

Classification JEL: M31, M37, M39, L68, G21.

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introduction:

Our world today is witnessing a set of transformations and developments in many beliefs, ideas and even lifestyle, so that modern technology is the contemporary language that prints on the life of the contemporary individual today, and it is certain that marketing men are well aware of the importance of these developments and their impact on the marketing environment and the economy as a whole, and when we talk about the economy, we must highlight its backbone, which is the banking system, the field of specialization of this study, as technological developments have contributed to creating great competitive challenges for banks, as a result of the globalization of banking activity and the liberalization of Financial services in general, all these variables throw great challenges on the shoulders of the banking administration to adapt to them and face their negative effects and benefit from the gains they achieve, today the development of banking services has become a duty and not an option for banks, all to achieve the desires of demanding customers and to be one of the entrances that make success for its brand with one of the most sophisticated models, the 3i model.

Philip Kotler, says that many organizations today apply these advanced concepts of marketing without knowing what they are, this study will delve into its research on the extent of the application of smart marketing strategies in the banking field, and whether this character achieves the 3i model of the bank from the customer's point of view, so Societe Generale Algeria Bank was the bank that will be addressed as a case of study, to be The problem of this study revolves around smart marketing and the role it plays in achieving the brand identity, brand integrity and the brand image, and from this context we can formulate the problem as follows:

• **What is the relationship between smart marketing and achieving the dimensions of the 3i model of Societe Generale Algeria Bank statistically from the point of view of its agency's clients in the wilaya of Annaba?**

In an attempt to reveal the implications of this question, a set of sub-questions have been formulated as follows:

- What is the relationship between smart marketing and achieving the dimension of brand identity in statistical terms from the point of view of Societe Generale Algeria Bank agency's clients in the wilaya of Annaba?
- What is the relationship between smart marketing and achieving the dimension of brand integrity in statistical terms from the point of view of Societe Generale Algeria Bank agency's clients in the wilaya of Annaba?
- What is the relationship between smart marketing and achieving the dimension of brand image in statistical terms from the point of view of Societe Generale Algeria Bank agency's clients in the wilaya of Annaba?

In order to try to answer the previous questions, and to explain the problem that was raised, we decided to formulate some hypotheses that we will try to put forward to test their validity by proving or denying them through the axes of the study, where the main hypothesis was formulated as follows:

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- **Smart marketing and the realization of the dimensions of the 3i model have a strong and statistically significant positive relationship, from the point of view of the customers of Societe Generale Algeria Bank Annaba Agency.**

From this main hypothesis the following sub-hypotheses branch:

- Smart marketing and the achievement of brand identity dimension have a strong and statistically significant positive relationship, according to the view of the customers of the Societe Generale Algeria Bank Annaba agency.
- Smart marketing and the achievement of brand integrity dimension have a strong and statistically significant positive relationship, according to the view of the customers of the Societe Generale Algeria Bank Annaba agency.
- Smart marketing and the achievement of brand image dimension have a strong and statistically significant positive relationship, according to the view of the customers of the Societe Generale Algeria Bank Annaba agency.

The previous research:

- Study in 2018 by researcher Motoni Diana entitled: **The Effect of Digital Marketing on Performance of Commercial Banks in Rwanda A Case of Selected Commercial Banks in Rwanda**, This study aimed to find out the impact of digital marketing on the performance of commercial banks in Rwanda, where a field study was conducted on two commercial banks (Beirut Commercial Bank, Equity Bank), and the study sample consisted of 95,500 customers and 243 employees, and the results indicated a significant impact of the dimensions of digital marketing (Website development, email marketing, digital advertising, smartphone applications and social media marketing) on the performance of commercial banks in Rwanda through (increasing profitability, increasing market share, quality of service and customer loyalty), this study is related to the previous study that we presented first and differs from it only within the limits of the spatial and temporal study and this difference is also present in the current study, but this study specializes in smart marketing as a partial method of digital marketing imparts quality and scientific originality of the current research. (Mutoni, 2018)
- Study in 2018 by researchers Luiza Skrobich and Sebastien Kot entitled: **Marketing 3.0 In Contemporary Marketing Management Activities of Enterprises**, This article aims to present the origin and definition of the conditions of implementation and identify the benefits of the concept of marketing 3.0 humanitarian in the management of marketing organizations, as this study used the critical evaluation methodology including the analysis of literature, reports and studies with conclusions, as this study came with results that confirm the need to change current marketing practices by focusing on the customer who requires more participation, values and spirit, and the professional customer is required to participate in the production and innovation process, which contributes to making the world better according to For the concept of sustainable development, humanitarian marketing satisfies customers,

creates a competitive advantage for the organization and reduces the minimum risk. This study dealt with the subject of human marketing 3.0 in a theoretical and analytical manner, confirming the effectiveness of this marketing theoretically, but our study addressing one of the aspects of the marketing 3.0, which is the 3i model, with the difference of the current study in supporting the literature of the theoretical study with a field study of a sample of Societe Generale Bank customers, which gives it scientific originality. (Luiza Skrobich, 2018)

- Study in 2020 by researchers Diana Gavilan and Maria Avello entitled: **Brand-Evoked Mental Imagery: The Role of Brand in Eliciting Mental Imagery**, This research provides evidence of the role played by a brand in the stimulation of mental imagery. We anticipate that a familiar (vs. unfamiliar) brand will evoke higher levels of visual mental imagery in the consumer. In addition, if the consumer exhibits favorability toward the brand, the visual mental imagery evoked will be enhanced. Therefore, we provide evidence of the moderating role of brand favorability in the relationship between brand familiarity and visual mental imagery. Our findings suggest that brands are evocative and are able to enhance (or reduce) information processing and, thus, the generation of visual mental images that we name “brand-evoked mental imagery.” The results contribute to the literature on branding and mental imagery and have several practical implications for marketers, as this study shares with the current study in addressing the brand among its customers with the difference that the current study specializes in addressing the role of smart marketing in achieving the 3i model of the brand, which is a modern approach to the existing research studies, which adds scientific originality to the current study. (Diana Gavilan, 2020)
- Study in 2022 by researchers Jean-Michel Huet entitled: **L'ère du digital marque l'ère d'un marketing d'un nouveau type**, In the context of studying the transformations in contemporary marketing, the article titled “The Digital Era Marks the Beginning of a New Type of Marketing” serves as a theoretical reference that analyzes the major conceptual shifts resulting from digitalization. It presents a broad perspective on the transition from traditional to more data-driven and technology-based marketing approaches, without relying on specific analytical models or field-based applications. In contrast, my field research addresses a more specialized and applied dimension by analyzing the role of smart marketing, as a product of digital transformation in achieving the 3i model of branding, which focuses on Identity, Image, and Impact. The study adopts an empirical analytical methodology to measure the relationship between smart marketing tools and brand building within the framework of the 3i model. Thus, the key difference lies in the nature and scope of the two works while the article offers a general conceptual overview, the present study provides an applied, model-based analysis that demonstrates the direct influence of smart marketing practices on brand development. (Huet, 2022)
- Study in 2023 by khayrul alam entitled : **Smart Marketing : A Bibliometric Analysis of Publications between 2004 and 2024 Using VOSviewer Software**, This work belongs to the category of theoretical and analytical studies and employs a bibliometric methodology to examine scholarly publications on smart marketing over a decade. The article outlines key components such as smart data, smart segmentation, smart messaging, and smart insights,

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aiming to map the intellectual structure of the field. However, it remains a conceptual study without practical application or real-world case analysis. In contrast, the present study is empirical and field-based. It investigates the practical impact of smart marketing tools on the 3i brand model which encompasses Identity, Image, and Impact through a case study of Société Générale Algeria. This research employs direct data collection and analysis methods to measure how smart marketing practices influence brand construction in a real institutional environment. Thus, the fundamental difference lies in the nature and purpose of each work: the article provides a theoretical foundation and literature mapping, while the current study operationalizes the concept of smart marketing within a defined applied model and a real organizational context. (Alam, 2023)

- Study in 2024 by researchers Iryna Kalenyuk, Viktoriia Riashchenko and Iryna Uninets entitled: **SMART MARKETING AND GLOBAL LOGISTICS NETWORKS**, the purpose of the article is to identify the peculiarities of smart marketing development in the context of global logistics networks. If the results come to inducing the use the methods of system analysis, New technical solutions (big data, cloud solutions, augmented reality, drone delivery, etc.) help create competitive advantages for the company, increase the efficiency of its solutions, and significantly expand the range of opportunities: personalization of demand, satisfaction of individual customer requests, improved communications and service, scaling up operations, deeper analysis and forecasting, and the introduction of dynamic pricing. This study differs from the current study in that it dealt with the technical aspect of smart marketing in a theoretical and analytical manner, while the current study dealt with smart marketing with the brand variable, and tried to prove the literature with a field study, which gives it scientific originality. (Iryna Kalenyuk, 2024)

I. Literature Review

The better understand the foundations of this study, it is essential to review the main theoretical contributions related to SMART Marketing and the 3i Model. These two approaches provide the conceptual lens through which modern marketing practices, particularly in the banking sector, can be analyzed.

1. SMART Marketing:

Smart marketing is a term that encompasses various forms of marketing that leverage artificial intelligence (AI) and the internet of things (IoT) to deliver personalized, relevant, and engaging experiences to customers. (Neda Abdolvnad, 2024)

Smart marketing is a type of digital marketing that uses technology and data-driven insights to identify target audiences, launch customized marketing campaigns, and provide services and products that meet customer needs and expectations more effectively, and it includes analyzing customer behavior, preferences and purchase records, to deliver the right messages and direct relevant ads and offers to the right audience at the right time through the appropriate channels, as we will address through this topic the concept of smart marketing as a first requirement, then the origins

of the SMART method as a requirement. Second, we then define smart marketing tools as a third requirement to reach the goals and strategies of smart marketing in the fourth and fifth requirements.

Smarter and smartest: It is an adjective that refers to the ability to learn and think quickly, and a machine or device is described as intelligent, which means controlling the computer, so that it seems to behave in a smart way. **(oxford learners dictionaries, s.d.)**

The term "smart" is often applied as a prefix to technological terms to denote special abilities, intelligence, and/or communication, such as in a smartphone or smart card. It also refers to intelligence in the context of technology as the meaning of independent action – any technology that operates with little or no human intervention, yet not all smart technologies necessarily reach such higher levels of autonomy. **(Gretzel, 2015, p. 564)**

At its core, Smart Marketing is an approach focused on the intelligent use of data, resources, and digital tools available to marketers to design accurate, effective, and profitable campaigns. The term "SMART" is not simply an English adjective meaning "smart"; it also refers to a methodological framework that helps to structure clear and precisely defined objectives according to the following acronym: **(Pierre-Alexandre, 2025)**

- **Specific:** The objective must be clear, precise, unambiguous. Each of the actors involved must understand exactly what outcome is expected.
- **Measurable:** A marketing objective should allow for clear quantification. It is necessary to be able to precisely measure success or failure through concrete indicators (such as the number of clicks, the increase in turnover or the engagement rate).
- **Achievable:** The objective must be ambitious, stimulating but above all realistic, with regard to the means available (budget, time, team skills, technical resources, etc.).
- **Realistic or Relevant:** Make sure that the objective set makes sense with regard to the overall strategic challenges of your company.
- **Time-bound:** Finally, each goal must be precisely set within a defined period, with a precise schedule, in order to avoid procrastination and ensure optimal follow-up.

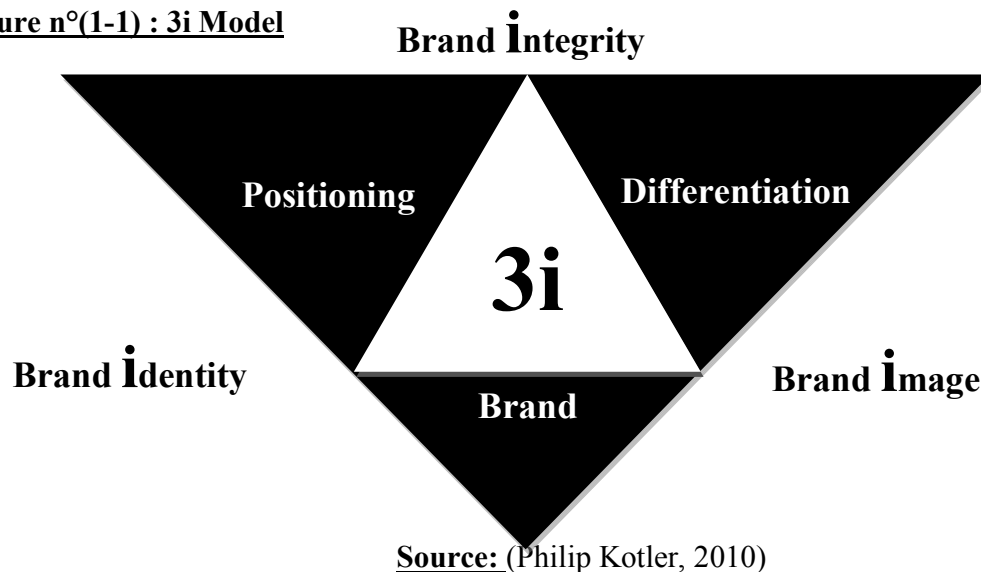
2. The 3i Model:

David LaBonte described a brand as a complete blend that combines the culture of the organization, the experiences of its customers, the nature of its employees and the way the organization presents itself, in general the brand is the way customers perceive you as an organization that starts from the moment the employee receives the customer or the way he answers the phone to the follow-up of after-sales customer service. **(LaBonte, 2008, p. 161)**

To possess the customer's mind and position it positively, marketers must meet the psychological needs of customers in an emotional way and not only rational to put banking services in the heart and soul of the customer who is looking to meet his underlying needs, this human targeting is achieved by the 3i model proposed by Kotler and others to work on The sign is positioned in a distinct positive human mental image. **(Sun Xuanzhong)**

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Figure n°(1-1) : 3i Model



To achieve Model 3i, the following must be stopped: **(Philip Kotler, 2010, p. 36)**

- **Brand identity:** Brand identity revolves around the positioning of the brand in the minds of individuals, as the location must be unique for the banking brand to be distinguished and prominent in the crowded market with competing brands, this positioning is achieved when the bank meets the rational needs and what customers want from banking services.
- **Brand integrity:** Brand integrity expresses the integrity or sincerity of the brand and the achievement of what the bank seeks when positioning and distinguishing its brand, which translates into fulfilling promises to gain the trust of customers, as the goal of brand safety is to gain the spiritual, human and psychological side of customers.
- **Brand image:** The brand image is translated into obtaining a strong share of customer emotions, the real value of a bank's brand is to meet the emotional needs of customers and then the actual functions of the banking service, which means that the brand image targets the customer's heart.

II. Methods and Materials:

In order to familiarize himself with all aspects of the subject of the study, scientific methodological methods were relied on to address the problem posed and test its hypotheses, represented in relying on the positivist model to formulate a set of hypotheses as a preliminary answer to the problem that addresses the relationship between the variables of the study, and the inductive and deductive approach was also combined, so that the descriptive field methodology is the applied strategy pursued by this study by relying on the interview and questionnaire as data collection tools, as well as relying on the statistical analysis program SPSS in its version 26.

Societe Generale Bank was chosen as a case for the field study, and because we are trying to reveal this role from the customer's point of view, the study population consists of individuals who benefit from the bank's digital services, and due to the large size of the study population, the wilaya of Annaba was chosen for the possibility of field survey of the bank's customers to represent the total community of this study, and this community consists of customers, whether as individuals, professionals or institutions. Whatever their educational level, gender or duration of dealing with the bank without any exception, which makes it a disparate society that is unknown, due to the bank's reservation on such information, since we relied on random sampling in order to collect data for this study, as the sample size necessary to obtain a certain degree of confidence was determined by estimating the percentage in the population assuming that the maximum permissible error is, according to the following equation:

$$n = \frac{Z^2 \cdot P(1 - P)}{d^2}$$

$$n = \frac{1.96^2 \cdot 0.5(1 - 0.5)}{0.5^2}$$

$$n = 384$$

After estimating the sample size of the unknown study population, which was estimated at 384 individuals, 400 paper and electronic questionnaires were distributed in Google Forms, only 200 recoverable for analysis.

Test the stability and validity of the questionnaire to verify the stability of the questionnaire using the stability analysis Cronbach Alpha, and then calculate the coefficient of truthfulness using the following equation: Honesty coefficient = (Cronbach Alpha), the results are as follows:

Table n°(2-1): The Results of Alpha De Cronbach

Axis	Cronbach Alpha
SMART Marketing	0,850
3i Model	0,848
Questionnaire	0,885

Source: (SPSS Statistics 26):

The table presents the results of the stability test of the questionnaire axes statements according to the Cronbach alpha coefficient, which is considered one of the most important and famous coefficients for measuring stability. As the value is close between the two axes, the smart marketing axis, which represents the independent variable, and the competitive advantage axis, which represents the dependent variable, estimated at 85% for the two axes combined. These results reflect the very high degree of stability of the axes of the current study being higher than the acceptable

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limit of the stability coefficient specified in the humanities estimated at 0.60, so that the stability of the tool as a whole is about 88.5%, which indicates that all questionnaire statements have high degrees of stability. That is, the search tool will come with the same results in the case that it is redistributed more than once under the same conditions and conditions.

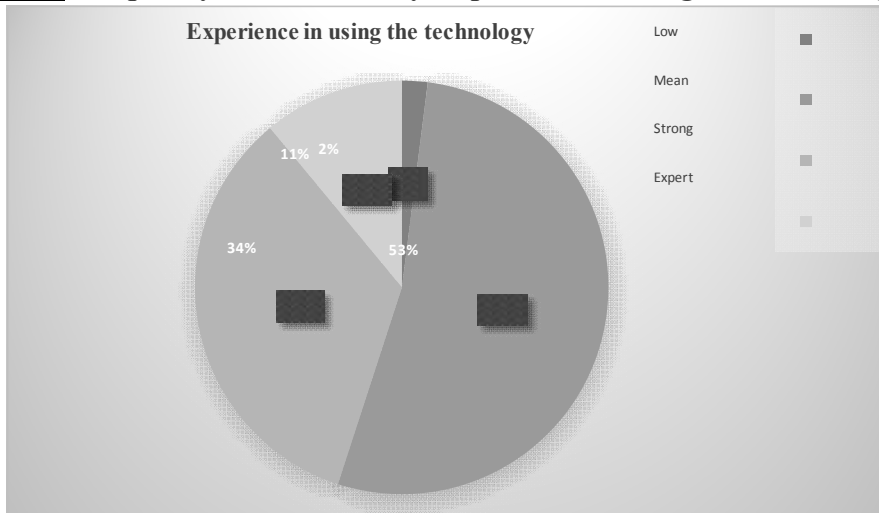
III. Results and discussion

In this part of the study, the responses obtained by the respondents on the various statements of the questionnaire centered on the role of smart marketing in achieving a competitive advantage for the bank will be analyzed. By analyzing the demographic characteristics of the sample members and then working on analyzing their attitudes about each statement of the questionnaire according to their answers.

1. Analysis of demographic data of sample members:

To identify the distribution of the study vocabulary according to demographic factors, frequencies and percentages were calculated, which came with the following results:

Figure n°(3-1): Frequency Distribution by Experience in using the Technology



Source: (SPSS Statistics 26)

According to the results obtained, more than half of the respondents have an average level of experience in dealing with technology, followed by 34% of the respondents who have a strong level in dealing with technology, and these good results add credibility to this study because they confirm that the sample members are selected and have experience in dealing with modern technology, especially since the independent variable of this study *SMART marketing* is one of the contemporary concepts that depend on modern technology, that is, we have dealt with the right societal group whose opinions will benefit us. Especially since her experience in dealing with the latter is good.

2. Presentation and analysis of the results of the attitudes of the sample members towards the dimensions of the independent variable:

This part of the study is devoted to analyzing the attitudes of the sample members towards the first axis of the second section of the questionnaire, which includes phrases that measure the independent variable SMART marketing, by calculating the arithmetic mean and standard deviation of each phrase according to the results of this study and the corresponding degree of approval in order to evaluate each phrase and each dimension of this axis to develop a comprehensive perception of the trends of the sample vocabulary as a preliminary construction of the basics of the field study that leads to reaching the comprehensive result of this The topic, to include 12 phrases, where the results of this dimension were analyzed as follows:

Table n°(3-1): View Smart Marketing Hub answer results

Statement	Arithmetic mean	Standard deviation	Approval degree
The bank communicates with me as an individual via email regularly.	4.26	0.894	Very strongly Agree
The bank shares all information about its services with me via email.	4.28	0.857	Very strongly Agree
I find that the bank is keen to spread its services through social networking sites	4.23	0.788	Very strongly Agree
There is informations about the bank’s services presented through digital platforms.	4.22	0.712	Very strongly Agree
The bank's final publications are always presented through digital platforms.	4.18	0.895	Strongly Agree
The bank’s website allows access to customer data to provide additional services.	4.42	0.652	Very strongly Agree
The bank’s website is vulnerable to being exploited by hackers.	4.42	0.579	Very strongly Agree
The bank provides services via mobile phone.	4.28	0.710	Very strongly Agree
I find the bank keen to improve its services through digital platforms.	4.28	0.778	Very strongly Agree
Digital advertising via search engines contributes to promoting bank services.	4.26	0.808	Very strongly Agree
The bank's team follows up through digital platforms with high quality.	4.42	0.579	Very strongly Agree
The bank interacts with me as an individual through Facebook.	4.27	0.768	Very strongly Agree
Overall Average	4.29	0.469	Very strongly Agree

Source: (SPSS Statistics 26)

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The arithmetic means of the statements related to the independent variable “smart marketing” ranged between (4.18–4.42), with the highest scores recorded for statements (06, 07, and 11), all of which received a “strongly agree” rating. This reflects the bank’s success in using digital platforms and modern technology to promote its services and satisfy the needs and desires of its clients. The lowest mean was for statement (05), which also received a “strongly agree” rating. However, customer perspectives varied regarding the statement “the bank’s cultural publications increase my engagement with it on digital platforms,” which is reflected in its relatively high standard deviation (0.89). Overall, the degree of agreement among the sample regarding the independent variable was rated as “strongly agree.” Based on the above, it is evident that the study participants strongly agree with the following:

- Societe Generale Bank Algeria’s efforts to break down barriers between itself and its clients through digital practices that encourage customer engagement and closeness;
- The bank’s commitment to providing all relevant information regarding its services and customers;
- The bank’s success in utilizing digital spaces to promote its services and position itself positively as a brand;
- The bank’s ongoing efforts to improve in order to gain the satisfaction of its demanding customers;
- The success of Societe Generale Bank’s smart marketing practices from the perspective of its clients.

3. Analysis of customer trends around the 3i model axis

This part of the study is devoted to analyzing the attitudes of the sample members towards the second axis of the second section of the questionnaire, which includes phrases that measure the dimensions of the dependent variable 3i model of Societe Generale Bank Algeria, by calculating the arithmetic mean and standard deviation of each statement according to the results of this study and the corresponding degree of approval in order to evaluate each phrase and each dimension of this axis to develop a comprehensive perception of the trends of the sample vocabulary as a preliminary construction of the basics of the field study that leads To reach the overall result of this topic, the three dimensional axes of the dependent variable as well as the overall results of the axis as a whole are combined to be summarized in one table that will be presented as follows.

Table n°(3-2): View 3i Model Hub answer results

Axis	Arithmetic mean	Standard deviation	Approval degree
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Axis the dimension of the brand integrity.	4.3	0.734	Very strongly Agree
Axis the dimension of the brand identity.	3.8	0.771	strongly Agree
Axis the dimension of the brand image.	3.85	0.787	strongly Agree
Overall Average	3.98	0.764	strongly Agree

Source: (SPSS Statistics 26)

Table (3-2); shows the degree of evaluation of the sample items for 3i model with its three dimensions. Which are; the brand identity, brand integrity and the brand image of Societe Generale Algeria trade mark. Its remarquebale that brand integrity have a very strong degree of approval, and the same thing for brand identity dimension. The image of the brand obtains a strong degree of approval, and these positive results confirm the efforts of the bank that carries it out in order to achieve a strong brand and this is according to the opinion of its customer, through:

- Delivering on promises to customers;
- Transparency in transactions;
- Constant communication with customers;
- Providing quality services;
- Dedicate marketing efforts to position themselves positively in the minds of customers.

4. Test the hypotheses of the study:

After analyzing the results of the questionnaire, us presented above, the hypotheses presented as a preliminary answer to the questions of the subject will be tested, as the main hypothesis states that "Smart marketing and the realization of the dimensions of the 3i model have a strong positive and statistically significant relationship, from the point of view of the customers of the Banque Societe Generale Annaba Agency". To verify the validity or rejection of this hypothesis, the sub-hypotheses will be tested.

Table n°(3-3): Testing the sub-hypotheses results

Spearman's correlation coefficient				
Hypothese	Correlation			
H0: Smart marketing and the achievement of brand identity dimension haven't a strong and statistically significant positive relationship, according to the view of the customers of the Societe Generale Algeria Bank Annaba agency. rejected H1: Smart marketing and the achievement of brand identity dimension have a strong		Brand Identity	SMART Marketing	
	SMART Marketing	correlation coefficient	**0,944	1,000
		Sig (2-tailed)	0,001	
		N	200	200
	Brand Identity	correlation coefficient	**0,944	

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and statistically significant positive relationship, according to the view of the customers of the Societe Generale Algeria Bank Annaba agency. Accepted		Sig (2-tailed)		0,001	
		N	200	200	
H0: Smart marketing and the achievement of brand integrity dimension haven't a strong and statistically significant positive relationship, according to the view of the customers of the Societe Generale Algeria Bank Annaba agency. rejected			Brand Integrity	SMART Marketing	
	SMART Marketing	correlation coefficient	**0,855	1,000	
		Sig (2-tailed)	0,000		
		N	200	200	
	Brand Integrity	correlation coefficient	1,000	**0,855	
		Sig (2-tailed)		0,000	
N		200	200		
H0: Smart marketing and the achievement of brand image dimension haven't a strong and statistically significant positive relationship, according to the view of the customers of the Societe Generale Algeria Bank Annaba agency. rejected			Brand Image	SMART Marketing	
	SMART Marketing	correlation coefficient	**0,869	1,000	
		Sig (2-tailed)	0,447		
		N	200	200	
	Brand Image	correlation coefficient	1,000	**0,869	
		Sig (2-tailed)		0,447	
		N	200	200	
	H1: Smart marketing and the achievement of brand image dimension haven a strong and statistically significant positive relationship, according to the view of the customers of the Societe Generale Algeria Bank Annaba agency. Accepted				

**Correlation is significant at 0.01 level (2-tailed).

Source: (SPSS Statistics 26)

- ① From the results of the previous table, we find that the correlation coefficient Spearman confirms the existence of a relationship between the independent variable SMART marketing and after the identity of the first dimensions of the dependent variable model 3i statistically significant at the level of significance 0.01, where the correlation coefficient reached 94%, and this means that SMART marketing is associated with a very strong and statistically significant positive relationship, and this makes us reject the null hypothesis that states that "Smart marketing and the achievement of brand identity dimension haven't a strong and statistically significant positive relationship, according to the view of the

customers of the Societe Generale Algeria Bank Annaba agency" so we accept the alternative hypothesis.

- ② From the results of the previous table, we find that the correlation coefficient Spearman confirms the existence of a relationship between the SMART marketing and after the integrity of the second dimensions of the dependent variable statistically significant at the level of significance 0.01, where the correlation coefficient reached 85%, and this means that SMART marketing is associated with a very strong and statistically significant positive relationship, and this makes us reject the null hypothesis that states that "Smart marketing and the achievement of brand integrity dimension haven't a strong and statistically significant positive relationship, according to the view of the customers of the Societe Generale Algeria Bank Annaba agency" and we accept the alternative hypothesis.
- ③ From the results of the previous table, we find that the correlation coefficient Spearman confirms the existence of a relationship between the SMART marketing and the Brand identity statistically significant at the level of significance 0.01, where the correlation coefficient reached 86%, and this means that SMART marketing is associated with a very strong and statistically significant positive relationship, and this makes us reject the null hypothesis that states that "Smart marketing and the achievement of brand image dimension haven't a strong and statistically significant positive relationship, according to the view of the customers of the Societe Generale Algeria Bank Annaba agency" and we accept the alternative hypothesis.

According to the positive results of the sub-hypothesis test, where the correlation ratio between the independent variable SMART marketing and the dimensions of the 3i model of Societe Generale Algeria ranged between (0.85% and 0.94%), which is a high positive rate close to 1, and statistically significant at the level of significance 0.01, which means that SMART marketing as an independent variable has a very positive and strong role in achieving the bank's 3i model, according to the opinions of the costumers, and for this we can reach the rejection of the main null hypothesis and accept the alternative hypothesis, which states, "Smart marketing and the realization of the dimensions of the 3i model have a strong positive and statistically significant relationship, from the point of view of the customers of the Banque Societe Generale Annaba Agency".

Conclusion:

Based on the theoretical and practical parts of this study, it can be concluded that the initial research questions and objectives stated in the problem formulation have been adequately addressed and explored.

The first chapter aimed to define and clarify the concept of smart marketing, as well as the 3i brand model, by reviewing relevant literature. The research problem is "What is the relationship between smart marketing and achieving the dimensions of the 3i model of Societe Generale Algeria Bank statistically from the point of view of its agency's clients in the wilaya of Annaba?", was addressed in the practical chapter, which led to the following key findings:

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The study supported the notion that smart marketing is a modern digital concept that commercial banks should adopt to engage and interact more effectively with their audiences. In today's context, digital technologies represent the fastest, most efficient, and cost-effective means of conducting marketing activities, compared to traditional methods. This significantly contributes to expanding the customer base and enhancing the bank's distinctiveness amidst intense competition, while also building a strong brand identity.

The findings also revealed that customer engagement increases as the bank enhances its digital services, offers, and notifications. Furthermore, social digital interactions humanize the brand and create emotional connections with the modern client who now seeks more than just financial services, but also personalized and meaningful interactions. This emotional connection fosters customer satisfaction and loyalty, ultimately leading to a distinctive brand identity compared to competitors.

The study also showed that banks are implementing smart marketing creatively and competitively, and are determined to maintain their technological edge through continuous innovation such as offering smart cards, mobile applications, and secure, high-quality digital services. Additionally, having a strong online presence through well designed websites enhances customer acquisition and retention, thereby strengthening competitive capability. Smart marketing, therefore, contributes significantly to building brand credibility, identity, and a positive image, while adding a creative dimension to brand communication.

Moreover, digital platforms enhance the bank's responsiveness and bring it closer to its clients. Consequently, there is a strong and positive correlation between smart marketing and the dimensions of the 3i brand model, positioning smart marketing as a key driver for developing a strong and differentiated brand.

- Recommendations:

- Focus on customers by conducting regular surveys to improve communication and enhance banking services, ensuring the sustainability of excellence and the preservation of brand identity.
- Develop smart marketing skills among bank staff, particularly in building strong relationships with existing customers and attracting new ones. This will contribute to increasing the bank's market share, strengthening its competitive position, and maintaining brand credibility by fulfilling all promotional promises made to clients.
- Train bank employees on the use of modern technological and digital tools, and improve their communication and marketing skills. Enhancing employee capabilities is essential for strengthening competitiveness and increasing brand value through effective customer engagement.

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6. Appendices

Part 1: Personal Data

Please answer the following questions by completing the information by placing an (X) in the appropriate place

Sex	
Man	women
Age	
Under 30 years old	between 30 – 40 years old

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between 41 – 50 years old	Plus 50 years old
Studies	
Elementary level Medium level High school level	Vocational training University Level Diploma (to be specified)
Type of customer	
Particular Enterprise	Professional
Duration of the relationship with the Bank	
Under one year between 6– 10 years	between 1 – 5 years 11 years ans plus
Experience in using the technology	
Low mean	strong Expert

Part 2: Sentences are about study variables

Please put a cross (x) in the box that corresponds to your opinion.

The independent variable: SMART Marketing						
	Statement	Strongly Agree	Agree	Neutral	Disagree	Strongly disagree
1	The bank communicates with me as an individual via email regularly.					
2	The bank shares all information about its services with me via email.					
3	I find the bank keen to publish its services through social media platforms.					
4	There is information about the bank’s services presented through digital platforms.					
5	The bank's final publications are always presented through digital platforms.					
6	The bank’s website allows access to customer data to provide additional services.					
7	The bank’s website is vulnerable to being exploited by hackers.					

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8	The bank provides services via mobile phone.					
9	I find the bank keen to improve its services through digital platforms.					
10	Digital advertising via search engines contributes to promoting bank services.					
11	The bank's team follows up through digital platforms with high quality.					
12	The bank interacts with me as an individual through Facebook.					
The independent variable: 3i Model						
Brand Identity						
1	The bank has a unique personality that clearly distinguishes it from its competitors.					
2	I can easily identify the core values the brand aims to communicate.					
3	The bank's mission and vision are well conveyed through its communications.					
4	The visual elements (logo, colors, slogans) accurately reflect the brand's identity.					
Brand Integrity						
1	The bank keeps its promises regarding services and commitments.					
2	I trust the bank to act ethically and responsibly.					
3	The bank lives up to the values it claims to uphold.					
4	There is consistency between the bank's messaging and its actual behavior.					
Brand Image						
1	The bank projects a modern and innovative image.					
2	I perceive the bank as being close to its clients.					
3	The bank's communication campaigns reflect a positive brand image.					
4	There is consistency between the bank's messaging and its actual behavior.					

We thank you for your sincere cooperation.