

The Effect of Applying the Ethical Values of the American Marketing Association (AMA) on Improving the Image of the Service Organisation

A Case Study of the National Bank of Algeria (BNA)

Lynda Himeur

Hassiba Benbouali University of Chlef, Algeria.

Email: l.himeur@univ-chlef.dz

Abstract

The study aimed to investigate the impact of applying the ethical values of the American Marketing Association (AMA) on improving the image of service organizations, with particular reference to customers of the National Bank of Algeria (BNA). A questionnaire was used to collect primary data from a convenience sample of 550 BNA customers from the following branches: Constantine, Chlef, Khenchela, Biskra, Aïn Témouchent, Médéa, and Oran. The questionnaire consisted of 39 items measured using a five-point Likert scale and distributed across three dimensions. Following the appropriate statistical analyses of the collected data, the study found a statistically significant effect of the bank's commitment to applying marketing ethics, across its six dimensions—honesty, transparency, fairness, respect, responsibility, and citizenship—in accordance with the American Marketing Association's Code of Marketing Ethics, on its corporate image. The findings further revealed that respect ranked first in terms of its impact, followed by citizenship, fairness, responsibility, and honesty, whereas transparency was found to have no significant effect on improving the bank's image. The study recommended that the bank develop and adopt a formal marketing ethics code, and provide training and incentives to employees to ensure compliance with and implementation of these ethical principles, thereby strengthening a positive image among its customers.

Keywords: ethics, marketing, AMA code, image, National Bank of Algeria

Introduction

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Marketing activity is considered one of the most important strategic functions underlying the effectiveness, profitability, and continuity of organizations. It plays a central role in promoting and distributing an organization's products and services, influencing consumer behavior, attracting and retaining customers, and increasing sales and market share. In contemporary business environments, marketing is no longer limited to promoting and selling products and services; rather, it has evolved into an integrated organizational function aimed at identifying and understanding customers' changing needs and expectations, creating value for them, and developing long-term relationships based on trust and mutual benefit.

The rapid economic, technological, and social transformations, together with increasing openness to local and international markets, have intensified competition among organizations. This situation has encouraged organizations to continuously seek more effective marketing strategies that enable them to attract customers, retain them, strengthen their competitive position, and achieve sustainable growth. In such a highly competitive environment, organizations are no longer expected merely to provide high-quality products and services; they are also required to adopt responsible marketing practices that take into consideration the interests of various stakeholders, particularly customers, employees, shareholders, and society.

However, the continuous pursuit of profitability, increased market share, and competitive advantage may sometimes lead some organizations and marketers to adopt unethical marketing practices. These may include misleading advertising, withholding important information about products or services, exaggerating marketing claims, exploiting customers' needs, failing to clearly disclose prices or service conditions, discriminating among customers, and violating consumer privacy. Such practices do not affect customers alone; they may also negatively influence an organization's reputation and credibility, weaken trust between the organization and its customers, and expose the organization to legal disputes, financial losses, and reputational damage whose consequences may be difficult to overcome in the long term.

Against this background, marketing ethics has emerged as an important topic in contemporary marketing and management thought. The need to regulate marketing practices according to ethical principles and values has become increasingly important in response to the complexity of modern competitive environments. Academic interest in this subject became more evident during the 1960s, alongside growing debates concerning organizations' responsibilities toward consumers and society and the principles that should guide marketing decisions and practices. These principles include honesty, transparency, fairness, respect for customers' rights, and social responsibility.

In this context, several professional associations and organizations have contributed to the development of principles and standards aimed at guiding marketers and organizations toward responsible and ethical practices. Among the most prominent is the American Marketing Association (AMA), which has emphasized the importance of ethical principles in marketing practice and encouraged marketers to deal honestly, fairly, and responsibly with various stakeholders. This growing interest has also contributed to the development of academic discussions concerning the distinction between ethical and unethical marketing behavior, the factors influencing ethical

marketing decision-making, and the responsibilities of organizations and marketers toward customers and society.

Since the beginning of the twenty-first century, marketing ethics has witnessed significant conceptual and theoretical development. It is no longer viewed merely as a set of professional rules that marketers should follow, but has increasingly developed into an independent research field closely related to business ethics, corporate social responsibility, corporate governance, and stakeholder relationships. Furthermore, digital transformation, social media, e-commerce, and the increasing use of customer data have generated new ethical challenges related to privacy, transparency, data protection, the accuracy of marketing information, and the use of digital technologies to influence consumer decision-making.

Marketing ethics is particularly important in service organizations because of the intangible nature of services and the high level of interaction between service providers and customers. Customers do not evaluate services solely on the basis of their tangible characteristics; rather, their evaluations are also influenced by the quality of interpersonal treatment, respect, clarity of information, fulfillment of promises, fairness in service delivery, and the extent to which they feel secure and trust the organization. Consequently, unethical marketing practices may directly influence customers' perceptions of the organization and their evaluations of its service quality and credibility.

This issue becomes even more significant in banking institutions, where banking activities are fundamentally based on trust and involve continuous management of customers' money, financial needs, and personal information. The relationship between a bank and its customers is not limited to the provision of an occasional service; instead, it is based on a set of fundamental values, including honesty, transparency, fairness, respect, responsibility, and confidentiality. Therefore, banks' commitment to ethical values in their marketing practices can contribute to strengthening customer trust, developing long-term relationships, reducing dissatisfaction, and enhancing their ability to retain customers in an increasingly competitive banking sector.

Furthermore, service organizations, particularly banking institutions, have increasingly recognized that achieving a strong reputation and gaining public recognition does not depend solely on offering diversified services or implementing intensive promotional strategies. It also requires building and maintaining a positive organizational reputation through responsible and ethical practices. Customers' perceptions of an organization are not formed exclusively through advertising messages; rather, they develop through the totality of their experiences and interactions with the organization, including how they are treated, whether the organization fulfills its promises, and the extent to which it demonstrates transparency, fairness, and responsibility.

In this regard, the organizational image represents an important intangible strategic asset because it influences how customers perceive and evaluate an organization, its services, and their overall attitudes toward it. Organizational image can be examined through several interconnected dimensions, particularly the cognitive, affective, and behavioral dimensions. The cognitive dimension reflects the information, knowledge, and perceptions that customers have about the organization. The affective dimension concerns the feelings and emotions that customers develop

toward it. The behavioral dimension is reflected in customers' intentions and actions, such as their willingness to continue dealing with the organization, prefer its services, or recommend it to others.

Accordingly, commitment to marketing ethics can play a significant role in shaping these three dimensions. Honesty and transparency in providing information can contribute to developing positive customer knowledge and perceptions, while respect, fairness, and responsibility can strengthen positive feelings and trust. These positive perceptions and emotions may subsequently influence customers' behaviors and their willingness to maintain their relationship with the organization. Thus, the relationship between marketing ethics and organizational image extends beyond a purely moral or value-based dimension and becomes a strategic issue directly associated with customer satisfaction, loyalty, and the organization's ability to maintain its competitive position.

In light of the above, examining the role of marketing ethical values in improving the image of banking institutions among customers is particularly important, especially given the transformations taking place in the Algerian banking sector and the growing need to strengthen trust and credibility in banking relationships. This issue is particularly relevant when examining the National Bank of Algeria (BNA), one of the important banking institutions in Algeria. Assessing the extent to which BNA is committed to marketing ethical values—namely honesty, transparency, fairness, respect, responsibility, and citizenship—can provide valuable insights into customers' perceptions of the bank and the extent to which these ethical values contribute to shaping its cognitive, affective, and behavioral image.

Problem Statement

In this context, the study examines the relationship between commitment to applying ethical marketing values and the image of the service organisation. To investigate this relationship empirically, the following question is posed:

Is there a statistically significant effect, at the 0.05 significance level, of the National Bank of Algeria's commitment to applying the ethical values of the American Marketing Association, namely honesty, transparency, fairness, respect, responsibility, and citizenship, on improving its corporate image?

In light of the main research problem, the following hypothesis is formulated:

There is a statistically significant effect, at the 0.05 significance level, of the National Bank of Algeria's commitment to applying the ethical values of the American Marketing Association, namely honesty, transparency, fairness, respect, responsibility, and citizenship, on improving its corporate image through its cognitive, affective, and behavioural dimensions.

Importance of the Study

The importance of this study is consistent with increasing global trade openness, which has been accompanied by substantial growth in consumer awareness and calls from governments and associations to regulate and combat unethical marketing practices through various media and organisations, particularly the American Marketing Association, which seeks to combat all forms of fraud and deception. The study also highlights various unethical marketing practices and behaviours,

thereby alerting decision-makers in service organisations, especially banking institutions, to the serious long-term consequences of such practices, including damage to corporate image and the loss of reputation and public recognition.

Study Objectives

The study seeks to achieve the following objectives:

1. To expand theoretical knowledge and understanding of commitment to marketing ethics and its relationship with the corporate image of service organisations.
2. To investigate the effect of commitment to marketing ethics at the National Bank of Algeria empirically, as a financial service organisation, on improving its corporate image.
3. To determine the extent to which the National Bank of Algeria, as a model of a service organisation, applies the ethical values stipulated by the American Marketing Association, namely honesty, transparency, fairness, respect, responsibility, and citizenship, and to identify its marketing strategies for improving its image.
4. To provide appropriate recommendations to financial institutions, particularly the National Bank of Algeria, on how to influence corporate image through the ethical conduct of marketing activities.

Study Methodology

Because this study aims to identify the effect of the bank's commitment to applying the ethical values of the American Marketing Association on improving its corporate image, it is divided into two parts:

Theoretical part: based on the deductive approach and the descriptive-analytical method, this part establishes and analyses the concepts of marketing ethics and the image of the service organisation, as well as the relationship between them.

Applied part: based on the inductive approach, this part comprises a field study of National Bank of Algeria (BNA) branches in Constantine, Chlef, Khenchela, Biskra, Aïn Témouchent, Médéa, and Oran. A questionnaire was distributed to a convenience sample, and the resulting data were statistically analysed.

Section One: The Theoretical Framework of the Study

This section reviews the literature on marketing ethics and the image of the service organisation.

First: The Concept of Marketing Ethics and Its Dimensions

1. Definition of Marketing Ethics

Marketing ethics is a branch of business ethics and refers to the set of ethical values and standards applied to marketing decisions.¹ Some marketing researchers also regard it as an organisational responsibility and a prerequisite for maintaining beneficial long-term relationships, building trust with customers, and organising the marketing function.² Ethics forms part of social responsibility and should be applied at the macro-marketing level. Marketing ethics also refers to the principles

and standards that determine acceptable behaviour as perceived by those responsible for the organisation and that guide individuals and groups in making marketing decisions, including judgements of right and wrong associated with the preparation and implementation of the marketing plan.³

On the basis of the foregoing, marketing ethics may be defined as the body of ethical rules and standards on which marketers rely when making marketing decisions.

2. Its Dimensions

The American Marketing Association (AMA) identifies six ethical values that marketers should uphold in its code of marketing ethics, as follows:⁴

Honesty: the organisation should be forthright in its dealings with customers and stakeholders.

Responsibility: the organisation bears the consequences of its marketing decisions.

Fairness: achieving a balance between the buyer's needs and the seller's interests.

Respect: acknowledging the basic human dignity of all stakeholders.

Transparency: creating a spirit of openness in marketing operations.

Citizenship: fulfilling economic, legal, humanitarian, and societal responsibilities that serve stakeholders.

Second: The Concept of Corporate Image and Its Dimensions

1. Definition of Corporate Image

Robinson and Paulo consider corporate image to represent the mental images formed in people's minds about different establishments and organisations. Such an image may arise from direct, indirect, or irrational experience and may be based on evidence and documents or on rumours and unreliable statements. Ultimately, however, it constitutes a genuine reality that remains in their minds.⁵ Corporate image has also been defined as the totality of customers' subjective impressions of the organisation.⁶

On the basis of these definitions, corporate image consists of the knowledge, ideas, and impressions about the organisation that become established in customers' minds, either directly or indirectly. This established image may give rise to various feelings, attitudes, and behaviours towards the organisation, whether negative or positive.

2. Its Dimensions

Corporate image generally comprises three dimensions. First, the cognitive (perceptual) dimension is formed from information gathered about a particular phenomenon. Second, the affective (emotional) dimension is formed from what is known and perceived from that information and is expressed as positive or negative feelings. Third, the behavioural dimension represents the practical expression of perception and feeling in direct behaviours, such as bias against a particular group, intolerance in its favour, loyalty to a particular brand or organisation, or defending it.⁷

Cognitive Component: this refers to the process of gathering information through which an individual perceives what is occurring in the surrounding environment generally and, more specifically, the attributes and characteristics of the goods and services offered.

Affective Component: This refers to a positive or negative tendency towards a particular product or organisation. It develops alongside the cognitive dimension and ranges from positive to negative according to several factors, most importantly the available knowledge, the nature of the experience, the manner in which the experience is used, and the individual's acceptance of the information source.⁸

Behavioural Component: the behavioural dimension represents the final stage resulting from the cognitive and affective dimensions, which are translated into consumers' behaviours and attitudes towards the organisation, involuntarily, either negatively or positively.⁹

Third: The Contribution of Marketing Ethics to Improving the Image of the Service Organisation

An organisation's commitment to marketing ethics plays an important role in positively influencing the dimensions of the service organisation's image. The marketing values of honesty, transparency, fairness, respect, responsibility, and citizenship positively shape the public's ideas, impressions, and beliefs, thereby fostering a positive cognitive image of the organisation and broad public recognition. Numerous studies have shown that this dimension is the foundation of corporate-image formation; the organisation should therefore give it careful attention and examine the factors that influence it. Over time, these cognitions develop into feelings and emotions towards the organisation, constituting the affective dimension, which in turn contributes to a favourable reputation. Service organisations of various types have consequently sought to influence customers' emotions by adhering to ethical marketing values and principles. Ultimately, these processes shape customer behaviour, the final stage in image formation, and are reflected in positive purchasing decisions and actions that serve the organisation and support its objectives, particularly the cultivation of a positive image among customers.¹⁰

Section Two: Field Study

To achieve the study objectives and provide added value, we conducted a field study on a sample of customers of the National Bank of Algeria (BNA) branches in Constantine, Chlef, Khenchela, Biskra, Aïn Témouchent, Médéa, and Oran. The methodological details of the field study are presented first, followed by an analysis of the data collected in order to derive the results.

First: Presentation of the National Bank of Algeria (BNA)

1. Definition of the Study Population and Sample

The study population comprises all units of the phenomenon that possess the characteristics under investigation; in this study, it comprises all customers of the National Bank of Algeria (BNA). The National Bank of Algeria is Algeria's first national commercial bank. It was established on 13 June 1966 and has carried out all activities authorised for commercial banks. Its capital was estimated at 300 Algerian dinars in 2025. The bank has 227 branches distributed throughout the national

territory, and, as at 31 December 2025, the number of customer accounts had reached approximately 2.8 million, distributed among approximately 2.5 million customers. The bank was selected for this study because it has experienced a marked improvement in the quality of its products, as well as an increase in customers' willingness to deal with it.¹¹

Second: Presentation and Analysis of the Results

We analysed the study results to test the hypotheses formulated previously and determine whether they were supported.

1. Validity and Reliability of the Study Instrument

To assess the validity of the study instrument, the researcher conducted the following tests:

The questionnaire was presented to a panel of experts in business administration and marketing to benefit from their knowledge and to ensure that the scale was suitable for its intended purpose. All their observations were taken into consideration. The results also showed that all study items were associated with their respective dimensions, with correlation coefficients ranging from 0.591 to 0.770 for items measuring commitment to applying the ethical values of the American Marketing Association and from 0.665 to 0.816 for items measuring the bank's corporate image. These values indicate strong consistency among the items.

Reliability of the Study Instrument

The reliability of the data-collection instrument was assessed using Cronbach's alpha, which was 0.925. This high and acceptable value was statistically significant and indicates the reliability of the study instrument.

2. Statistical Data-Processing Methods

The study data were analysed using SPSS. Cronbach's alpha was used to assess instrument reliability, while descriptive statistics, including arithmetic means, standard deviations, frequencies, and percentages, were used to determine customer attitudes. Simple and multiple linear regression analyses were also used to test the hypotheses.

3. Analysis and Discussion of the Results

After the data had been collected and analysed using appropriate statistical methods, and in light of the hypotheses tested in this study, this section examines the hypotheses relating to the field study and assesses whether they are supported.

Testing the Main Hypothesis

The null hypothesis (H_0) states that the National Bank of Algeria's commitment to marketing ethics has no statistically significant effect, at the 0.05 significance level, on improving its corporate image. The alternative hypothesis (H_1) states that such an effect exists. The hypothesis was tested using simple linear regression analysis, as shown in Table 1.

Table 1. Simple Linear Regression Results for the Effect of the National Bank of Algeria's Commitment to Marketing Ethics on Its Corporate Image

Source		Regression	Error	Total
Sum of Squares		170.031	69.738	239.770
Degrees of Freedom		1	498	499
Mean Square		170.031	0.140	
Overall Significance	F Value	1214.190		
	Sig.	0.000		
Partial Significance (Regression Coefficients)		Commitment to Marketing Ethics	Corporate Image of the National Bank of Algeria	
	B	0.537	0.796	
	T	9.086	34.845	
	Sig.	0.000	0.000	
Explanatory Power	R	0.842		
	R ²	0.709		

Source: Prepared from SPSS 26 output.

The results of the multiple linear regression analysis show that the study model as a whole is statistically significant at the 0.05 significance level (Sig. = 0.000), indicating that the model is valid and acceptable. The results also show that the dimensions of marketing ethics explain 71.5 per cent of the variation in the bank's corporate image ($R^2 = 0.715$), reflecting the model's strong explanatory power.

With regard to the individual dimensions, most were found to have a statistically significant effect on corporate image. Respect had the greatest effect ($\beta = 0.195$), followed by citizenship ($\beta = 0.191$), responsibility, and fairness. Transparency, however, had no statistically significant effect (Sig. = $0.105 > 0.05$). Honesty also had a statistically significant effect, although it was relatively weaker than the effects of the other dimensions.

Overall, the results indicate a combined statistically significant effect of the dimensions of marketing ethics on improving the corporate image of the National Bank of Algeria, although the strength of the effect varies across dimensions.

Conclusion

This study demonstrates that marketing ethics have become one of the fundamental pillars that banking institutions can rely on to build and maintain a positive image among their customers, particularly in light of the increasing competition within the banking sector. In this context, the National Bank of Algeria (BNA) seeks to strengthen its marketing practices by adhering to a set of ethical values, including honesty, transparency, fairness, respect, responsibility, and citizenship. Such commitment contributes to strengthening customers' trust and improving their perceptions of the bank.

The findings of the study revealed that customers' attitudes toward the National Bank of Algeria's commitment to marketing ethics were generally positive. Honesty and transparency recorded the highest arithmetic mean scores, both reaching (3.54), followed by fairness and respect with a mean of (3.51) each, and responsibility with a mean of (3.48). However, customers' attitudes toward the value of citizenship were neutral, with an arithmetic mean of (3.31). This may indicate that customers have limited awareness of the bank's practices related to citizenship or that such practices are not sufficiently visible within its marketing activities.

The results also showed that the overall image of the National Bank of Algeria among customers was positive across its three dimensions. The cognitive dimension recorded an arithmetic mean of (3.51), while the affective dimension reached (3.48). The behavioral dimension recorded the highest mean score, at (3.57). These results indicate that customers hold a positive image of the bank at the cognitive, affective, and behavioral levels, highlighting the importance of ethical marketing practices in strengthening the relationship between the bank and its customers.

Accordingly, adherence to ethical values in marketing practices should not be viewed merely as an administrative or organizational obligation, but rather as a strategic mechanism for strengthening customer trust and improving the image of the banking institution. When the bank's interactions are characterized by honesty, transparency, fairness, respect, and responsibility, they contribute to creating positive perceptions among customers, which can subsequently develop into positive feelings and supportive behaviors toward the bank.

In light of these findings, the National Bank of Algeria should continue its efforts to promote marketing ethics, while paying particular attention to the value of citizenship and making its related practices more visible to customers. It is also important to strengthen employees' ethical training and awareness programs, improve communication with customers, and enhance transparency in the provision of banking services and information. Such measures can contribute to maintaining the bank's positive image, strengthening customer trust, and consolidating its position within the Algerian banking sector..

Study Recommendations

In light of the results obtained, the following recommendations are proposed:

1. The senior management and marketing management of the National Bank of Algeria should adopt marketing ethics because of their considerable importance in ensuring the bank's survival and continuity amid increasing competition between public and private banks.
2. The National Bank of Algeria should establish specialised programmes and training courses to raise employees' awareness of the important role that commitment to marketing ethics plays in improving the bank's image.
3. The bank's management should establish a code of banking marketing ethics and encourage all employees to comply with and apply it.

4. The bank should give greater attention to the value of citizenship and more extensively promote the activities and services associated with this value because of its substantial effect on improving the organisation's image.
5. The bank's management should strive to instil the American Marketing Association's ethical values of honesty, transparency, fairness, respect, responsibility, and citizenship among all employees and raise their awareness of the considerable effect of these values on improving the bank's image.
6. Greater attention should be given to transparency because it is an essential element in clarifying and simplifying interactions between customers and the bank.
7. Penalties should be imposed in cases involving breaches of ethical rules or standards of ethical behaviour.
8. Financial and non-financial incentives should be provided to support ethical behaviour across all bank branches.
9. Internal oversight should be established to regulate unethical marketing practices.

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Ethical Approval: The study was conducted in accordance with applicable ethical principles.

Informed Consent: Informed consent was obtained from all participants.

Data Availability: Data are available from the corresponding author upon reasonable request.

AI Use Disclosure: The authors declare that no generative AI was used in the research or preparation of the manuscript.

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