

## **A Comparative Study of Customers' Ideas and Managers' Ideas Regarding the Mixed Factors of Service Marketing (Agriculture Bank in Iran)**

**Soleiman Iranzadeh<sup>1</sup>, Bita Vasebi<sup>2</sup>, Mina Lalepour<sup>3</sup>, Mostafa Zareii<sup>4</sup>**

<sup>1</sup>Faculty of Management, Islamic Azad University, Tabriz brunch, Tabriz, Iran

<sup>2</sup>Master Student of industry engineering, majoring at system and profit management, Non-governmental and Private Higher Education Institution of Alghadir, Tabriz, Iran

<sup>3</sup>Department of Accounting-science and research branch-Islamic Azad university-Tabriz, Iran

<sup>4</sup>Faculty of Business Management – Finance Field, Non-governmental and Private Higher Education Institution of Alghadir, Tabriz, Iran

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### **ABSTRACT**

Systems such as banking systems are very sensitive with respect to marketing behaviors. Bank Marketing in from one side starts with increasing the sources and the other side with increase of loan request. Banks role in absorb of resources so much compatible with economic and social nature that now after 100 years life time of banking system, this system emerges as a very important set. Therefore banking system role as the basic factor of stable development is undeniable.

Agriculture Bank as a professional bank is also such a situation placed that includes comparative and competitive advantages and it is obliged to respect marketing principles. Overlook of this topic for this financial institution which provides services and superposing operation sets of banking system in the frame of marketing process, obliged the researcher to study and research about customer absorb from mixed marketing point of view. The research about customers and managers of Agriculture Bank opinions about subject of marketing mixed agents service" display research topic .

In this study we research difference of customers and managers opinions on the subject of marketing mixed agents services. (such as products or services, prices, places, advancement, personnel, physical property). This study has been completed with descriptive-measurement method and for answering the questions use from SPSS program and use error- bar graph and concept of fiducially interval for test of questions 1, 2 and also use t-test for other questions. Test reliability analyzed from t-test and SPSS program. In this test, value of  $\alpha$  is 0.8657 that is shown the reliability of questioner. For evaluation of permissibility get help from guidance professor and opinion of them is applied. Statistical research shows that a significant difference about options of customers and managers opinions of Agriculture Bank branches about marketing mixed agents exists. Also, researches show that from customers and directors of Agriculture Bank point of view, personnel factor select as the initial index of marketing mixed agents.

**KEY WORDS:** Marketing, Mixed Marketing, Service Marketing, Price, Product.

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### **1. INTRODUCTION**

Customer is the capital and the most important philosophical reason of the existence of the banks and banks need their satisfaction in order to play their effective roles as the economic levers in the society. They should perform their activities based on desirable services and people's satisfaction. On the other hand all customers tend to adjust the services delivered by the banks according to their expectations. In fact the thing that results in the improvement of performance quality of the banks is their success in discovering the needs and expectations of the customers and supplying services based on those wants. Regarding the importance of this issue, i.e. customer satisfaction and even customer commandship in organizations especially banks; the competition has emerged to be one of the most principal management approaches gradually. Thus, bank managers should get aware customers' ideas permanently and carry out their policies and decision makings based on their views. In some cases, it has been observed that bank mangers make some decisions and execute them which are different from the customers' expectations. Thus, each entity delivering a service or some goods to its customers should necessarily consider mixed marketing principles in order to achieve success. Mixed marketing services include issues such as: 1. Product (good or service), 2.Price 3.Location, 4.Propagation and market promotion, 5.Staff, 6.Assets or physical facilities, and 7.Process [8]. In this research, our aim is to study the ideas of customers about services' mixed marketing factors and their adjustment and

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\*Corresponding Author: Mostafa Zareii Faculty of Business Management – Finance Field, Non-governmental and Private Higher Education Institution of Alghadir, Tabriz, Iran. E-mail: Mzmanager65@yahoo.com

comparison with ideas of Agriculture bank branch managers in order to know how much knowledge they have about their customers' ideas. Finally, we will compare the ideas of managers and customers to lead all activities of the bank towards achieving customers' satisfaction.

## **2. Theatrical Background**

### **1-2- Marketing**

Marketing includes the process of designing, pricing, sales development and creating ideas, goods and services in order to accomplish individual and organizational achievements [10]. According to Philip Kotler, an outstanding theorist in this field, marketing is "a human activity in order to fulfill the needs and wants through an exchange process" [7].

### **2-2- Mixed Marketing**

Mixed marketing is "a combination of tools, techniques and approaches which is generally used in programming marketing activities" [16]. In Kotler & Armstrong's (1989) definition of mixed marketing, it can be seen that: "mixed marketing includes a set of controllable marketing variables which are mixed by a company in order to fulfill the needs in target market" [6]. The basis of mixed marketing concept is the idea that it is believed to be a set of controllable variables or a "toolkit" which is delivered to the marketing manager in order to be used to affect the customers. The researches show that different companies use different levels of these elements in mixed marketing [15].

### **2-3- Mixed Elements of Service Marketing**

#### **1-2-3- Product:**

Every good or object or service which is produced by a certain person or entity and is able to fulfill the individual or collective needs of purchasers or consumers is called a product. Factors such as price, business fame, quality, warranty or guaranty, delivering conditions, financial facilities for purchase, dimensions and space, packaging type and some other factors are being considered in product or good selection [9].

#### **2-2-3- Promotion:**

The aim of promotion is to sell company's services through acknowledging, convincing and reminding the market [15]. The promotion elements are as follows: advertisements, sales continuance, public relationships and face-to-face (personal sales) [13].

#### **3-2-3- Price:**

Price is the only element in mixed marketing which creates revenue [13]. Other elements create cost. Price is the means to establish exchanges among the two parties [15]. Price, as an allocator of the rare resources, identifies what should be supplied and who should receive the produced products [12].

#### **4-2-3- Location (distribution channels):**

The distribution channel which is sometimes called a business channel is a route which is used in order to transfer the product from the manufacturer to the end user [11]. Usually service distribution channels are more direct than most physical goods. Since service delivery is intangible, services have a personal nature, the marketing manager has less concern about storing goods in the warehouse and production and consumption is often simultaneous. The personal nature of services means that the direct relationship with service provider (or in the best condition its agent) is more appropriate and desirable [6].

#### **5-2-3- Personnel (the staff):**

Service marketing theory emphasizes greatly on employing, training, supporting, assessing and rewarding the personnel [4]. Human force is the most valuable capital in an organization and management should try to know this capital truly, develop capabilities and hidden talents of them and utilize it effectively in order to achieve the organizational goals, considering this fact.

#### **6-2-3- Objective Evidences (facilities and physical assets):**

Objective evidences include any type of goods which can be used to deliver and transfer services to the customers with an easier method [6].

#### **7-2-3- Process Management (Operations Management):**

The process consist the steps, mechanisms and the flow of activities through which services are carried out [6].

## **3. LITERATURE REVIEW**

Janakiraman (1998) has studied mixed marketing in library and product information and services. The issue of mixed marketing is one of the dominant structures in marketing adjustment. There are four mixed members as product, location, price and promotion which are considered to be the main set

of marketing tools in order to strategy designing and formulating. Recently, three other members- people, physical assets and process have been introduced as additional members for marketing services. The use of these 7 members in library and information has been studied in this paper. Also viewing mixed members has been proposed regarding the customers viewpoints. To facilitate this process, Cs7 has been introduced as customers' needs, customer convenience, cost for customers, and the relationships with the customers, company staff, real evidences and the operation period [5].

Constantinides (2002) has studied S4 mixed marketing model. The paper reviews and investigates the framework of Ps4 mixed marketing. The most famous traditional marketing management tool and the main useful part of this model as the basis for physical marketing have been discussed. Using the traditional results, depending on Ps4 pattern is considered to be a trivial choice in virtual marketing phase. There are two main limitations in working frameworks in on-line environments. The effective decreased role of Ps and the lack of any strategic members in this model and identification of the main factors from the mixed marketing will be discussed. The basis of a successful e-commerce is the complete concentration of all virtual activities inside the physical strategy of the company, marketing design and organizational processes. The four main members of mixed marketing present the basic concept for educational goals and they are testable and easy to conclude by the related projects [2].

Elisante (2005) has studied the extended mixed marketing (EMM) from Ps4 to Ps7. This paper studies issues such as mixed marketing in its developed form resulted from a management effect. The traditional mixed marketing can be used for a long time. However, it can be generally used in production part. Service part has more needs. The paper identifies aspects of service marketing regarding a service management concept. Also the service competition issue has been taken into consideration. Three traditional Ps for identification of four Ps to know the developed mixed marketing, are discussed which include Ps7. The three traditional Ps are people, physical facilities and information processes. The relationship of service quality split is discussed with the management need by using the three traditional Ps. Thus, the quality span of services will be discussed in this paper by using Parasuraman. Understanding this fact that there is a need to assess the presence of split and their management is considered to be necessary. The optimal position for the service management system is a method in which splits don't occur. The best way to achieve this goal is involving the customers in designing the developed mixed marketing. Thus, it is hoped that the adjustment of developed mixed marketing will always result in the improvement of the companies' level regarding the customers and competitive advantages to be bearable [3].

Şenay (2010) studied the importance of mixed marketing factors by using the analytical network processing. Mixed marketing is comprised of product, price, promotion and location and is a set of tools which should be designed carefully in order to achieve the accomplishments. In order to create a better brand and the customers' loyalty, each company or firm should manage and form the product, location, price and promotion and analyze the issues in details and identify the importance of the main factors. The importance of the factors is mainly used in choosing the optimized mixed marketing. In this paper the conclusion by an analytic network has been proposed, to solve this problem and the mixed factors of products and their subcategories related to their importance have been classified and divided [14].

#### **4. Research Questions**

1. Which one of the services mixed marketing criteria should have priority over the customers?
2. Which one of the services mixed marketing criteria should have priority over the managers?

#### **5. RESEARCH ASSUMPTIONS**

1. There is a difference between the ideas of the customers and the managers regarding services factor.
2. There is a difference between the ideas of the customers and the managers regarding Price factor.
3. There is a difference between the ideas of the customers and the managers regarding location factor.
4. There is a difference between the ideas of the customers and the managers regarding promotion factor.
5. There is a difference between the ideas of the customers and the managers regarding stuffs factor.
6. There is a difference between the ideas of the customers and the managers regarding assets factor.
7. There is a difference between the ideas of the customers and the managers regarding management factor.

This research has two statistical societies: managers of different branches of Agriculture bank and customers of Agriculture bank branches in Tabriz. In this study we have used available random sampling method. Also because of having two statistical societies, the noted sample has been divided into two groups: a) the sample including managers, b) the sample including customers. The presidents

and vice-presidents of 21 branches of Agriculture banks in Tabriz comprise sample of managers (N=42). also the sample volume of the bank customers resulting from the following formula is used to get more assurance, 210 persons (10 customers from each branch).

$$n = \frac{z^2 \cdot pq}{d^2} = 210$$

Z: standard deviation regarding the assurance level of %5 is 1.96.  
 P: success assurance which is %50, considering the worst state anticipated.  
 Q: the probability of not being successful  
 D: the authorized error which has been considered to be %7, regarding the similar researches.  
 In the present research, the main tool to assess is a questionnaire. The criterion for measuring the replying people's answers in the questionnaire is the Likert criterion which includes 5 alternatives of very low, low, average, high, very high, respectively which is graded by marks 1 to 5 [1].

**6. METHODOLOGY**

The method of this research is applied regarding its goals and nature. Also data collection and hypotheses testing is done by descriptive-measuring method. To answer the questions number 1 and 2, error bar figures and assurance distance concept have been used for the average amount of the group. For the rest of the questions, t-test has been utilized to compare the averages of the two independent groups. The consistency of the questionnaire has been assessed by using this test and SPSS software. In this test the amount for Kronbach alpha is 0.8657 which shows the suitability of the questionnaire. Also the admissibility of the questionnaire has been assessed and accepted by the scholars in the field.

**7. FINDING**

**1-7- The Respondents' characteristics:**

In this research, customers and branch managers of Agriculture bank were randomly sampled, in order to determine the statistical sample. Our sample includes 42 questionnaires filled by the managers and 210 questionnaires filled by the customers of Agriculture bank.

**Table 1: Frequency distribution table (managers)**

Respondents' characteristics (managers)							
Education				Age		Sex	
M.Sc & More	B.Sc	Diploma & Low	40 & More	40-30	20-30	Male	Female
7	31	4	18	21	3	35	7
16.7%	73.8%	9.5%	42.8%	50.0%	7.2%	83.3%	16.7%

**Table 2: Frequency distribution table (customers)**

Respondents' characteristics (customer)							
Education				Age		Sex	
M.Sc & More	B.Sc	Diploma & Low	40 & More	40-30	20-30	Male	Female
29	91	90	82	58	70	148	62
%8.13	%3.43	%9.42	%0.39	%6.27	%4.33	%5.70	%5.29

The characteristics of respondents who took part in this study are as follows: from among the sum of 252 respondents, 183 people are men and 69 ones are women. 73 of respondents are in average age between 20 and 30, and 79 of respondents are in average age between 30 and 40 and 100 of respondents are over 40 years old. Also regarding the educational background, it is observed that 94 people are diplomas or below, 122 persons have completed two years or four years study periods at university and also 36 of them have got their MAs or PhDs.

In order to answer questions number 1 and 2 for identifying the preferences, we have used bar error figure to identify which service mixed marketing criteria are preferred by customers and which ones by the managers of branches separately. To assess the hypotheses for each of the 7 factors of: services, price, location, promotion, staff, assets and operations management, 4 questions were posed. On the whole each questionnaire consisted of 28 questions. From among 252 questionnaires collected, 42 questionnaires were answered by the managers of the branches and 210 questionnaires were answered by the customers of different branches of Agriculture bank. As it can be seen in the figure, the factor of staff was chosen as the first criterion of services mixed marketing criterion by both customers' and Agriculture bank mangers' remarks. The second important criterion regarding the

viewpoints of the customers is the promotion factor and regarding the ideas of bank managers, operations management factor is considered to be the second important one. Also the third criterion considered by the customers is the services factor and regarding the managers' ideas, it is the assets and facilities of the bank which is ranked third. The preferences of services mixed marketing criteria, regarding the viewpoints of the managers in Agriculture bank is shown in the table below.

**Table 5: The preferences of services mixed marketing criteria, regarding the viewpoints of the managers (the meaningfulness level of alpha is considered to be %5)**

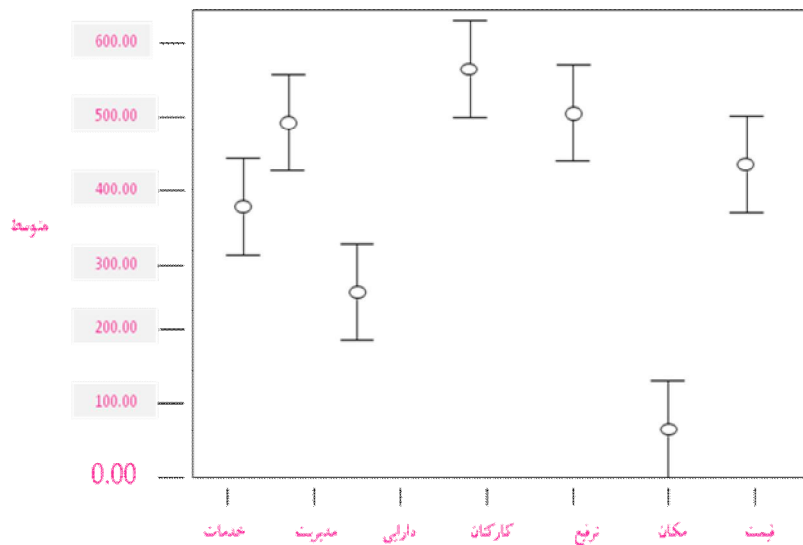
	Preferences (manager)	Mean
1	Staff	0.95
2	Process	0.94
3	Services	0.86
4	Assets	0.77
5	Promotion	0.58
6	Price	0.51
7	Location	0.05

**Table 6: The preferences of services mixed marketing criteria, regarding the viewpoints of the customers**

	Preferences (customer)	Mean
1	Staff	0.64
2	Promotion	0.61
3	Process	0.55
4	Price	0.48
5	Services	0.47
6	Assets	0.29
7	Location	0.007

**1-7- First question:** Which one of the services mixed marketing criteria should have priority over the customers?

Regarding the error bar figure below, it is determined that staff factor is in priority.



**Figure 1: Error bar**

**2-7- Second question:** Which one of the services mixed marketing criteria should have priority over the managers?

Regarding the error bar figure below, it is determined that staff factor is in priority.

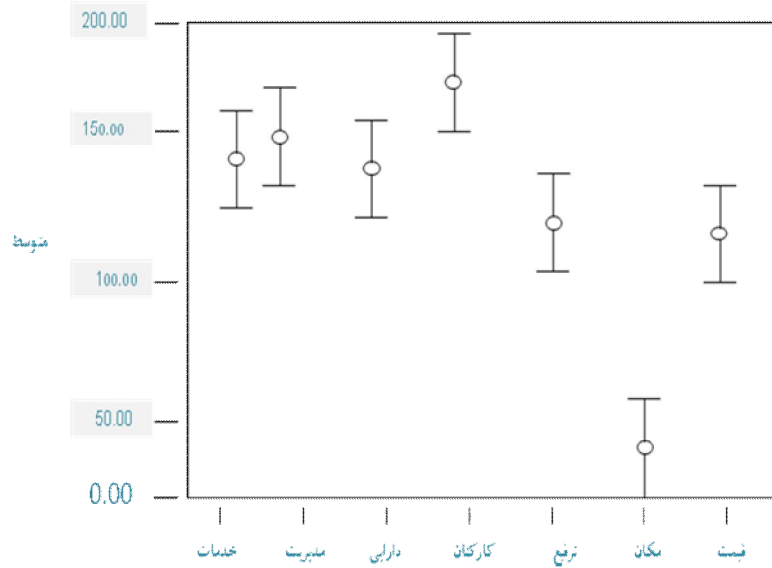


Figure 2: Error bar

**3-7- First Hypothesis:** There is a difference between the ideas of the customers and the managers regarding services factor.

Table 7: Paired Samples Statistics

Mean	N	Std.Deviation	Std.Error Mean
164.2	5	107.81	48.21
24.6	5	35.11	15.70

Tabl 8: Paired Samples Statistics

	N	Corrolation	Sig
Services (majer) & Services (customer)	5	0.929	0.022

Table 9: Paired Samples t Test

	Paired Difference					t	df	Sig (2-tailed)
	Mean	Std. Deviation	Std.Error Mean	95% Confidence Interval of the Difference				
				Lower	Upper			
Services (manager) & Services (customer)	117.8	76.30	34.12	40.45	229.94	3.96	4	0.017

Regarding the fact that the meaningfulness level in results gained from t-test for the two independent societies of customers and branch managers of Agriculture bank in relation with services factor equals 0.017 and since  $0.017 < 0.05$ , we can conclude that there is a meaningful difference between viewpoints of customers and viewpoints of different branch managers of Agriculture bank considering the factor of services.

**4-7- Second Hypothesis:** There is a difference between the ideas of the customers and the managers regarding Price factor.

Table 10: Paired Samples Statistics

Mean	N	Std.Deviation	Std.Error Mean
168.8	5	88.25	39.46
33.60	5	27.04	12.09

Tabl 11: Paired Samples Statistics

	N	Corrolation	Sig
Price (majer) & Price (customer)	5	0.94	0.017

**Tabl 12: Paired Samples t Test**

	Paired Difference					t	df	Sig (2-tailed)
	Mean	Std. Deviation	Std.Error Mean	95% Confidence Interval of the Difference				
				Lower	Upper			
Price (manager) & Price (customer)	135.2	63.5	28.39	56.34	214.05	4.76	4	0.009

Regarding the fact that the meaningfulness level in results gained from t-test for the two independent societies of customers and branch managers of Agriculture bank in relation with Price factor equals 0.009 and since  $0.009 < 0.05$ , we can conclude that there is a meaningful difference between viewpoints of customers and viewpoints of different branch managers of Agriculture bank considering the factor of Price.

**5-7- Third Hypothesis:** There is a difference between the ideas of the customers and the managers regarding Location factor.

**Table 13: Paired Samples Statistics**

Mean	N	Std.Deviation	Std.Error Mean
157.1	5	65.38	29.24
29.6	5	25.08	11.21

**Tabl 14: Paired Samples Statistics**

	N	Corrolation	Sig
Location (majer) & Location(customer)	5	0.767	<b>0.13</b>

**Tabl 15: Paired Samples t Test**

	Paired Difference					t	df	Sig (2-tailed)
	Mean	Std. Deviation	Std.Error Mean	95% Confidence Interval of the Difference				
				Lower	Upper			
Location (manager) & Location (customer)	152.7	48.88	21.86	74.5	195.89	6.184	4	0.003

Regarding the fact that the meaningfulness level in results gained from t-test for the two independent societies of customers and branch managers of Agriculture bank in relation with services factor equals 0.003 and since  $0.003 < 0.05$ , we can conclude that there is a meaningful difference between viewpoints of customers and viewpoints of different branch managers of Agriculture bank considering the factor of Location.

**6-7- Fourth Hypothesis:** There is a difference between the ideas of the customers and the managers regarding Promotion factor.

**Table 16: Paired Samples Statistics**

Mean	N	Std.Deviation	Std.Error Mean
108.8	5	109.43	48.94
43.6	5	34.96	15.63

**Tabl 17: Paired Samples Statistics**

	N	Corrolation	Sig
Promtion (majer) & Promtion(customer)	5	0.883	0.047

**Tabl 18: Paired Samples t Test**

	Paired Difference					t	df	Sig (2-tailed)
	Mean	Std. Deviation	Std.Error Mean	95% Confidence Interval of the Difference				
				Lower	Upper			
Promotion (manager) & Promotion (customer)	136.5	80.241	35.88	35.56	234.83	3.768	4	0.020

Regarding the fact that the meaningfulness level in results gained from t-test for the two independent societies of customers and branch managers of Agriculture bank in relation with staff factor equals 0.020 and since  $0.020 < 0.05$ , we can conclude that there is a meaningful difference between viewpoints of customers and viewpoints of different branch managers of Agriculture bank considering the factor of staff.

**7-7- Fifth Hypothesis:** There is a difference between the ideas of the customers and the managers regarding Staff factor.

**Table 19: Paired Samples Statistics**

Mean	N	Std.Deviation	Std.Error Mean
173.4	5	128.72	57.56
29.6	5	30.558	13.66

**Tabl 20: Paired Samples Statistics**

	N	Corrolation	Sig
Staff (majer) & Staff(customer)	5	0.937	0.019

**Tabl 21: Paired Samples t Test**

	Paired Difference					t	df	Sig (2-tailed)
	Mean	Std. Deviation	Std.Error Mean	95% Confidence Interval of the Difference				
				Lower	Upper			
Staff (majer) & Staff(customer)	115.1	100.64	45.01	10.23	260.16	3.004	4	0.040

Regarding the fact that the meaningfulness level in results gained from t-test for the two independent societies of customers and branch managers of Agriculture bank in relation with promotion factor equals 0.040 and since  $0.040 < 0.05$ , we can conclude that there is a meaningful difference between viewpoints of customers and viewpoints of different branch managers of Agriculture bank considering the factor of promotion.

**8-7- Sixth Hypothesis:** There is a difference between the ideas of the customers and the managers regarding Assets factor.

**Table 22: Paired Samples Statistics**

Mean	N	Std.Deviation	Std.Error Mean
108.8	5	88.168	39.43
30.9	5	29.72	13.29

**Tabl 23: Paired Samples Statistics**

	N	Corrolation	Sig
Assets (majer) & Assets(customer)	5	0.932	0.021

**Tabl 24: Paired Samples t Test**

	Paired Difference					T	df	Sig (2-tailed)
	Mean	Std. Deviation	Std.Error Mean	95% Confidence Interval of the Difference				
				Lower	Upper			
Assets (manager) & Assets (customer)	147.2	61.41	27.46	58.94	211.45	4.932	4	0.000

Regarding the fact that the meaningfulness level in results gained from t-test for the two independent societies of customers and branch managers of Agriculture bank in relation with Assets factor equals 0.000 and since  $0.000 < 0.05$ , we can conclude that there is a meaningful difference between viewpoints of customers and viewpoints of different branch managers of Agriculture bank considering the factor of Assets.

**9-7- Seventh Hypothesis:** There is a difference between the ideas of the customers and the managers regarding Process factor.



**Table 25: Paired Samples Statistics**

Mean	N	Std.Deviation	Std.Error Mean
128.2	5	98.80	44.18
27.5	5	39.56	17.69

**Tabl 26: Paired Samples Statistics**

	N	Correlation	Sig
Process (majer) & Process(customer)	5	0.956	0.011

**Tabl 27: Paired Samples t Test**

	Paired Difference					t	df	Sig (2-tailed)
	Mean	Std. Deviation	Std.Error Mean	95% Confidence Interval of the Difference				
				Lower	Upper			
Process (manager) & Process (customer)	111.8	62.09	27.77	58.09	211.45	4.868	4	0.008

Regarding the fact that the meaningfulness level in results gained from t-test for the two independent societies of customers and branch managers of Agriculture bank in relation with process factor equals 0.008 and since  $0.008 < 0.05$ , we can conclude that there is a meaningful difference between viewpoints of customers and viewpoints of different branch managers of Agriculture bank considering the factor of process.

## 8. DISCUSSION AND CONCLUSION

The present research studies the viewpoints of customers about services mixed marketing factors and adjusts and compares them with viewpoints of Agriculture bank managers in different branches. The test results include the answers to the questions and results of hypotheses testing.

First and second questions: the findings resulted from the analysis of data and bar error figure show that the following factors have achieved ranks of 1<sup>st</sup> to 7<sup>th</sup>, regarding the viewpoints of customers and managers.

As a result, personnel factor is the most important and effective factor of services mixed marketing regarding both managers' and customers' viewpoints. Thus, paying more attentions to selection and employment of useful work force and their suitable and correct training to achieve the goals of the entity is considered to be necessary.

1. Product (good or service), 2.Price 3.Location, 4.Propagation and market promotion, 5.Staff, 6.Assets or physical facilities, and 7.Process

**Table 28: customers' & managers' preferences:**

customers' preferences		managers' preferences	
1	Staff	1	Staff
2	Promotion	2	Process
3	Process	3	Product (good or service)
4	Price	4	Assets
5	Product (good or service)	5	promotion
6	Assets	6	Price
7	Location	7	Location

### 2-8- the result of hypotheses 1 to 7:

Findings resulted from analyzing the data show that the questions of the research have been approved. Thus, we can conclude that there is a meaningful difference between the viewpoints of customers and managers of different branches of Agriculture bank regarding the factors of services, price, location, promotion, staff, assets and physical facilities and operations' management. So, regarding the importance of the customers and paying attentions to their attitudes and opinions, we should devise a method in which, managers act according to the needs and demands of the customers.

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