

# The Study of the Relation between Marketing Mix and Attract Customers

Mohammad Reza Doroodgar<sup>1</sup>, Kamran Nazari<sup>2</sup>, Mostafa Emami<sup>3</sup>

<sup>1</sup>Master degree in IT Management, Shahid Beheshti University

<sup>2</sup>Department of Business Management, Payam Noor University, Kermanshah, Iran

<sup>3</sup>Young Researchers Club, Kermanshah Branch, Islamic Azad University, Kermanshah, Iran

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## ABSTRACT

With competitive financial markets and the expansion of private banks and financial institutions and credit to the marketing and applying marketing techniques and strategies to attract customers and increase the deposit is more important. Using the marketing mix factors such as market access and good service and fast customer service and variety of services and appropriate advertising to attract customers, the increase in deposit institutions, especially financial and credit institutions shall. Given the importance of this issue, this study investigated the impact of marketing mix to attract customers in the bank is in Kermanshah Province. Collection of information is the researcher and the study questionnaire included 30 questions are the reliability of the questionnaire was calculated using Cronbach's alpha was 0.882 and the Cronbach values are greater than 0.7, the reliability of the questionnaire is. The population used in this study is the province of the customer's bank account with at least one interest-free loans, savings, and they are now. Stratified random sampling is that the 250 questionnaires were collected. The main hypothesis of this study and 5 with a particular hypothesis is the Pearson correlation test hypotheses were put to the test plant and a significant positive effect, it was established, meaning that factors in the marketing mix customers absorption process The bank has a significant positive effect.

**KEYWORDS:** Marketing, marketing mix factors, attract customers.

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## 1 – INTRODUCTION

Progress and transformed the industry with institutions and companies to deal with problems and activities, along with competitors, and each institution should adopt policies with respect to long-term vision, mission, goals and opportunities and arrangements and the internal facilities of an external to develop comprehensive marketing [1], because today's global business environment with increasing complexity, rapid change and unexpected developments in the markets is [2].

With the development of science in all fields, especially banks and financial markets become competitive in recent years with the development of their activities with the creation of the private banks and financial institutions and credit to the marketing and applying marketing techniques and strategies in attract customers and increase the deposit was more important. Using the marketing mix factors such as access to appropriate services and provide services to customers quickly and appropriately in a variety of services and advertising to attract customers, the increase in deposit institutions and banks, especially the bank. Marketing is <sup>one</sup> of the issues that are subject to change, due to market changes in consumption patterns and tastes of individuals. Population growth, urban expansion and changes in community structure and diversity of products and advance knowledge, generation changes, etc. are factors that will determine market variables [3].

Each institution has the task of marketing managers with analyzing, planning, implementation and effective control of marketing programs for a superior competitive position in target markets to develop. Marketing plan includes a process designed to predict future events and determining strategies to achieve the objectives of the Institute [4].

Institutions should try to obtain an appropriate share of the market with a market study and application of marketing mix variables, and using appropriate methods of distribution and supply good service and well aware of the campaign and for the identification of opportunities and They attract more resources to deal with scientific creativity and innovation with customer needs and matching resources to increase market share and take care of customers. Strengthening financial markets in the country of its economic development and resource savings for the health of the economy seems to be necessary and the savings rate in the banking system and credit system and financial institutions can expect increased investment and economic growth there.

In Iran the main hub of the financial markets, banks and financial institutions and credit are the main source of capital in banks and financial institutions and credit to buy products and services, loans are granted, the funding source for all economic units in the country. The banks and institutes appropriate activities and effective use of marketing is very effective for achieving their goals. In recent years a significant number of banks and institutions need to make more use of the application of marketing variables that are trying to attract

more of the ways of marketing to increase resources and effort to customers. Apart from these categories in which the bank is not required in this research institute has found that the effect of competition with some of the marketing mix strategies for increasing deposits and investments in the institution.

## 2 - Marketing

In the 1960s, the term was common in marketing. It says everything starts with consumer needs and demands. Marketing and market management of the important branches of knowledge management is the main task of understanding human needs and desires and help them through the process, resources are exchanged. Because society needs today more than ever, especially with the demands of a growing shortage of human and other resource managers faced with limited resources available to meet those demands are unlimited, and that knowledge management is here to help science the economy and a set of skills and knowledge to the optimal use of limited resources, and marketing also need to recognize the efforts put up by the exchange of resources [5]. Marketing is a social and managerial process by which needs and desires of individuals and groups through the production, supply and exchange of useful goods and the value they provide to others [6].

<sup>2</sup>Marketing Management can be defined as follows: "The analysis, planning, implementation and monitoring programs to create, provide and maintain a profitable process transactions with the buyers, in order to achieve organizational goals [7]. "Marketing management" as the analysis, planning, implementation and control programs are defined to achieve organizational goals are developed. Programs that establish and maintain beneficial exchanges with buyers is made [3].

"Marketing Management" opportunities, including analysis, planning, implementation, execution and monitoring programs to establish and maintain a favorable exchange markets aim to achieve organizational goals. Thus marketing management or demand management, supply and demand caused by or in the form of motivation is essential [8].

"Marketing Association of America <sup>3</sup>" marketing "the process of planning, the realization of an idea, pricing, advertising and distribution of goods and services or ideas considered so that the exchange is that the individual and the organization in its becoming a reality [7 and 9. The art and science of marketing is to create favorable conditions the to be established between supply and demand. The main task of the marketing of both product and service needs and focus on target market is [10].

Marketing involves activities that provide a comprehensive definition makes it difficult. Marketing experts are by definition as a way for these activities from their own angle of vision has been raised. Some of the term, see a group of activities that take place in the market and also some of the ways that marketers have to comply to the definition .Table 1 shows some of these definitions.

Table 1. Definitions of marketing (Researcher)

Scholar	Year	Definition
Chysnral	1992	Marketing means finding a suitable position in the market [11].
Mercer	1996	Understanding what people want and seek a market and supply and provision of goods and services and meet their needs and achieve goals [12].
Cohen	1998	The marketing activities such as buying and selling of goods, transport and storage of [13].
Baker	1998	A series of activities called the flow of commercial goods and services from producer to final consumer, it will lead [14].
Goharian	1374	Marketing structure and demand for products and services is estimated to predict the spread[15].
Ranjbariyan	1378	Satisfy human needs and to define the process was considered with the market. The other hand, the buyer and seller in a market where it is located [16].
Hosseini	1379	A set of human and economic activities conducted in order to satisfy the needs and demands of the people through the exchange process [17].
Alvdary	1383	Process in which groups of people, goods and benefits from production and exchange with others to meet their wants and needs 18.
Events in Iran	1386	Targeted marketing enabling the company to plan and execute pricing, promotion and distribution of products, services and ideas [19].

The art of marketing and product or service to meet the need, if the correct amount and quality of sound in the right place and right time to reach customers and to benefit from its activities should be] 20 [.

Today the range extends to the advertising and marketing so as to be considered as part of its territory and that all economic activities including manufacturing, distribution or marketing of a wide range of services includes the management of sales or production to the sale of goods and services to provide.

In summary, the design, manufacture, packaging, distribution and sale of goods and services to consumers and ultimately customer satisfaction through after sales activities play an important role [21]. In the field of services marketing, field marketing is important; service activities which include features such as being intangible, indiscernible being different and being held to be impossible [22]. The exchange of product marketing, marketing services, with the difference goods and services between the same characteristics inseparable, being intangible, lack of maintenance and service is different [23].

In recent years, branches and wide variety of services to the market so much over the last several service centers are more tangible, and that it can be listed as Table 2:

Table 2. Community services sector (research)

Section	Example	Section	Example
Public sector	Hospitals, educational	Department of Commerce	Hotels, insurance companies, banks and financial institutions and credit
Non-profit sector	Charitable institutions, mosques	Manufacturing sector	Computer operators

### 3 - marketing mix

Set of controllable elements of marketing tools and marketing strategies with the company in its marketing strategy in combining these elements form. By definition, "Cutler" a set of marketing mix variables can be controlled by the marketing companies and institutions in their target market and its composition are required for the reaction [7]. Elements of the marketing mix is a set of marketing tools for achieving the goals of the Institute of Marketing in the market that uses [24].

Marketers in order to receive favorable responses from their target markets of many tools they use. These tools comprise the marketing mix. In fact, a set of tools that institutions of their marketing mix to achieve marketing goals of your target market use. McCarthy classified these tools into four major groups has, these four groups, which they called the 4P's of marketing: product, price, location, distribution, sales promotion] 25 [. Decisions about future marketing by marketers, should also affect the final consumer and commercial channels. Thus, despite the presence of institutions in a number of decision variables of the marketing mix because it requires a long time, little can change in the short term in their marketing mix to create. Robert Latr for the seller as to the 4P 4C customer is shown in Table 3:

Table 3. Component Model 4P and 4C

4C customer		The 4P	
Customer solution	Customer solution	Product	Product
Customer costs	Customer coast	Price	Price
Profits and customer comfort	Convenience	Location distribution	Place
Communications	Communication	Advance sales	Promotion

4C according to the customer, the customer needs to succeed with institutions more economical, more comfortable and more effective communication to meet the needs of the consumer satisfaction convenience, comfort, and their interests taken into account and try to charge less for their customers

Should the customer be expected product benefits. Price should be commensurate with the capabilities of the buyer. This product should be available to customers purchasing its not a problem. Finally, the promotions should be made to potential consumers of such products are available [26]. The concept of marketing mix, the organization's performance using a set of controllable variables and uncontrollable factors of the environment is defined [27].

Marketing mix of traditional management models and dynamic market such as the beggar working alongside other methods of Anderson and the theoretical parameters of a system that was developed by the University of Copenhagen in Europe to overcome. Methods such as new product vision, functional vision, and with such a geographical perspective he faced. just a few of these models were able to maintain their survival against 4P [28]. The concept of marketing mix for the first time in 1950 by Neil Bvrdn was introduced and became known as the 4P] 29 [. Jerome McCarthy in the early 1960s, blends marketing with four variables known as the 4P classification that included: product <sup>4</sup>the price of <sup>5</sup>the distribution <sup>6</sup>(place) and promotion of <sup>7</sup>, which each of these marketing tools have the following collections are] 30 [.

McCarthy has since been created dramatic changes in the marketing mix and the 4P's still a lot of literature as the main concept is to coordinate the many other aspects of marketing are organizing a round] 31. Four elements of marketing mix is defined in Table 4:

Table 4. Definitions of the four elements of marketing mix (made)

Product <sup>8</sup>	Product is a physical object that is sold and has a characteristic palpable, a complex set of benefits that can be used to meet customer needs [32].
Price <sup>9</sup>	Includes issues such as discounts, list prices, credit, repayment term and conditions .The price is included in the price, product or service offered for sale and will determine the level of benefits. Price is the only element that does not include costs charged to the customers to buy products they take [32].
Promotion <sup>10</sup>	Includes issues such as advertising, personal selling, sales promotion, public relations and direct marketing. Distribution channels is the most important questions about how an organization can optimize a connection between inner and outer channels is [24].
Distribution of <sup>11</sup>	Includes issues such as distribution channels, market coverage, product inventory, transportation and distribution sites.

The most important element in the marketing mix is product. Is what makes our product to market. Price-sensitive element of the marketing mix, customer is liable for the amounts are paid to deliver the product. The

third element is that the distribution of all the activities that aim to deliver the product to the customer. The fourth element of the marketing mix is promotion, which is used to communicate with customers. This association is to encourage customers to buy products. Figure 1 shows the elements of the marketing mix.

#### 4 - hypotheses

The contents of the main hypothesis of this study is as follows:

Marketing mix elements and the relationship between bank customers are significant.

The main hypothesis of this study, five sub-hypotheses in this regard will be made as follows:

1 A significant relationship between income customers, and deposit in a bank there.

2 between providing services that offer quick and convenient services to their customers on deposit in the bank there is a significant relationship.

3 Among the variety of services and increase their knowledge of customers and resources to attract customers in the bank there is a significant relationship.

4 The use of advertising to attract customers in the bank there is a significant relationship.

5 and accelerating the transfer of facilities and resources to attract customers in the customer's bank, there is a significant relationship.

#### 5 – METHODS

Since in this study, researchers sought to combine elements of relationship marketing and attracting customers in the bank in Kermanshah province is based on the research arm of the survey method of research is descriptive research.

The population used in this study is the province of bank customers (based on 14 city) with at least one account, interest-free loans, and savings are now.

The formula is based on 230 samples in this study.

$$(1) n = \frac{Z^2 P q}{\varepsilon / O^2}$$

And  $1-p = q$ , and  $p$  values are not available if it is equal to  $5 / 0$  set.

$$1 - \alpha = 0 / 95, \quad Z = 1 / 96, \quad q = 0 / 5, \quad p = 0 / 5$$

And the value of  $d$  (the amount of allowable error) with respect to similar research has been done based on empirical research. If the survey is collecting data to estimate the value of  $d$   $p$  in the interval 4% to 7% is acceptable.

In this study, using statistical formulas selected number of samples is 230.

Data for this study were collected from the two following methods.

A library method: This method of collecting information about the study of literature and history books, dissertations, articles, databases and Internet sources were used.

Two field methods: In this method, questionnaire design and distribution of statistical information about the relationship of the marketing mix and attract more customers to design questionnaire with three questions and hypotheses for the first hypothesis and the second and fifth. Similarly for the second hypothesis, questions 6,7,8,9,10,11 and 12, the third hypothesis, 13,14,15,16 and 17 questions, for the fourth hypothesis, 18,19,24,25 and 30 as well as questions for the fifth hypothesis, Questions 27 and 28 each in five levels (very low, low, medium, high and very high) have been measured in the questionnaire design of university teachers in the field of management science and marketing and financial consultants were used. The questionnaires were distributed among 30 customers. These individuals were selected according to the researcher to identify and complete a questionnaire about the appropriateness of the research questions, including questions of proper and demystification of the comments that people were using the current exchange of ideas and thought with interviews and discussions on each of the questions was conducted. In this study, to describe and analyze the collected data, descriptive and inferential statistics were used.

#### 6 - Findings

This study examined the hypothesis in section 6 and the results confirm or reject them.

6-1 - the first hypothesis test:

First hypothesis: the relationship between income customers, and there is a significant deposit in the bank.

$H_0$ . Income customers in the bank and deposit a significant relationship between  
No.

$H_1$ . Income customers in the bank and deposit a significant relationship between  
There.

Since the Pearson correlation coefficient close to one of the  $878 / 0$  is the hypothesis  $H_0$  is rejected and  $H_1$  is acceptable to the customer and deposit the money in the bank there is a significant relationship. The higher the income customers are more willing to invest more in the bank are found.

6-2 - test the second hypothesis:

Second hypothesis: The service offers quick and convenient services to their customers on deposit in the bank there is a significant relationship.

$H_0$ . The service offers quick and convenient services to customers with a deposit by the customer, there is no significant relationship.

$H_1$ . The service offers quick and convenient services to customers with a deposit by the customer, there is a significant relationship.

Since the  $H_0$   $t$  greater than  $t$  table, the  $645 / 1$  is  $H_0$  is rejected and is therefore against the  $H_1$  is accepted. Among the services offered fast and convenient services to their customers on deposit there is a significant relationship.

6-3 - test the third hypothesis:

Third hypothesis: the diversity of their customer service and increase awareness and resources to attract customers in the bank there is a significant relationship.

$H_0$ . The diversity of their customer service and increase awareness and resources to attract customers, there is no significant relationship.

$H_1$ . The diversity of their customer service and increase awareness and resources to attract customers, there is a significant relationship.

Considering the  $t$   $H_0$  ( $674/17 = H_0$ ) of the  $t$   $645 / 1 = t$  is larger than the assumed  $H_0$  is rejected and it is against  $H_1$  is accepted. Among the variety of services and increase their knowledge of customers and resources to attract customers, there is a significant relationship.

6-4 - the fourth hypothesis test:

The fourth hypothesis: the use of advertising to attract customers in the bank there is a significant relationship.

$H_0$ . Advertising to attract customers with a significant association between the use of operating there.

$H_1$ . Advertising to attract customers with a significant association between the use of operating there.

Considering the  $t$   $H_0$  ( $844/26 = H_0$ ) obtained from the  $t$  table  $645 / 1 = t$  is larger than  $H_0$  is rejected and it is against  $H_1$  is accepted. The operating result of advertising to attract customers with a significant relationship exists.

6-5 - test the fifth hypothesis:

The fifth hypothesis: the acceleration in the transfer of facilities and resources to attract customers in the customer's bank there is a significant relationship.

$H_0$ . Accelerate the transfer of facilities and resources to attract customers with a customer, there is no significant relationship.

$H_1$ . Accelerate the transfer of facilities and resources to attract customers with a customer, there is a significant relationship.

Considering that the  $t$   $H_0$  ( $082/24 = H_0$ ) larger than the table  $t$   $645 / 1 = t$  is the result of the rejection of  $H_0$  and  $H_1$  is the front that indicates there was a significant correlation accelerate the transfer of facilities and resources to attract customers with a customer.

## 7 - Conclusion

The major objective of this study to investigate the effect some of the marketing mix to attract customers in the bank Kermanshah province is considering the hypothesis of a primary and 5 secondary hypothesis was proposed:

The results of the test the first hypothesis, significant relationship with the customers deposit money in the bank concluded that even when there is more income customers are more likely to deposit in the institution's management and employees of the institution in high-income customers and the implementation plans and providing more benefits such as increased customer deposits and low-cost facilities in order to raise the effective income customers to attract more resources.

According to the analysis and test the second hypothesis, results showed a significant relationship between early and offer appropriate services to customers with a deposit by the customer can say that with the increasing competition between banks and financial institutions and bank credit management and employees should endeavor Shortening the time required to perform additional services to our customers and do much to increase the number of staff in some branches are more crowded and the efforts to accelerate the delivery of services possible, in some service delivery and the payment of electricity and water bills ... Payment facilities for customers and the customer's physical presence is reduced.

Test the hypothesis that the diversity of their customer service and increasing the knowledge and resources to attract customers, there is a significant relationship. The bank also offers banking services to banks as possible, which is now mostly done by the Institute of banking services that will lead to higher customer deposit and pay particular variety of facilities and reduce the profits of the important that bank customers should also consider adopting appropriate policies to various facilities to the customers to pay for the needs of their customers are not forced to stop working with the Institute.

The fourth hypothesis test result indicates a significant relationship between the advertising and attracting customers, the banks can diversify and expand their services in terms of publicity and advertising and television messages and Installation of banners on various sites that will attract more customers. Some customers because of the amount, status and pay ... Institutions are not aware that this is due to higher deposit customers are in the institution.

The fifth hypothesis test result indicates a strong significant correlation between the acceleration in the transfer of facilities and resources to attract customers with a customer.

## 8 - Suggestions

Analysis assumptions and conclusions from this study indicate that the hypothesis we conclude that there is a significant positive relationship to advance the goals of the bank in connection with the study offers the following suggestions.

1. Agency managers and policymakers with proposals such as increasing profits, deposits and facilities offered to customers in high-income customers have contributed so cheap that they can attract more resources to be added to the deposit institution.
2. Possible time to be in short time and with increasing number of customer service counter at any branch of service by the staff and expertise to be able to offer faster service to customers.
3. Institutions such as banks can provide complete management services for clients in institutions such as banks, which makes this the highest and most customers refer to the institution.
4. The Institute's broader campaign to engage in a variety of services and more aware of the actual and potential customers. Such as advertising and television advertising messages, banners installed at various sites to attract more customers because many customers will benefit from the variety of deposits and payments of services and facilities are not adequately informed by the institution.
5. Given the need for major facilities to receive the most important target customers in the deposit is recommended in the Institute's facilities as soon as possible and type of facilities and benefits for our customers clear and in this way facilities to the customers smoother hopefully more to do with the deposit and in collaboration with the Institute.
6. Considering that one of the important goals in the bank account by bank transfer is the use of the facilities in question concerning the account to 55% of respondents consider the facilities had received the account in the bank Along with banks and other financial institutions and credit facilities to customers in a variety of institutions can be absorbed more resources.

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